

**Business Gold Rewards**DPVA  
TOM BUNEO

Closing Date 02/07/16 Next Closing Date 03/09/16



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Account Ending 2-41003

<b>New Balance</b>	<b>\$8,682.31</b>
<b>Minimum Payment Due</b>	<b>\$1,255.16</b>
<b>Payment Due Date</b>	<b>03/03/16 ‡</b>

‡ **Late Payment Warning:** Your Payment Due Date is 03/03/16. If you pay late, you may have to pay a late fee of \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 27.49%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	19 years	\$17,931

If you would like information about credit counseling services, call 1-888-733-4139.

➔ See page 2 for important information about your account.

*PAID 3/7/16  
\$8,682.31*

**Membership Rewards® Points**  
Available and Pending as of 12/31/15  
**218,212**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary****Pay In Full Portion**

Previous Balance	\$3,185.14
Payments/Credits	-\$3,185.14
New Charges	+\$1,180.16
Fees	+\$0.00
<b>New Balance</b>	<b>= \$1,180.16</b>

**Pay Over Time Portion**

Previous Balance	\$28,870.66
Payments/Credits	-\$28,870.66
New Charges	+\$7,502.15
Fees	+\$0.00
Interest Charged	+\$0.00
<b>New Balance</b>	<b>= \$7,502.15</b>
<b>Minimum Due</b>	<b>\$75.00</b>

**Account Total**

<b>Previous Balance</b>	<b>\$32,055.80</b>
Payments/Credits	-\$32,055.80
New Charges	+\$8,682.31
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$8,682.31</b>
<b>Minimum Payment Due</b>	<b>\$1,255.16</b>

Days in Billing Period: 30

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

**Customer Care** 1-800-492-3344  
**Pay by Phone** 1-800-472-9297

➔ See Page 2 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓

**Payment Coupon**  
Do not staple or use paper clips

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

**Pay by Phone**  
1-800-472-9297

**Account Ending 2-41003**

Enter 15 digit account # on all payments.  
Make check payable to American Express.

TOM BUNEO  
DPVA  
PO BOX 448  
RICHMOND VA 23218-0448

Payment Due Date	<b>03/03/16</b>
New Balance	<b>\$8,682.31</b>
Minimum Payment Due	<b>\$1,255.16</b>

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349992117002137 000&6&231000125516 05 H

**Payments:** Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

**Permission for Electronic Withdrawal:** (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.


**How We Calculate Your Balance:** We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**Foreign Currency Charges:** If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

**Credit Balance:** A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

	<b>Customer Care &amp; Billing Inquiries</b>	1-800-678-0745	<b>Hearing Impaired</b>
	<b>International Collect</b>	1-336-393-1111	<b>TTY:</b> 1-800-221-9950
	<b>Large Print &amp; Braille Statements</b>	1-800-678-0745	<b>FAX:</b> 1-800-695-9090
	<b>Lost or Stolen Card</b>	1-800-678-0745	<b>In NY:</b> 1-800-522-1897
	<b>Express Cash</b>	1-800-CASH-NOW	

	<b>Website:</b> americanexpress.com
	<b>Mobile Site:</b> amexmobile.com
<b>Customer Care &amp; Billing Inquiries</b>	<b>Payments</b>
P.O. BOX 981535	P.O. BOX 1270
EL PASO, TX	NEWARK NJ 07101-
79998-1535	1270

**Change of Address**

If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit [americanexpress.com/autopay](http://americanexpress.com/autopay) today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



**Business Gold Rewards**  
 DPVA  
 TOM BUNEO  
 Closing Date 02/07/16

**OPEN**<sub>SM</sub>

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Account Ending 2-41003

**Payments and Credits**

**Summary**

	Pay In Full	Pay Over Time ♦	Total
<b>Payments</b>	-\$3,185.14	-\$28,870.66	-\$32,055.80
<b>Credits</b>	\$0.00	\$0.00	\$0.00
<b>Total Payments and Credits</b>	<b>-\$3,185.14</b>	<b>-\$28,870.66</b>	<b>-\$32,055.80</b>

**Detail**

\*Indicates posting date

**Payments**

**Amount**

02/01/16*	TOM BUNEO	ONLINE PAYMENT - THANK YOU	-\$32,055.80
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**New Charges**

**Summary**

	Pay In Full	Pay Over Time ♦	Total
TOM BUNEO 2-41003	\$343.35	\$2,591.47	\$2,934.82
BRENNER TOBE 2-41011	\$453.54	\$3,937.55	\$4,391.09
SUSAN SWECKER 2-41045	\$92.09	\$0.00	\$92.09
BECCA SLUTZSKY 2-41052	\$99.00	\$973.13	\$1,072.13
KEES NORDIN 2-41060	\$18.25	\$0.00	\$18.25
JAMIE MANISCALCO 2-41078	\$173.93	\$0.00	\$173.93
<b>Total New Charges</b>	<b>\$1,180.16</b>	<b>\$7,502.15</b>	<b>\$8,682.31</b>

**Detail**

♦ - denotes Pay Over Time activity

For more information, visit  
[americanexpress.com/payovertimeinfo](http://americanexpress.com/payovertimeinfo)



**TOM BUNEO**  
 Card Ending 2-41003

**Amount**

01/08/16	COMCAST OF RICHMOND 800-COMCAST VA CABLE SVCS OPEN EXTENDED PAYMENT OPTION LB		\$478.18 ♦
01/11/16	AMAZON MKTPLCE PMTS AMZN.COM/BILL WA BOOK STORES OPEN EXTENDED PAYMENT OPTION LB	<i>Sable</i>	\$127.32 ♦
01/11/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	<i>Supplies</i> ↓	\$47.97
01/11/16	HP HOME STORE 888-345-5409 CA H398228614 23219 H398228614-873.98 OPEN EXTENDED PAYMENT OPTION LB	<i>Equipment</i>	\$873.98 ♦

**Detail Continued**

◆ - denotes Pay Over Time activity

		<b>Amount</b>
01/11/16	PRP VISITOR PARKING 0509 RICHMOND VA 804-344-3600 Description PARKING FEES	\$18.00
	<i>Parking</i>	
01/11/16	BESTBUYCOM776703018875 50300009944 RICHFIELD MN 888-237289 OPEN EXTENDED PAYMENT OPTION LB	\$442.23 ◆
	<i>Equipment</i>	
01/12/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	\$17.97
	<i>Supplies</i>	
01/15/16	USPS 510315014202409 41833202409 ARLINGTON VA 800-2758777	\$98.00
	<i>Postage</i>	
01/19/16	PRP VISITOR PARKING 0509 RICHMOND VA 804-344-3600 Description PARKING FEES	\$12.00
	<i>Parking</i>	
01/20/16	LANIER PARKING RICHMOND VA 404-881-6076 Description LANIER PARKING 1041	\$10.00
	<i>Parking</i>	
01/20/16	COURTYARD 2T5 Richmond VA Arrival Date Departure Date 01/19/16 01/20/16 00000000 OPEN EXTENDED PAYMENT OPTION LB	\$277.37 ◆
	<i>Hotel</i>	
01/20/16	PRP VISITOR PARKING 0509 RICHMOND VA 804-344-3600 Description PARKING FEES	\$15.00
	<i>Parking</i>	
01/21/16	INTUIT *QB ONLINE 800-286-6800 CA SOFTWARE	\$39.95
	<i>Software</i>	
01/25/16	COMCAST OF RICHMOND 800-COMCAST VA CABLE SVCS OPEN EXTENDED PAYMENT OPTION LB	\$189.58 ◆
	<i>Cable/Internet</i>	
01/28/16	PRP VISITOR PARKING 0509 RICHMOND VA 804-344-3600 Description PARKING FEES	\$18.00
	<i>Parking</i>	
02/01/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	\$24.46
	<i>Supplies</i>	



**Business Gold Rewards**

DPVA  
TOM BUNEO  
Closing Date 02/07/16

**OPEN**<sup>SM</sup>

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Account Ending 2-41003

**Detail Continued**

◆ - denotes Pay Over Time activity

		Amount
02/02/16	LANIER PARKING RICHMOND VA 404-881-6076 Description LANIER PARKING 1041	\$2.00
02/02/16	PRP VISITOR PARKING 0509 RICHMOND VA 804-344-3600 Description PARKING FEES	\$12.00
02/03/16	LANIER PARKING RICHMOND VA 404-881-6076 Description LANIER PARKING 1041	\$10.00
02/03/16	COURTYARD 2T5 Richmond VA Arrival Date 02/02/16 Departure Date 02/03/16 00000000 OPEN EXTENDED PAYMENT OPTION LB	\$202.81 ◆
02/03/16	PRP VISITOR PARKING 0509 RICHMOND VA 804-344-3600 Description PARKING FEES	\$18.00

Parking



Hotel

Parking



**BRENNER TOBE**  
Card Ending 2-41011

		Amount
01/08/16	BESTBUYMKTPPLACE 50300024083 RICHFIELD MN 888-237289 OPEN EXTENDED PAYMENT OPTION LB	\$628.64 ◆
01/08/16	WEBOFFICEMART COM WEBOFFICEMART C PLYMOUTH MN 866-568-0524 OPEN EXTENDED PAYMENT OPTION LB	\$211.57 ◆
01/09/16	IKEA WASHINGTON 168 WOODBIDGE VA MISC HOME FURNISHINGS Description HOME FURNISHINGS OPEN EXTENDED PAYMENT OPTION LB	\$100.69 ◆
01/12/16	BESTBUYCOM776703018907 50300009944 RICHFIELD MN 888-237289 OPEN EXTENDED PAYMENT OPTION LB	\$294.82 ◆
01/12/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$42.88

Equipment



Furniture

Equip.

Supplies

**Detail Continued**

◆ - denotes Pay Over Time activity

**Amount**

01/13/16	GOOGLE *GOOGLE STORAGE GOOGLE.COM/CH CA PYMT SERVICE	\$1.99	<i>Email</i>
01/18/16	CDW Direct Vernon Hills IL Vernon Hills IL WEB 23219 ORD WEB ;REQ DEMOCRATIC PART IT1 C2G 10FT CA;UPI 7.9900;QTY2 IT2 TRIPP 10FT ;UPI 6.9900;QTY2 FRT 9.78;HDL 0.00;ITM5 OPEN EXTENDED PAYMENT OPTION LB	\$245.50 ◆	<i>Equip</i>
01/20/16	CDW Direct Vernon Hills IL Vernon Hills IL WEB 23219 ORD WEB ;REQ DEMOCRATIC PART IT1 CYBERDATA 2;UPI 112.9900;QTY1 IT2 ;UPI 0.0000;QTY FRT 1.24;HDL 0.00;ITM1 OPEN EXTENDED PAYMENT OPTION LB	\$120.22 ◆	<i>↓</i>
01/21/16	USPS 517660006210633 41834210633 RICHMOND VA 800-2758777	\$98.00	<i>Postage</i>
01/21/16	CDW Direct Vernon Hills IL Vernon Hills IL WEB 23219 ORD WEB ;REQ DEMOCRATIC PART IT1 3M 1700C BL;UPI 2.9900;QTY1 IT2 3M 1700C-GR;UPI 2.9900;QTY1 FRT 1.15;HDL 0.00;ITM5	\$16.90	<i>Equip</i>
01/22/16	CABLEORGANIZER.COM 0802 FORT LAUDERDA FL 866-222-0030 Description ELECTRICAL PARTS/EQ	\$60.80	<i>Supplies</i>
01/26/16	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675	\$1.99	
01/29/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES OPEN EXTENDED PAYMENT OPTION LB	\$194.98 ◆	<i>Supplies</i>
02/01/16	LOWE'S OF CENTRAL RICHMOND, VA 1037 RICHMOND VA 804-219-0640	\$44.16	<i>↓</i>
02/02/16	GOOGLE*SVCSAPPSVADEMOCRATS-ORG Mountain View ADVERTISING SERVICE OPEN EXTENDED PAYMENT OPTION LB	\$320.28 ◆	<i>Email</i>
02/02/16	8X8 INC, SAN JOSE 888-898-8733 CA 01/01/16 23223 OPEN EXTENDED PAYMENT OPTION LB	\$555.72 ◆	<i>Phones</i>

**Business Gold Rewards**DPVA  
TOM BUNEO  
Closing Date 02/07/16**OPEN**<sup>SM</sup>

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Account Ending 2-41003

**Detail Continued**

◆ - denotes Pay Over Time activity

	<b>Amount</b>
02/02/16 PUBLIC STORAGE 25451 000025451 RICHMOND VA 8005670759 OPEN EXTENDED PAYMENT OPTION LB	\$141.00 ◆
02/03/16 8X8 INC, SAN JOSE 888-898-8733 CA COMPUTER NETWORK/INFO	\$57.66
02/04/16 AMAZON MKTPLCE PMTS AMZN.COM/BILL WA BOOK STORES OPEN EXTENDED PAYMENT OPTION LB	\$391.99 ◆
02/04/16 AMAZON MKTPLCE PMTS AMZN.COM/BILL WA BOOK STORES	\$52.62
02/04/16 AMAZON MKTPLCE PMTS AMZN.COM/BILL WA BOOK STORES	\$24.99
02/04/16 AMAZON MKTPLCE PMTS AMZN.COM/BILL WA BOOK STORES OPEN EXTENDED PAYMENT OPTION LB	\$421.19 ◆
02/04/16 AMAZON MKTPLCE PMTS AMZN.COM/BILL WA BOOK STORES	\$39.98
02/04/16 AMAZON MKTPLCE PMTS AMZN.COM/BILL WA BOOK STORES OPEN EXTENDED PAYMENT OPTION LB	\$310.95 ◆
02/06/16 AMAZON MKTPLCE PMTS AMZN.COM/BILL WA BOOK STORES	\$11.57

*Storage**Phones**Supplies***SUSAN SWECKER**  
Card Ending 2-41045

	<b>Amount</b>
01/08/16 UBER UBER 866-576-1039 CA 8665761039	\$5.50
01/20/16 AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$20.77
01/25/16 AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$16.82
01/27/16 USPS 513582025201566 41834201566 GLEN ALLEN VA 800-2758777	\$49.00

*Travel**Supplies**Postage*

**Detail Continued**

◆ - denotes Pay Over Time activity



**BECCA SLUTZSKY**  
Card Ending 2-41052

		Amount
01/18/16	DIGITAL SUBSCRIPTIONS (202)334-6100 DC SUBSCRIPTION	\$99.00
01/27/16	ONCE UPON A VINE 542929802997379 RICHMOND VA 8047269463 Description Price LIQUOR STORES \$719.51 OPEN EXTENDED PAYMENT OPTION LB	\$719.51 ◆
01/27/16	COSTCO WHOLESALE GLEN ALLEN VA 8042730425 OPEN EXTENDED PAYMENT OPTION LB	\$253.62 ◆

*Conf. Line*

*Event.*

*Event.*



**KEES NORDIN**  
Card Ending 2-41060

		Amount
02/04/16	FEDEX# 782296968274 782296968274 MEMPHIS TN FedEx #1-800-622-1147 TO: CATHERINE BRILLBART VA FROM: KEEES NORDIN 23219 001 Economy 1LB AWB782296968274 FedEx #1-800-622-1147	\$18.25

*Shipping*



**JAMIE MANISCALCO**  
Card Ending 2-41078

		Amount
01/28/16	TARGET FOREST HILL 1931 RICHMOND VA DISCOUNT STORE	\$58.33
01/28/16	MARTIN'S FOOD RICHMOND VA GROCERY STORE	\$19.52
01/28/16	7-ELEVEN 35882 00073588201 RICHMOND VA 804-263-9001 Description Price GAS/MSC95 14198201 \$7.96	\$7.96
01/28/16	7-ELEVEN 35882 00073588201 RICHMOND VA 804-263-9001 Description Price GAS/MSC95 14728201 \$10.62	\$10.62
01/28/16	OFFICE DEPOT 002340 RICHMOND VA RETAIL 23225	\$68.43
02/04/16	LAMPLIGHTER ROASTING COMPANY LOVES YOU Richmond VA squareup.com/receipts	\$9.07

*Event*

*Event*

*Event*

*Event*

*Supplies*

*Meet.*



**Business Gold Rewards**DPVA  
TOM BUNEO  
Closing Date 02/07/16

Account Ending 2-41003

**Fees****Amount****Total Fees for this Period****\$0.00****Interest Charged****Amount****Total Interest Charged for this Period****\$0.00****About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2016 Fees and Interest Totals Year-to-Date****Amount**

Total Fees in 2016

\$0.00

Total Interest in 2016

\$0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
OPEN Extended Payment Option LB	18.49% (v)	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>

(v) Variable Rate

**Information on Pay Over Time Features****There is no pre-set spending limit on your Card**

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

**There is a limit to your Pay Over Time feature balance**

Your Pay Over Time limit is \$35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.





# OPEN Savings® Summary

DPVA  
TOM BUNEO

Closing Date 02/07/16

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Account Ending 2-41003

<b>Discounts</b>		<b>Membership Rewards® Points</b>	
<b>This Period</b>	\$0.00	<b>This Period</b>	1,748
<b>Year to Date</b>	\$0.00	<b>Year to Date</b>	1,748

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](http://opensavings.com).

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
HP - visit <a href="http://opensavings.com">opensavings.com</a>	\$873.98	\$0.00	1,748	\$873.98	\$0.00	1,748
<b>Ongoing Benefits Total</b>	<b>\$873.98</b>	<b>\$0.00</b>	<b>1,748</b>	<b>\$873.98</b>	<b>\$0.00</b>	<b>1,748</b>
<b>Grand Totals</b>		<b>\$0.00</b>	<b>1,748<sup>2</sup></b>		<b>\$0.00</b>	<b>1,748<sup>2</sup></b>

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](http://opensavings.com).

1 See individual OPEN Savings partner terms and conditions located at [opensavings.com](http://opensavings.com).

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](http://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](http://opensavings.com).

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**