

**Business Gold Rewards**DPVA
TOM BUNEO

Closing Date 03/09/16 Next Closing Date 04/08/16

OPENSM

p. 1/15

Account Ending 2-42001

New Balance	\$12,895.52
Minimum Payment Due	\$1,689.65
Payment Due Date	04/03/16[‡]

[‡] **Late Payment Warning:** Your Payment Due Date is 04/03/16. 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	23 years	\$27,760

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

→ See page 2 for important information about your account.

→ See page 13 for an Important Change to Your Account Terms.

*\$12,895.52 < 8640.02 split
PAID 4/13/16
W3650
4255.50 nf*

Membership Rewards® Points
Available and Pending as of 01/31/16
267,925

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary**Pay In Full Portion**

Previous Balance	\$1,180.16
Payments/Credits	-\$1,180.16
New Charges	+\$1,576.65
Fees	+\$0.00
New Balance =	\$1,576.65

Pay Over Time Portion

Previous Balance	\$7,502.15
Payments/Credits	-\$7,717.22
New Charges	+\$11,533.94
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance =	\$11,318.87
Minimum Due	\$113.00

Account Total

Previous Balance	\$8,682.31
Payments/Credits	-\$8,897.38
New Charges	+\$13,110.59
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$12,895.52
Minimum Payment Due	\$1,689.65

Days in Billing Period: 31

Customer Care

Pay by Computer
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

Pay by Phone
1-800-472-9297

Account Ending 2-42001

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
04/03/16
New Balance
\$12,895.52
Minimum Payment Due
\$1,689.65

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 001289552000168965 05 H

**Business Gold Rewards**

DPVA
 TOM BUNEO
 Closing Date 03/09/16



Account Ending 2-42001

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,080.91	-\$7,601.40	-\$8,682.31
Credits			
TOM BUNEO 2-42001	-\$99.25	-\$115.82	-\$215.07
Total Payments and Credits	-\$1,180.16	-\$7,717.22	-\$8,897.38

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments

	Amount
03/07/16* TOM BUNEO ONLINE PAYMENT - THANK YOU	-\$8,682.31

Credits

	Amount
03/02/16 TOM BUNEO OFFICE DEPOT 005910NEWVILLE PA OPEN EXTENDED PAYMENT OPTION LB	-\$115.82 ♦
03/09/16* TOM BUNEO Flexible Transfer Credit	-\$99.25

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
TOM BUNEO 2-42001	\$297.07	\$8,406.50	\$8,703.57
BRENNER TOBE 2-41011	\$351.18	\$2,332.73	\$2,683.91
SUSAN SWECKER 2-41045	\$366.79	\$249.80	\$616.59
BECCA SLUTZSKY 2-41052	\$335.51	\$544.91	\$880.42
KEES NORDIN 2-41060	\$81.28	\$0.00	\$81.28
JAMIE MANISCALCO 2-41078	\$144.82	\$0.00	\$144.82
Total New Charges	\$1,576.65	\$11,533.94	\$13,110.59

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



TOM BUNEO
 Card Ending 2-42001

	Amount
02/09/16 AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$21.04
02/09/16 PRP VISITOR PARKING 0509 RICHMOND VA 804-344-3600 Description PARKING FEES	\$18.00
02/09/16 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	\$8.58

Supplies

Parking

Supplies

Detail Continued *Indicates posting date ◆ - denotes Pay Over Time activity

Amount

02/10/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES OPEN EXTENDED PAYMENT OPTION LB		\$123.07 ◆
02/21/16	INTUIT *QB ONLINE 800-286-6800 CA	Supplies Software	\$39.95
02/22/16	SYLVESTER MANAGEMENT CORP 000000001 IRMO SC 8037811638 Description REFER TO RECEIPT		\$80.00
02/23/16	LANIER PARKING RICHMOND VA 404-881-6076 Description LANIER PARKING 1041		\$10.00
02/23/16	PRP VISITOR PARKING 0509 RICHMOND VA 804-344-3600 Description PARKING FEES	Parking ↓	\$18.00
02/25/16	COMCAST OF RICHMOND800-COMCAST VA OPEN EXTENDED PAYMENT OPTION LB	Cable/Internet	\$215.64 ◆
02/26/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES OPEN EXTENDED PAYMENT OPTION LB		\$134.97 ◆
02/26/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	Supplies ↓	\$32.50
03/02/16	MARRIOTT RICHMOND VA Arrival Date 03/02/16 Departure Date 03/02/16 00000000 OPEN EXTENDED PAYMENT OPTION LB	Hotel/Lodging	\$3,376.34 ◆
03/02/16	PRP VISITOR PARKING 0509 RICHMOND VA 804-344-3600 Description PARKING FEES		\$18.00
03/04/16	GREATER RICHMOND CTR RICHMOND VA TICKET AGENCY OPEN EXTENDED PAYMENT OPTION LB	Parking	\$4,255.50 ◆
03/07/16	PRP VISITOR PARKING 0509 RICHMOND VA 804-344-3600 Description PARKING FEES	State Convention Deposit Parking	\$18.00

*



Business Gold Rewards

DPVA
TOM BUNEO
Closing Date 03/09/16

OPEN_{SM}

Account Ending 2-42001

Detail Continued *Indicates posting date ◆ - denotes Pay Over Time activity

Amount

03/08/16	LANIER PARKING RICHMOND VA 404-881-6076 Description LANIER PARKING 1041				\$15.00
03/08/16	COURTYARD 2T5 Richmond VA Arrival Date 03/07/16 Departure Date 03/08/16 00000000 OPEN EXTENDED PAYMENT OPTION LB				\$201.73 ◆
03/08/16	PRP VISITOR PARKING 0509 RICHMOND VA 804-344-3600 Description PARKING FEES				\$18.00
03/09/16*	Flexible Transfer Debit OPEN EXTENDED PAYMENT OPTION LB				\$99.25 ◆

Parking

Hotel

Parking



BRENNER TOBE
Card Ending 2-41011

Amount

02/07/16	ADOBE *ACROPRO SUBS Adobe Systems SAN JOSE CA 800-833-6687				\$14.99
02/07/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES				\$21.05
02/08/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES				\$24.50
02/10/16	PLEASANTS HARDWARE 007 0000 RICHMOND VA 804-354-8449 Description HARDWARE/TOOLS				\$6.58
02/11/16	WAL-MART SUPERCENTER 3869 3869 RICHMOND VA DISCOUNT STORE				\$9.48
02/13/16	GOOGLE *GOOGLE STORAGE GOOGLE.COM/CH CA PYMT SERVICE				\$1.99
02/17/16	OFFICE DEPOT 002340 RICHMOND VA RETAIL 23225				\$56.85
02/18/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE OPEN EXTENDED PAYMENT OPTION LB				\$138.11 ◆

Software

Supplies



Email

Supplies



Detail Continued *Indicates posting date ♦ - denotes Pay Over Time activity

Amount

02/18/16	USPS 517660006210633 41834210633 RICHMOND VA 800-2758777		\$39.20
02/23/16	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675	Postage	\$1.99
02/23/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES OPEN EXTENDED PAYMENT OPTION LB	Supplies	\$200.38 ♦
02/24/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		\$19.99
02/26/16	ALL MY SONS - RIC 295361086883 MECHANICSVILLE VA 804-649-2000	move	\$50.00
02/28/16	FACEBK *2KVV99JDC2 WWW.FB.ME/ADS CA FACEBOOK ADVERTISING	Ads *	\$25.15
02/29/16	FACEBK *HY7KA9JDC2 WWW.FB.ME/ADS CA FACEBOOK ADVERTISING	Ads *	\$13.85
03/02/16	GOOGLE*SVCSAPPSVADEMOCRATS-ORG Mountain View ADVERTISING SERVICE OPEN EXTENDED PAYMENT OPTION LB	Email	\$364.12 ♦
03/02/16	8X8 INC, SAN JOSE 888-898-8733 CA 02/01/16 23223 OPEN EXTENDED PAYMENT OPTION LB	Phones	\$606.54 ♦
03/02/16	PUBLIC STORAGE 25451 000025451 RICHMOND VA 8005670759 OPEN EXTENDED PAYMENT OPTION LB	Storage	\$141.00 ♦
03/03/16	ALL MY SONS - RIC 295361086883 MECHANICSVILLE VA 804-649-2000 OPEN EXTENDED PAYMENT OPTION LB	Move.	\$725.40 ♦
03/05/16	CABLEORGANIZER.COM 0802 FORT LAUDERDA FL 866-222-0030 Description ELECTRICAL PARTS/EQ OPEN EXTENDED PAYMENT OPTION LB	Supplies	\$157.18 ♦
03/07/16	ADOBE *ACROPRO SUBS Adobe Systems SAN JOSE CA 800-833-6687	Software	\$14.99
03/09/16	FACEBK *9UB4Y86EC2 WWW.FB.ME/ADS CA FACEBOOK ADVERTISING	Ads *	\$50.57



Business Gold Rewards
 DPVA
 TOM BUNEO
 Closing Date 03/09/16

OPENSM

p. 7/15

Account Ending 2-42001

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

Amount



SUSAN SWECKER
 Card Ending 2-41045

Amount

Date	Description	Amount	Category
02/07/16	POSTBELLUM 65000008821236 CHARLOTTESVIL VA 8043858518 TIP	\$41.58	
		\$6.00	Meetings
02/08/16	RTD PAPER SUBSCRIP 804-644-4181 VA SUBSCRIBER	\$21.00	Subscriptions
02/10/16	PAYPAL *VIRGINIACAP 4029357733 CA 402-935-7733 Description MEMBERSHIP CLUBS AN	\$70.00	
02/16/16	ACTBLUE*DONATETODEMS 617-517-7600 MA 617-517-7600	\$30.00	Contributions
02/19/16	PRP VISITOR PARKING 0509 RICHMOND VA 804-344-3600 Description PARKING FEES	\$18.00	Parking
02/20/16	BELLE AND JAMES 461682000884635 RICHMOND VA (804)777-9000	\$56.97	Meetings
02/20/16	SKYBAR INC 000 RICHMOND VA 804-225-1918 Description FOOD/BEVERAGE	\$9.30	
02/24/16	RTD PAPER SUBSCRIP 804-644-4181 VA SUBSCRIBER	\$21.00	Subscriptions
02/27/16	ON THE ROX RICHMOND VA 804-303-9444	\$19.70	Meetings
03/04/16	LANIER PARKING #10207 0069 RICHMOND VA 404-881-6076 Description PARKING FEES	\$4.00	Parking

?
?



Detail Continued *Indicates posting date ◆ - denotes Pay Over Time activity

				Amount
03/05/16	JETBLUE AIRWAYS 9010001			\$249.80 ◆
	JETBLUE NY			
	JETBLUE AIRWAYS			
	From: RICHMOND	To: FT LAUDERDALE/HOLL RICHMOND	Carrier: B6	Class: V
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 27921480107272		Date of Departure: 03/08	
	Passenger Name: SWECKER/SUSAN REID MS			
	Document Type: PASSENGER TICKET			
	OPEN EXTENDED PAYMENT OPTION LB			
03/08/16	UBER UBER			\$40.26
	866-576-1039 CA			
	8665761039			
03/08/16	RICHMOND AIRPORT 0000			\$4.20
	RICHMOND VA			
	804-222-1227			
	Description			
	FAST FOOD RESTAURAN			
03/08/16	HUDSON ST1415 0000			\$3.15
	RICHMOND VA			
	800-326-7711			
	Description			
	NEWS DEALERS/NEWSST			
03/09/16	UBER UBER			\$14.54
	866-576-1039 CA			
	8665761039			
03/09/16	UBER UBER			\$2.00
	866-576-1039 CA			
	8665761039			
03/09/16	PASION DEL CIELO C 542929806081212			\$11.09
	CORAL GABLES FL			
	3054480007			
	TIP	\$1.45		

Travel



meetings

 **BECCA SLUTZSKY**
Card Ending 2-41052

				Amount
02/06/16	MaestroConference			\$97.00
	510-210-0308 CA			
	510-210-0308			
02/08/16	DC TAXI A222 09024010019			\$11.98
	LONG ISLAND C NY			
	718-9374444			
02/08/16	UBER UBER			\$6.59
	866-576-1039 CA			
	8665761039			
02/10/16	EXXONMOBIL 4694			\$14.46
	CHARLOTTESVIL VA			
	434-295-0565			
	Description			
	GAS/SERVICES			

Conf #

Travel





Business Gold Rewards

DPVA
TOM BUNEO
Closing Date 03/09/16

OPEN_{SM}

Account Ending 2-42001

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

Amount

02/19/16	COURTYARD 151 WASHINGTON DC			\$421.37 ◆
	Arrival Date	Departure Date		
	02/17/16	02/19/16		
	00000000			
	OPEN EXTENDED PAYMENT OPTION LB			
02/19/16	FARM FRESH 000000000477975 RICHMOND VA			\$37.39
	8045653838			
02/20/16	JIMMY JOHNS - 1741 - E 000000001 RICHMOND VA			\$123.54 ◆
	8047888859			
	Description			
	REFER TO RECEIPT			
	OPEN EXTENDED PAYMENT OPTION LB			
02/22/16	KROGER RICHMOND VA			\$15.71
	8008533033			
	GROCERY STORES			
02/24/16	UBER UBER 866-576-1039 CA			\$9.50
	8665761039			
02/29/16	WILCOHESS CHARLOTTESVLE VA			\$17.15
	AUTO FUEL DISPENSER			
	Quantity	Description		
	10	FUEL		
03/01/16	UBER UBER 866-576-1039 CA			\$5.50
	8665761039			
03/01/16	EXXONMOBIL 9760 CHARLOTTESVIL VA			\$10.53
	434-295-1344			
	Description			
	GAS/SERVICES			
03/02/16	UBER UBER 866-576-1039 CA			\$12.70
	8665761039			
03/06/16	MaestroConference 510-210-0308 CA			\$97.00
	510-210-0308			

Hotel

Supplies

Meeting

Travel

Conf #



KEES NORDIN

Card Ending 2-41060

Amount

02/17/16	AMAZON.COM AMZN.COM/BILL WA			\$35.25
	MERCHANDISE			

Supplies

Detail Continued *Indicates posting date ◆ - denotes Pay Over Time activity

Amount

02/20/16	7-ELEVEN 35882 00073588201		\$46.03
	RICHMOND VA		
	804-263-9001		
	Description	Price	
	GAS/MSC95 90668201	\$46.03	

Travel



JAMIE MANISCALCO
Card Ending 2-41078

Amount

02/11/16	DDOT DC PARKING 650000007643482		\$6.35
	WASHINGTON DC		
	2026736813		
	Description	Price	
	DDOT DC PARKING	\$6.35	

Parking

02/11/16	TAXICHARGE- WASHINGTON DC 272300097818		\$7.47
	WASHINGTON DC		
	TAXICAB & LIMOUSINE		

Taxi

02/12/16	DDOT DC PARKING 650000007643482		\$2.45
	WASHINGTON DC		
	2026736813		
	Description	Price	
	DDOT DC PARKING	\$2.45	

Parking

02/19/16	7-ELEVEN 35882 00073588201		\$2.65
	RICHMOND VA		
	804-263-9001		
	Description	Price	
	GAS/MSC95 85338201	\$2.65	

Supplies

02/20/16	LANIER PARKING 10208		\$4.00
	RICHMOND VA		
	4048816076		

Parking

02/25/16	DDOT DC PARKING 650000007643482		\$3.45
	WASHINGTON DC		
	2026736813		
	Description	Price	
	DDOT DC PARKING	\$3.45	

02/26/16	DDOT DC PARKING 650000007643482		\$3.95
	WASHINGTON DC		
	2026736813		
	Description	Price	
	DDOT DC PARKING	\$3.95	

03/02/16	DISCOVERY CAFE		\$13.75
	Richmond VA		
	GOODS/SERVICES		

meeting

03/02/16	CAFE OLE 0397		\$7.23
	RICHMOND VA		
	804-225-8226		
	Description		
	FOOD/BEVERAGE		

03/07/16	AMTRAK INTERNET SALE WASHINGTON DC		\$85.00
	WASHINGTON DC		
	From: RVR		
	To: WAS		
	Ticket Number: 0670615589470		
	1 (800) 872-7245		

Travel

**Business Gold Rewards**DPVA
TOM BUNEO
Closing Date 03/09/16

Account Ending 2-42001

Detail Continued

*Indicates posting date

♦ - denotes Pay Over Time activity

Amount

03/09/16	UBER UBER				\$8.52
	866-576-1039	CA			
	8665761039				

*Travel***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.

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

(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.