



Blue Cash Preferred® from American Express

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EWA M PRENETA
Closing Date 06/13/25
Account Ending 3-21000

Customer Care: 1-888-258-3741
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$538.19**
Minimum Payment Due **\$109.00**
Includes the past due amount of \$40.00
Payment Due Date **07/09/25**

Reward Dollars

as of 05/17/2025

73.01

 For more details about Rewards, visit
americanexpress.com/cashbackrewards

Account Summary

Previous Balance	\$248.31
Payments/Credits	-\$0.00
New Charges	+\$254.79
Fees	+\$29.00
Interest Charged	+\$6.09

New Balance **\$538.19**
Minimum Payment Due **\$109.00**


Credit Limit	\$15,000.00
Available Credit	\$14,461.81
Cash Advance Limit	\$3,000.00
Available Cash	\$3,000.00

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 07/09/25, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan Balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	14 months	\$591

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

 See page 2 for important information about your account.

 Your account is past due.

 Please refer to the **IMPORTANT NOTICES** section for a notice that your APR will be increased to the Penalty Rate and any other communications.

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



Payment Coupon

Do not staple or use paper clips



Pay by Computer

americanexpress.com/pbc



Pay by Phone

1-800-472-9297

Account Ending 3-21000

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

EWA M PRENETA
15 MARIELLA WAY
DEDHAM MA 02026-4236

Payment Due Date
07/09/25
New Balance
\$538.19
Minimum Payment Due
\$109.00

See reverse side for instructions
on how to update your address,
phone number, or email.

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

\$ _____
Amount Enclosed



0000349992178638720 000053819000010900 11 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. 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 deposit or other asset 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 on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

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 charge a fee of 2.70% of the converted US dollar amount.** 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 (such as airlines) 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.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: www.americanexpress.com

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

www.americanexpress.com

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit 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.

**Blue Cash Preferred® from American Express**

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EWA M PRENETA
Closing Date 06/13/25

Account Ending 3-21000

**Customer Care & Billing Inquiries**
International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille Statements**1-888-258-3741**
1-336-393-1111
1-800-CASH-NOW
1-888-258-3741**Hearing Impaired**Online chat at americanexpress.com or use **Relay dial 711** and **1-888-258-3741****Website:** americanexpress.com**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**
P.O. BOX 1270
NEWARK NJ 07101-
1270**New Charges****Summary**

	Total
EWA M PRENETA 3-21000	\$124.73
JACEK PRENETA 3-24012	\$130.06
Total New Charges	\$254.79

Detail**EWA M PRENETA**
Card Ending 3-21000

	Amount
05/22/25 TRADER JOE S #504 000000504 6265993700 NEEDHAM HTS MA	\$85.27
05/31/25 TRADER JOE S #503 000000503 6265993700 FRAMINGHAM MA	\$13.06
06/08/25 TRADER JOE S #505 000000505 6265993700 ARLINGTON MA	\$14.46
06/09/25 ROCHE BROS 6174695747 WEST ROXBURY MA	\$11.94

**JACEK PRENETA**
Card Ending 3-24012

	Amount
05/22/25 CHILDRENS ONE BROOKLINE P 000000001 6177358509 BROOKLINE MA	\$7.00
05/24/25 SPEEDWAY 44209 000044209 9378643000 WEST ROXBURY MA	\$42.00
05/24/25 SPEEDWAY 44209 000044209 9378643000 WEST ROXBURY MA	\$30.01
05/26/25 STAR MARKET 0426 0426 800-898-4027 DEDHAM MA	\$4.26
05/29/25 WHOLE FOODS MARKET 5086289525 FRAMINGHAM MA	\$46.79

Fees

	Amount
06/09/25 EWA M PRENETA Late Payment Fee	\$29.00
Total Fees for this Period	\$29.00

Continued on reverse

Interest Charged

Amount

06/13/25 Interest Charge on Purchases \$6.09

Total Interest Charged for this Period \$6.09

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 (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2025 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2025 \$29.00

Total Interest in 2025 \$6.09

Interest Charge Calculation

Days in Billing Period: 29

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
Variable APRs will not exceed 29.99%.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	10/02/2024		18.24% (v)	\$420.14	\$6.09
Cash Advances	10/02/2024		29.49% (v)	\$0.00	\$0.00
Total					\$6.09

(v) Variable Rate

**IMPORTANT NOTICES****Penalty APR Notice**

You have triggered the Penalty Annual Percentage Rate (APR) on your account. The Penalty APR is currently **29.99%**, which is based on the Prime Rate plus 25.99% (not to exceed 29.99%). The Penalty APR is being imposed because of your late payment(s). This change will impact your account as follows:

Transactions made on or after 07/02/2025: As of 08/16/2025, the Penalty APR will apply to these transactions. We will review your Account every 6 months after the Penalty APR is applied. Each of these 6 months is a review period. Please note the first review period may be shorter than 6 months. If you make timely payments and have no returned payments during an entire review period, the Penalty APR will cease to apply on the first day of the billing period following that review.

Transactions made before 07/02/2025: Current rates will continue to apply to these transactions.

IMPORTANT NOTICES continued**EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.