



American Express Green Card®



CHRIS SCHWEPPE
Closing Date 12/22/23
Account Ending 9-83007

Customer Care: 1-800-528-4800
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$1,972.84**

Payment Due Date **01/16/24**

Late Payment Warning: If we do not receive your payment by the Payment Due Date of 01/16/24, you may have to pay a late fee of up to \$40.00.

Membership Rewards® Points

Available and Pending as of 11/30/23

6,354

For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)

Account Summary

Pay In Full

Previous Balance	\$4,869.41
Payments/Credits	-\$12,090.37
New Charges	+\$9,153.80
Fees	+\$40.00
New Balance	= \$1,972.84

Pay Over Time and/or Cash Advance

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Pay Over Time Charges	+\$0.00
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total

Previous Balance	\$4,869.41
Payments/Credits	-\$12,090.37
New Charges	+\$9,153.80
New Cash Advances	+\$0.00
Fees	+\$40.00
Interest Charged	+\$0.00
New Balance	\$1,972.84

Pay Over Time Limit \$10,000.00
Available Pay Over Time Limit \$10,000.00

→ See page 2 for important information about your account.

→ Please refer to the **IMPORTANT NOTICES** section on **page 15**.

→ For more information on your Pay Over Time Limit and your purchasing options, please see **page 13**

ⓘ Please note, your preset spending limit is \$4,300.00. You have spent \$1,972.84.

American Express® High Yield Savings Account

No monthly fees. No minimum opening monthly deposit. 24/7 customer support. Meet your savings goals with an American Express High Yield Savings Account. Terms apply. Member FDIC. Learn more by visiting americanexpress.com/savenow

↓ 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 9-83007

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

CHRIS SCHWEPPE
33 LANSDALE CT
LADERA RANCH CA 92694-0322

Payment Due Date
01/16/24

Amount Due
\$1,972.84

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

AMERICAN EXPRESS
PO BOX 96001
LOS ANGELES CA 90096-8000



0000349992342564927 000197284000197284 18 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 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 and/or Cash Advance balances 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. If you have Pay Over Time, we will not charge you interest on charges automatically added to a Pay Over Time balance if each month you pay your Account Total New Balance on your billing statement (or, if you have a Plan balance, your Adjusted Balance on your billing statement) by the due date. If you have Cash Advance on your Account, we will begin charging interest on cash advances on the transaction date. If you have Pay Over Time Select: we will begin charging interest on purchases added to a Pay Over Time Select balance at your request on the date that they are added to your Pay Over Time Select balance.

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.

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.



American Express Green Card®



CHRIS SCHWEPPE
Closing Date 12/22/23

Account Ending 9-83007



Customer Care & Billing Inquiries
International Collect
Lost or Stolen Card
Cash Advance at ATMs Inquiries
Large Print & Braille Statements

1-800-528-4800
1-336-393-1111
1-800-992-3404
1-800-CASH-NOW
1-800-528-4800

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-528-4800**



Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
PO BOX 96001
LOS ANGELES CA
90096-8000

Payments and Credits

Summary

	Pay In Full	Pay Over Time / Cash Advance ♦	Total
Payments	-\$11,987.32	\$0.00	-\$11,987.32
Credits			
CHRIS SCHWEPPE 9-83007	-\$36.76	\$0.00	-\$36.76
GINA SCHWEPPE 9-82017	-\$66.29	\$0.00	-\$66.29
Total Payments and Credits	-\$12,090.37	\$0.00	-\$12,090.37

Detail

*Indicates posting date

Payments			Amount
12/05/23*	CHRIS SCHWEPPE	ONLINE PAYMENT - THANK YOU	-\$1,204.00
12/08/23*	CHRIS SCHWEPPE	ONLINE PAYMENT - THANK YOU	-\$1,204.00
12/14/23*	CHRIS SCHWEPPE	ONLINE PAYMENT - THANK YOU	-\$1,000.00
12/17/23*	CHRIS SCHWEPPE	ONLINE PAYMENT - THANK YOU	-\$1,371.32
12/19/23*	CHRIS SCHWEPPE	ONLINE PAYMENT - THANK YOU	-\$7,208.00
Credits			Amount
11/23/23*	CHRIS SCHWEPPE	POINTS FOR YOUR CHARGES CREDIT	-\$12.07
11/23/23*	CHRIS SCHWEPPE	POINTS FOR YOUR CHARGES CREDIT	-\$23.49
11/23/23*	CHRIS SCHWEPPE	POINTS FOR YOUR CHARGES CREDIT	-\$1.15
12/20/23	CHRIS SCHWEPPE	SUPERAWESOME AGE CHECK NEW YORK NY +19198540070	-\$0.05
11/28/23	GINA SCHWEPPE	BT*TEMU.COM BOSTON MA 13024806118	-\$17.84
12/11/23	GINA SCHWEPPE	WWW.CVS.COM 000092695 WOONSOCKET RI 8886074287	-\$35.54
12/18/23	GINA SCHWEPPE	AMAZON MARKETPLACE NA PA AMZN.COM/BILL WA MERCHANDISE	-\$12.91

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
CHRIS SCHWEPPE 9-83007	\$4,886.84	\$0.00	\$4,886.84
GINA SCHWEPPE 9-82017	\$4,266.96	\$0.00	\$4,266.96
Total New Charges	\$9,153.80	\$0.00	\$9,153.80

Detail



CHRIS SCHWEPPE
Card Ending 9-83007

				Amount
11/21/23	NAME-CHEAP.COM* CQM1VV 3233752822	PHOENIX	AZ	\$13.66
11/21/23	ALBERTSONS #0552 0552 800-898-4027	LADERA RANCH	CA	\$4.99
11/21/23	REGAL CINEMAS INC 8778355734	KNOXVILLE	TN	\$15.30
11/22/23	ORANGE COMM PH SV CABLE PHONE SERV	LAGUNA NIGUEL	CA	\$287.18
11/22/23	CALIFORNIA FROYO LLC 0000 949-446-9105	SAN CLEMENTE	CA	\$7.25
11/22/23	CATHYS COOKIES 0000 818-298-6350	NEWPORT BEACH	CA	\$23.71
11/22/23	SHELL SERVICE STATION 12665709015 9498881341	RANCHO SANTA MARGARIT	CA	\$90.51
11/23/23	HONDA CENTER GOODS/SERVICES	Anaheim	CA	\$20.00
11/23/23	THE TOLL ROADS OF OC TOLL FEES	949-727-4800	CA	\$15.52
11/23/23	SP THEPUPPYBED 7869725944	PEMBROKE PINES	FL	\$64.99
11/24/23	THE ATHLETIC +14158917354	SAN FRANCISCO	CA	\$9.99
11/24/23	EDWARDS KALEIDOSCOPE THEATRE 877-835-5734	MISSION VIEJO	CA	\$24.00
11/25/23	GOOGLE *SHOWTIME COMPUTER PROGRAMMING	G.CO/HELPPAY#	CA	\$74.99
11/25/23	CALIFORNIA FROYO LLC 0000 949-446-9105	SAN CLEMENTE	CA	\$7.25
11/25/23	BLAZE PIZZA #1016 000000009 5623560770	MISSION VIEJO	CA	\$27.69
11/25/23	CHIPOTLE 3012 0000 303-595-4000	MISSION VIEJO	CA	\$23.39
11/25/23	PARADISE BAKERY & CAFE 1006 THE SHOPS 9493226353	MISSION VIEJO	CA	\$8.89
11/26/23	TST* JAMBA JUICE - 0637 - 300563486 9493477134	MISSION VIEJO	CA	\$15.98
11/26/23	GOOGLE *ROBLOX DIGITAL GOODS: GAMES	G.CO/HELPPAY#	CA	\$0.99
11/26/23	GOOGLE *ROBLOX COMPUTER STORE	G.CO/HELPPAY#	CA	\$0.99
11/26/23	CHIPOTLE 1757 0000 FAST FOOD RESTAURANT	MISSION VIEJO	CA	\$25.45
11/26/23	CHIPOTLE 1757 0000 FAST FOOD RESTAURANT	MISSION VIEJO	CA	\$6.36
11/26/23	SEEKINGALPHA.COM +13475096837	NEW YORK	NY	\$179.00
11/26/23	PAYPAL *FASHIONEQPL 18695997416	18695997416	CH	\$43.98
11/27/23	LARRY'S LIQUOR AND JR 949-369-7521	SAN CLEMENTE	CA	\$3.49
11/27/23	GOOGLE *GOOGLE STORAGE COMPUTER STORE	G.CO/HELPPAY#	CA	\$1.99
11/27/23	FD *CA DMV 648 0000 800-777-0133	SAN CLEMENTE	CA	\$558.00



Detail Continued

				Amount
11/27/23	FD *CA DMV 648 *SVC 0000 800-777-0133	SAN CLEMENTE	CA	\$11.72
11/27/23	GOLDEN SPOON- SC 0000 626-664-1755	SAN CLEMENTE	CA	\$7.25
11/28/23	IN-N-OUT LAGUNA HILL FAST FOOD RESTAURANT	LAGUNA HILLS	CA	\$20.36
11/28/23	IN-N-OUT LAGUNA HILL FAST FOOD RESTAURANT	LAGUNA HILLS	CA	\$3.07
11/28/23	KAISER 0807372 0034 800-464-4000	IRVINE	CA	\$3.01
11/28/23	ANSWERS IN GENESIS(E COM 0349 859-727-2222	PETERSBURG	KY	\$5.00
11/28/23	CANTEEN VENDING 0000 888-561-4748	GARDEN GROVE	CA	\$2.00
11/28/23	DAILY HOPE DONATIONS	800-600-5004	CA	\$15.00
11/28/23	KP RX01564 0029 714-279-4173	IRVINE	CA	\$8.20
11/29/23	OPENAI +14158799686	SAN FRANCISCO	CA	\$15.00
11/29/23	THE TOLL ROADS OF OC TOLL FEES	949-727-4800	CA	\$5.38
11/29/23	NAME-CHEAP.COM* KT5EU1 3233752822	PHOENIX	AZ	\$27.32
11/29/23	NAME-CHEAP.COM* KLA545 3233752822	PHOENIX	AZ	\$1.16
11/29/23	THE MUSEUM OF THE BIBLE, 866-430-6682	OKLAHOMA CITY	OK	\$5.48
11/30/23	NAME-CHEAP.COM* 8CVUSD 3233752822	PHOENIX	AZ	\$10.46
11/30/23	FD *CA DMV VFC *SVC 0000 800-777-0133	SACRAMENTO	CA	\$0.82
11/30/23	FD *CA DMV VFC 0000 800-777-0133	SACRAMENTO	CA	\$41.00
11/30/23	CHIPOTLE 2941 0000 303-595-4000	MISSION VIEJO	CA	\$19.41
12/01/23	REGAL CINEMAS INC 8778355734	KNOXVILLE	TN	\$0.50
12/01/23	EDWARDS KALEIDOSCOPE THEATRE 877-835-5734	MISSION VIEJO	CA	\$9.90
12/01/23	EDWARDS KALEIDOSCOPE THEATRE 877-835-5734	MISSION VIEJO	CA	\$8.63
12/01/23	TWITTER PAID FEATURES +14156978699	SAN FRANCISCO	CA	\$8.00
12/02/23	GOOGLE *PEACOCK DIGITAL GOODS: GAMES	G.CO/HELPPAY#	CA	\$5.99
12/02/23	GO! CALENDARS,GAMES,BOOKS 000001166 8666112248	MISSION VIEJO	CA	\$18.31
12/02/23	BLAZE PIZZA #1016 000000009 5623560770	MISSION VIEJO	CA	\$23.49
12/02/23	CHIPOTLE 3012 0000 303-595-4000	MISSION VIEJO	CA	\$14.45
12/02/23	PAYPAL *SHANEDOD 4029357733	4029357733	IL	\$50.00

Detail Continued

				Amount
12/02/23	PARADISE BAKERY & CAFE 1006 THE SHOPS 9493226353	MISSION VIEJO	CA	\$8.89
12/03/23	TST* JAMBA JUICE - 0637 - 300563486 9493477134	MISSION VIEJO	CA	\$29.95
12/03/23	BASEBALL AMERICA +18008452726	DURHAM	NC	\$29.99
12/03/23	KP RX01564 0029 714-279-4173	IRVINE	CA	\$14.54
12/03/23	FI*SADDLEBACK CHURCH 949-609-8000	LAKE FOREST	CA	\$50.00
12/03/23	PRODIGYGAME.COM +18665854655	WILMINGTON	DE	\$9.95
12/04/23	FD*CA DMV 648 0000 800-777-0133	SAN CLEMENTE	CA	\$41.00
12/04/23	FD*CA DMV 648 *SVC 0000 800-777-0133	SAN CLEMENTE	CA	\$0.87
12/04/23	CHIPOTLE 1683 0000 303-595-4000	SAN CLEMENTE	CA	\$13.68
12/04/23	SMASHBURGER 1300 0000 949-771-5623	SAN CLEMENTE	CA	\$3.23
12/04/23	SOUTH SWELL ICE CREAM 949-388-4984	SAN CLEMENTE	CA	\$7.25
12/05/23	NAME-CHEAP.COM* O2ENMC 3233752822	PHOENIX	AZ	\$13.66
12/05/23	DREAMHOST.COM WEBHOSTING	(877)829-4070	CA	\$30.90
12/05/23	GOOGLE *ASSAF BEN AMI COMPUTER STORE	G.CO/HELPPAY#	CA	\$3.99
12/06/23	COACH LUGGAGE/LEATHER GOODS	NEW YORK	NY	\$36.10
12/06/23	CHARLEYS PHILLY STEAKS 21 650000010605 6193175552	SAN DIEGO	CA	\$16.67
12/06/23	CHARLEYS PHILLY STEAKS 21 650000010605 6193175552	SAN DIEGO	CA	\$3.76
12/06/23	SD ZOO KETTLE KORN 1262041701900316092101	SAN DIEGO	CA	\$11.09
12/06/23	SD ZOO-SKYWEST 1141041701904273092101	SAN DIEGO	CA	\$3.22
12/06/23	SD ZOO-SKYWEST 1141041701904781092101	SAN DIEGO	CA	\$5.05
12/06/23	SD ZOO-TREEHOUSE 1168111701904277092101	SAN DIEGO	CA	\$12.06
12/06/23	SD ZOO-ZOO STORE 1391311701909414092101	SAN DIEGO	CA	\$16.11
12/06/23	SD ZOO-ZOO STORE 1132601701909736092101	SAN DIEGO	CA	\$12.91
12/06/23	EXXONMOBIL 9762 949-347-0686	LADERA RANCH	CA	\$49.98
12/06/23	EXXONMOBIL 9762 949-347-0686	LADERA RANCH	CA	\$5.18
12/07/23	THE TOLL ROADS OF OC TOLL FEES	949-727-4800	CA	\$16.21
12/07/23	GOOGLE *DAZN SELLER	G.CO/HELPPAY#	CA	\$59.99
12/07/23	REGAL CINEMAS INC 8778355734	KNOXVILLE	TN	\$14.30



Detail Continued

				Amount
12/07/23	GOOGLE *UFC TV COMPUTER STORE	G.CO/HELPPAY#	CA	\$9.99
12/08/23	EMAILMEFORM LLC 6502906688	REDWOOD CITY	CA	\$9.95
12/08/23	EDWARDS KALEIDOSCOPE THEATRE 877-835-5734	MISSION VIEJO	CA	\$13.85
12/09/23	BLAZE PIZZA #1016 000000009 5623560770	MISSION VIEJO	CA	\$33.13
12/09/23	DAILY HOPE DONATIONS	800-600-5004	CA	\$12.00
12/09/23	CHIPOTLE 3012 0000 303-595-4000	MISSION VIEJO	CA	\$18.11
12/09/23	PARADISE BAKERY & CAFE 1006 THE SHOPS 9493226353	MISSION VIEJO	CA	\$8.89
12/10/23	TST* JAMBA JUICE - 0637 - 300563486 9493477134	MISSION VIEJO	CA	\$26.46
12/11/23	CALLFIRE INC 690550110025825 50110025825@MAVERICKGATEW	SANTA MONICA	CA	\$10.00
12/11/23	AIM MAIL CENTER #1067 930579840203174 JIGER.25783@GMAIL.COM	LADERA RANCH	CA	\$4.87
12/12/23	REGALCINEMAS_UNLIMITED 8778355734	KNOXVILLE	TN	\$23.99
12/12/23	CALIFORNIA FROYO LLC 0000 949-446-9105	SAN CLEMENTE	CA	\$7.25
12/12/23	GOOGLE *DISNEY MOBILE DIGITAL GOODS: GAMES	G.CO/HELPPAY#	CA	\$79.99
12/13/23	REGAL CINEMAS INC 8778355734	KNOXVILLE	TN	\$0.50
12/13/23	THE TOLL ROADS OF OC TOLL FEES	949-727-4800	CA	\$8.40
12/13/23	KP RX01564 0029 714-279-4173	IRVINE	CA	\$22.07
12/13/23	KP RX01564 0029 714-279-4173	IRVINE	CA	\$11.40
12/13/23	CHIPOTLE 2941 0000 303-595-4000	MISSION VIEJO	CA	\$4.67
12/13/23	PHO THE BOWL 949-347-8989	MISSION VIEJO	CA	\$29.11
12/14/23	MCC HOMEOWNERS GW INSURANCE	888-637-2176	CA	\$480.62
12/14/23	CHIPOTLE 2941 0000 303-595-4000	MISSION VIEJO	CA	\$12.73
12/14/23	SEAWORLD PARKS&ENT SEASON 11815 32821	ORLANDO	FL	\$36.00
12/14/23	PANDOR BAKERY 000895922034706 TSEPETJIAN@RTRBAKERY.COM	MISSION VIEJO	CA	\$2.69
12/15/23	HUDSONS COOKIES squareup.com/receipts	Irvine	CA	\$5.33
12/15/23	AIM MAIL CENTER #1067 930579840203174 JIGER.25783@GMAIL.COM	LADERA RANCH	CA	\$14.08
12/15/23	REGAL IRVINE 21 1010 0000 877-835-5734	IRVINE	CA	\$11.00
12/15/23	PRODIGYGAME.COM +18665854655	WILMINGTON	DE	\$9.95

Detail Continued

				Amount
12/15/23	GOOGLE *DISNEY MOBILE COMPUTER STORE	G.CO/HELPPAY#	CA	\$10.99
12/16/23	BLAZE PIZZA #1016 000000009 5623560770	MISSION VIEJO	CA	\$34.99
12/16/23	CHIPOTLE 3012 0000 303-595-4000	MISSION VIEJO	CA	\$29.03
12/16/23	WETZEL'S PRETZELS 0000 949-364-2782	MISSION VIEJO	CA	\$7.09
12/16/23	PARADISE BAKERY & CAFE 1006 THE SHOPS 9493226353	MISSION VIEJO	CA	\$8.89
12/17/23	TST* JAMBA JUICE - 0637 - 300563486 9493477134	MISSION VIEJO	CA	\$16.97
12/17/23	SUPERAWESOME AGE CHECK +19198540070	NEW YORK	NY	\$0.05
12/18/23	CALIFORNIA FROYO LLC 0000 949-446-9105	SAN CLEMENTE	CA	\$5.45
12/18/23	AMAZON KIDS+*7M91P5503 DIGITAL	888-802-3080	WA	\$7.99
12/19/23	WORLD CONCERN +18007555022	SEATTLE	WA	\$5.10
12/19/23	REGAL CINEMAS INC 8778355734	KNOXVILLE	TN	\$32.10
12/19/23	NORDSTROM 8002855800 DEPT. STORES	IRVINE	CA	\$160.33
12/19/23	SEPHORA VI 0000000000000000092691	MISSION VIEJO	CA	\$105.60
12/19/23	UGG SHOE STORE	COSTA MESA	CA	\$118.53
12/19/23	MACYS SOUTH COAST 000000523 8002896229	COSTA MESA	CA	\$323.00
12/19/23	BOUDIN SF, SOUTH COAST 0000 RESTAURANT	COSTA MESA	CA	\$7.21
12/19/23	SEES CANDY 0200 23349 92691	MISSION VIEJO	CA	\$23.94
12/19/23	CHIPOTLE 2941 0000 303-595-4000	MISSION VIEJO	CA	\$2.95
12/19/23	WETZELS PRETZELS 949-441-7188	MISSION VIEJO	CA	\$7.09
12/20/23	WAL-MART 2206 2206 DISCOUNT STORE	LAGUNA NIGUEL	CA	\$161.02
12/20/23	Audible AUDIO BOOKS	audible.com	NJ	\$14.95
12/20/23	ORANGE COMM PH SV CABLE PHONE SERV	LAGUNA NIGUEL	CA	\$287.18
12/20/23	THE TOLL ROADS OF OC TOLL FEES	949-727-4800	CA	\$7.03
12/20/23	CONSTANT CONTACT 1125849824093 02451 CONSTANT CONTACT	WALTHAM	MA	\$10.00
12/21/23	WOOD RANCH IRVINE 650000011178996 9493374850	IRVINE	CA	\$95.57
12/21/23	ANTHROPOLOGIE 8002822200	IRVINE	CA	\$47.41
12/21/23	REGAL IRVINE 21 1010 0000 877-835-5734	IRVINE	CA	\$25.12



American Express Green Card®




CHRIS SCHWEPPE
Closing Date 12/22/23

Account Ending 9-83007

Detail Continued

				Amount
12/22/23	CALIFORNIA FROYO LLC 0000 949-446-9105	SAN CLEMENTE	CA	\$7.25

 **GINA SCHWEPPE**
Card Ending 9-82017

				Amount
11/21/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$47.38
11/21/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$3.22
11/22/23	SKIN CRAFT STUDIO squareup.com/receipts	Rancho Santa Margarit	CA	\$99.00
11/24/23	STARBUCKS 8007827282	800-782-7282	WA	\$7.50
11/24/23	KOHL'S 2694 926885	RANCHO SANTA MARGARI	CA	\$193.45
11/24/23	BATH AND BODY WORKS 5146 5146 1124184832 92688 APPAREL/ACCESSORIES	RANCHO SANTA	CA	\$49.19
11/25/23	WAL-MART SUPERCENTER 2218 2218 DISCOUNT STORE	FOOTHILL RANCH	CA	\$77.86
11/25/23	TEMU.COM +18884958368	WILMINGTON	DE	\$20.98
11/26/23	BT*TEMU.COM 13024806118	BOSTON	MA	\$17.84
11/26/23	BARK&CO (BARKBOX) 855-338-2275	NEW YORK	NY	\$10.38
11/26/23	ALBERTSONS #0552 0552 800-898-4027	LADERA RANCH	CA	\$4.30
11/26/23	REGAL IRVINE 21 1010 0000 877-835-5734	IRVINE	CA	\$37.18
11/26/23	ALBERTSONS.COM #0552 GROCERIES	877-505-4040	CA	\$165.10
11/27/23	SP MISS BABS YARNS +14237270670	MOUNTAIN CITY	TN	\$50.00
11/27/23	SP ALLBIRDS +18889638944	SAN FRANCISCO	CA	\$337.92
11/27/23	ULTA COSMETIC STORE	NEWPORT BEACH	CA	\$74.67
11/27/23	STARBUCKS 8007827282	800-782-7282	WA	\$7.50
11/27/23	BARNES & NOBLE 8662387323	NEWPORT BEACH	CA	\$96.51
11/28/23	WALMART.COM 800-966-6546	WALMART.COM	AR	\$73.24
11/28/23	WALMART.COM 800-966-6546	WALMART.COM	AR	\$44.87
11/29/23	STATE FARM INSURANCE 8009566310	BLOOMINGTON	IL	\$202.18
11/29/23	BREAD LOVE AT IRVINE squareup.com/receipts	IRVINE	CA	\$16.00
11/29/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$7.03
11/29/23	JOSAFAT FLORES FOOD SERV 0000 714-791-3841	SANTA ANA	CA	\$16.50

Detail Continued

				Amount
11/29/23	MI CASITA VENEZUELAN C 818-621-5380	LADERA RANCH	CA	\$14.12
12/01/23	CHEGG ORDER 855-440-1323	SANTA CLARA	CA	\$9.95
12/01/23	BARKATE ORTHODONTICS BARKATE ORTHODO DENTIST/ORTHODONTIST	NEWPORT BEACH	CA	\$248.33
12/03/23	RODEO* TRIAL OVER +16505345492	SAN FRANCISCO	CA	\$49.00
12/03/23	ALBERTSONS.COM #0552 GROCERIES	877-505-4040	CA	\$108.56
12/04/23	STARBUCKS 8007827282	800-782-7282	WA	\$9.90
12/04/23	FD *CA DMV 648 *SVC 0000 800-777-0133	SAN CLEMENTE	CA	\$0.87
12/04/23	FD *CA DMV 648 0000 800-777-0133	SAN CLEMENTE	CA	\$41.00
12/04/23	FD *CA DMV 648 *SVC 0000 800-777-0133	SAN CLEMENTE	CA	\$0.87
12/04/23	FD *CA DMV 648 0000 800-777-0133	SAN CLEMENTE	CA	\$41.00
12/05/23	VENMO 855-812-4430	NEW YORK	NY	\$103.00
12/06/23	AE RETAIL WEST LLC (DE) MEN'S/WOMEN'S CLOTHNG	PITTSBURGH	PA	\$96.98
12/06/23	SD ZOO-ZOO STORE 1353581701909806092101	SAN DIEGO	CA	\$31.09
12/06/23	MADEWELL #276 0 619-491-0549	SAN DIEGO	CA	\$128.65
12/06/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$4.34
12/07/23	WWW.CVS.COM 000092695 8886074287	WOONSOCKET	RI	\$35.54
12/07/23	WWW.CVS.COM 000092695 8886074287	WOONSOCKET	RI	\$35.54
12/08/23	STARBUCKS 8007827282	800-782-7282	WA	\$5.75
12/08/23	PRIME VIDEO *XK10U6BR3 DIGITAL	888-802-3080	WA	\$5.99
12/08/23	AIM MAIL CENTER #1067 930579840203174 JIGER.25783@GMAIL.COM	LADERA RANCH	CA	\$247.38
12/08/23	STARBUCKS 8007827282	800-782-7282	WA	\$9.90
12/08/23	WEIGHTWATCHERS.COM WEIGHT LOSS	800-221-2112	NY	\$20.95
12/09/23	BARK&CO (BARKBOX) 855-338-2275	8553382275	NY	\$26.54
12/09/23	POKEWORKS 650000012101146 9495611600	LADERA RANCH	CA	\$13.50
12/10/23	PRIME VIDEO *2X2K32YS3 DIGITAL	888-802-3080	WA	\$3.99
12/10/23	PRIME VIDEO *254VP09B3 DIGITAL	888-802-3080	WA	\$3.99
12/10/23	TUTUTIX 919-653-0443	2057578330	AL	\$54.50
12/10/23	PRIME VIDEO *GI2GR8AE3 DIGITAL	888-802-3080	WA	\$3.79



American Express Green Card®



CHRIS SCHWEPPE
Closing Date 12/22/23

Account Ending 9-83007

Detail Continued

				Amount
12/11/23	STARBUCKS 8007827282	800-782-7282	WA	\$5.95
12/11/23	ALBERTSONS.COM #0552 GROCERIES	877-505-4040	CA	\$164.40
12/12/23	BANFIELD-PET*WPPAYMENT 866-894-7927	VANCOUVER	WA	\$78.65
12/12/23	LAZ PARKING 830209PE 0000 858-587-8888	SANTA ANA	CA	\$11.25
12/12/23	PARCHMENT-UNIV DOCS TRANSMISSION	480-719-1646	AZ	\$2.50
12/12/23	AIM MAIL CENTER #1067 930579840203174 JIGER.25783@GMAIL.COM	LADERA RANCH	CA	\$37.18
12/13/23	J CREW FACTORY.COM 9996 212-209-2500	LYNCHBURG	VA	\$109.37
12/13/23	MCDONALD'S F27923 000000000624261 9493648500	LADERA RANCH	CA	\$8.91
12/13/23	RALPHS #0738 000000738 8884373496	LAGUNA NIGUEL	CA	\$60.00
12/13/23	PRIME VIDEO *8413U45Z3 DIGITAL	888-802-3080	WA	\$3.99
12/13/23	ADTSECURITY MYADT.COM SECURITY	800-238-2727	FL	\$70.51
12/13/23	THE UPS STORE 890 068880021638755 0890-POS0890B-16992677	LAGUNA NIGUEL	CA	\$126.00
12/14/23	SPOTIFY USA DIRECT MKTG MISC	NEW YORK	NY	\$10.99
12/14/23	PRIME VIDEO *3N5HP7DL3 DIGITAL	888-802-3080	WA	\$3.79
12/14/23	PRIME VIDEO *R62N86SQ3 DIGITAL	888-802-3080	WA	\$4.29
12/16/23	NETFLIX.COM CABLE & PAY TV	866-579-7172	CA	\$6.99
12/16/23	Amazon Prime SUBSCRIPTION	Amazon.com	WA	\$16.15
12/17/23	GAMESTOP.COM GameStop.com gamestop.com	8008838895	TX	\$54.28
12/17/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$32.80
12/17/23	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$7.03
12/18/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$6.45
12/19/23	STARBUCKS 8007827282	800-782-7282	WA	\$21.55
12/19/23	PRIME VIDEO *W351F7X73 DIGITAL	888-802-3080	WA	\$3.79
12/19/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$1.66
12/19/23	ALBERTSONS #0552 0552 800-898-4027	LADERA RANCH	CA	\$119.92
12/19/23	PARCHMENT-UNIV DOCS TRANSMISSION	480-719-1646	AZ	\$8.00
12/19/23	PARCHMENT-UNIV DOCS TRANSMISSION	480-719-1646	AZ	\$16.50

Detail Continued

				Amount
12/19/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$7.53
12/20/23	BT*PICMONKEY.COM 5337401 98101	SEATTLE	WA	\$12.99
12/20/23	AMAZON MARKETPLACE NA PA MERCHANDISE	AMZN.COM/BILL	WA	\$28.54
12/20/23	STARBUCKS 8007827282	800-782-7282	WA	\$6.45
12/20/23	CHIPOTLE 1757 0000 FAST FOOD RESTAURANT	MISSION VIEJO	CA	\$24.76
12/20/23	E-CIG CITY 0000 949-364-1340	MISSION VIEJO	CA	\$77.82
12/20/23	AIM MAIL CENTER #1067 930579840203174 JIGER.25783@GMAIL.COM	LADERA RANCH	CA	\$16.81
12/21/23	PAVILIONS #2210 2210 800-898-4027	MISSION VIEJO	CA	\$6.85
12/21/23	KP RX01564 0029 714-279-4173	IRVINE	CA	\$39.32
12/21/23	COFFEE BEAN & TEA FAST FOOD RESTAURANT	IRVINE	CA	\$18.22
12/21/23	COFFEE BEAN & TEA FAST FOOD RESTAURANT	IRVINE	CA	\$19.95

Fees

			Amount
12/16/23	CHRIS SCHWEPPE	Late Payment Fee	\$40.00
Total Fees for this Period			\$40.00

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 (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.

2023 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2023		\$339.00
Total Interest in 2023		\$0.00



Interest Charge Calculation

Days in Billing Period: 31

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			
Pay Over Time	10/11/2023		29.24% (v)	\$0.00	\$0.00
Cash Advances	05/01/2019		29.99% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					

Information on Pay Over Time and Purchasing Options

Pay Over Time Limit: \$10,000.00

The total of your Pay Over Time and/or Cash Advance balance and Plan balance cannot exceed your Pay Over Time Limit. No charge will be added to a Pay Over Time balance if it would cause the total of your Pay Over Time, Cash Advance, and Plan balances to go over your Pay Over Time Limit. **This is not a spend limit.** We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time Limit.

Available Pay Over Time Limit

Your Available Pay Over Time Limit is accurate as of your statement date. This Limit is the remaining amount that you can add to the total of your Pay Over Time, Cash Advance, and/or Plan balances. Remember that you can continue to create plans for purchases that are currently in your Pay Over Time balance even if you have reached your Pay Over Time Limit. Your total Cash Advance balance is subject to your Cash Advance Limit, which you can find in your Cardmember Agreement. If you have a preset spending limit on your account that is less than your Pay Over Time Limit, you may not be able use your Available Pay Over Time Limit.

**IMPORTANT NOTICES****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 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.

Membership Rewards® Program Updates

You can view a summary of updates to the Membership Rewards® program anytime, including information about the availability of redemption options, by visiting americanexpress.com/mrupdates.



American Express Green Card®



CHRIS SCHWEPPE
Closing Date 12/22/23

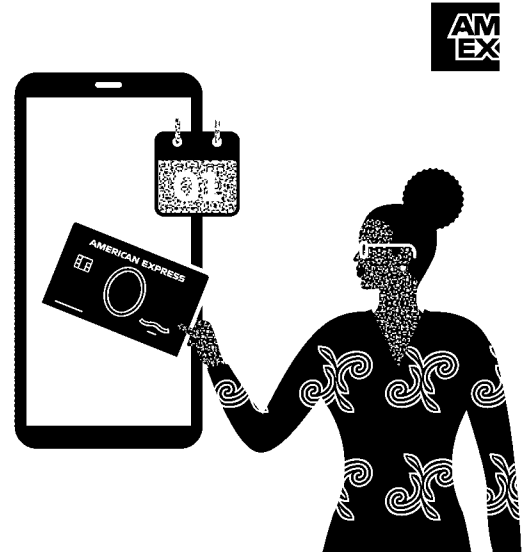
Account Ending 9-83007

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If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 1 of your statement or the number that is on the back of your Card.