



## Payments History Back

Guarantor Number: MMC166149555

Date	Method	Amount	Status
08/21/2022	American Express ending in 1006	\$67.59	Paid

Amount Due

# \$0.00

[Make a Payment](#)

- [Payment History](#)
- [View Statements](#)
- [Manage My Notifications](#)
- [Update Information](#)

**Know your rights:**

If our services were performed by an out-of-network provider at an in-network facility, your plan should provide in-network coverage. Please contact us if you have questions regarding your bill.

[Click here for information](#)

**Billing Questions**

(800) 355-2470  
8:30AM - 5:30PM Eastern Time



youvasree boddeti <youvasree.boddeti@gmail.com>

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## Payment Receipt from Envision Physician Services

1 message

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**Envision Physician Services** <email@email.envisionhealth.com>

Reply-To: noreply@email.envisionhealth.com

To: youvasree.boddeti@gmail.com

Sun, Aug 21, 2022 at 12:24 PM



**Your recent payment was successful.**

**Transaction ID:** 2t29ax2x

**Payment Amount:** \$67.59

**Payment Method:** American\_express - 1006

**Remaining Account Balance:** \$0.00

All the best,  
Envision Physician Services

**Envision Physician Services**  
(800) 355-2470

[Frequently Asked Questions](#)



# American Express Cash Magnet® Card

p. 1/5

YOUVA SREE BODDETI  
Closing Date 09/20/22  
Account Ending 6-61006

**Customer Care:** 1-800-635-5955  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

<b>New Balance</b>	<b>\$7,130.26</b>
<b>Minimum Payment Due</b>	<b>\$142.60</b>
<b>Payment Due Date</b>	<b>10/15/22</b>

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 10/15/22, 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%.

## Reward Dollars

as of 08/22/2022

**28.55**

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

## Account Summary

Previous Balance	\$4,071.76
Payments/Credits	-\$81.43
New Charges	+\$3,139.93
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$7,130.26</b>
<b>Minimum Payment Due</b>	<b>\$142.60</b>

Credit Limit	\$15,000.00
Available Credit	\$7,869.74
Cash Advance Limit	\$3,000.00
Available Cash	\$3,000.00

**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	18 years	\$18,270
\$244	3 years	\$8,800 (Savings = \$9,470)

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on page 5.

Continued on page 3

↓ 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](http://americanexpress.com/pbc)



### Pay by Phone

1-800-472-9297

### Account Ending 6-61006

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

YOUVA SREE BODDETI  
1480 US HIGHWAY 46  
APT 152B  
PARSIPPANY NJ 07054-1914

Payment Due Date	<b>10/15/22</b>
New Balance	<b>\$7,130.26</b>
Minimum Payment Due	<b>\$142.60</b>

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**



0000349992979248962 000713026000014260 17 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](http://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](http://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](http://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](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).



# American Express Cash Magnet® Card

YOUVA SREE BODDETI  
Closing Date 09/20/22

Account Ending 6-61006



**Customer Care & Billing Inquiries**  
International Collect  
Cash Advance at ATMs Inquiries  
**Large Print & Braille Statements**

**1-800-635-5955**  
1-336-393-1111  
1-800-CASH-NOW  
**1-800-635-5955**

**Hearing Impaired**

Online chat at [americanexpress.com](http://americanexpress.com) or use **Relay dial 711** and **1-800-635-5955**



**Website:** [americanexpress.com](http://americanexpress.com)

**Customer Care & Billing Inquiries**

P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**

P.O. BOX 1270  
NEWARK NJ 07101-1270



**UNLOCK SPECIAL OFFERS AND EXPERIENCES FROM OCTOBER 10-14.**

**LEARN MORE BY VISITING [GO.AMEX/MEMBERWEEK](http://GO.AMEX/MEMBERWEEK)**

## Payments and Credits

### Summary

	<b>Total</b>
<b>Payments</b>	-\$81.43
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$81.43</b>

### Detail

\*Indicates posting date

<b>Payments</b>	<b>Amount</b>
09/15/22* ONLINE PAYMENT - THANK YOU	-\$81.43

## New Charges

### Summary

	<b>Total</b>
<b>Total New Charges</b>	<b>\$3,139.93</b>

### Detail



**YOUVA SREE BODDETI**

Card Ending 6-61006

	<b>Amount</b>
08/21/22 ENVISION PHYSICIAN S EMERGENCY DE DALLAS TX	\$67.59
08/21/22 OPTIMUM 7876 CABLESERVICE 973-230-6046 NY	\$79.15
08/25/22 NIGHT LIGHTS EVENT +13856303419 OREM UT	\$154.84
09/03/22 RTI*TMOBILETRAVEL HOTELS TRAVEL AGENCY LONDON GB	\$197.23
09/13/22 AplPay TARGET.COM 800-591-3869 BROOKLYN PARK MN	\$12.78
09/13/22 MED*ATLANTIC HEALTH 063700000083883 HOSPITAL MORRISTOWN NJ	\$2,270.94

**Detail Continued**

				<b>Amount</b>
09/15/22	AplPay BUFFALO WILD WINGS PARSIPPANY BUFFA 800-228-2443	PARSIPPANY	NJ	\$35.90
09/16/22	AplPay BT*BKG*BOOKING.COM HOTEL 8888503958	NEW YORK	NY	\$166.49
09/17/22	AplPay IC* COSTCO BY INSTACAR +18882467822	SAN FRANCISCO	CA	\$68.89
09/19/22	TMOBILE WEB UPGRADE 976667835 98006	800-937-8997	WA	\$53.30
09/19/22	AplPay BUFFALO WILD WINGS PARSIPPANY BUFFA 800-228-2443	PARSIPPANY	NJ	\$32.82

**Fees**

	<b>Amount</b>
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**Interest Charged**

	<b>Amount</b>
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

**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.

**2022 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2022	\$0.55
Total Interest in 2022	\$0.00

**Interest Charge Calculation**

Days in Billing Period: 30

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	04/22/2022		26.24% (v)	\$0.00	\$0.00
Cash Advances	04/22/2022		27.49% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 07/21/2023 then will go to 26.24% (v)	04/22/2022		0.00%	\$5,118.75	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

**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](http://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.



Axia Women's Health  
(856) 669-6050

### Receipt - APPROVED

 Axia Women's Health

<b>Date</b> Aug 21 2022 1:04:37 PM MST	<b>Type</b> Credit Card - Sale
<b>First Name</b> YOUVASREE	<b>Last Name</b> BODDETI
<b>Patient ID</b> 2599401	<b>Medical Record #</b> 2599401
<b>Authorization Amount</b> \$157.00	<b>Authorization Code</b> 253970
<b>Name on Card</b> YOUVA SREE BODDETI	<b>Card Type</b> AMEX
<b>Card Number</b> *****1006	<b>Response Message Code</b> Approval (00) 000

**Mode**  
Issuer

I agree to pay the above amount according to my card holder agreement.

Thank you for your payment.

[SHARE RECEIPT](#)

[BACK](#)

[PRINT](#)





# American Express Cash Magnet® Card

p. 1/8

YOUVA SREE BODDETI  
Closing Date 08/21/22  
Account Ending 6-61006

**Customer Care:** 1-800-635-5955  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

<b>New Balance</b>	<b>\$4,071.76</b>
<b>Minimum Payment Due</b>	<b>\$81.43</b>
<b>Payment Due Date</b>	<b>09/15/22</b>

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 09/15/22, 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%.

## Reward Dollars

as of 07/22/2022

**16.78**

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

## Account Summary

Previous Balance	\$3,354.52
Payments/Credits	-\$67.09
New Charges	+\$783.78
Fees	+\$0.55
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$4,071.76</b>
<b>Minimum Payment Due</b>	<b>\$81.43</b>

Credit Limit	\$15,000.00
Available Credit	\$10,928.24
Cash Advance Limit	\$3,000.00
Available Cash	\$3,000.00

**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 years	\$9,485
\$138	3 years	\$4,952 (Savings = \$4,533)

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 8**.

↓ 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](http://americanexpress.com/pbc)

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

**Account Ending 6-61006**

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

YOUVA SREE BODDETI  
1480 US HIGHWAY 46  
APT 152B  
PARSIPPANY NJ 07054-1914

Payment Due Date	<b>09/15/22</b>
New Balance	<b>\$4,071.76</b>
Minimum Payment Due	<b>\$81.43</b>

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**



0000349992979248962 000407176000008143 17 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.*

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**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](http://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](http://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](http://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](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).



# American Express Cash Magnet® Card

YOUVA SREE BODDETI  
Closing Date 08/21/22

Account Ending 6-61006



**Customer Care & Billing Inquiries**  
International Collect  
Cash Advance at ATMs Inquiries  
**Large Print & Braille Statements**

**1-800-635-5955**  
1-336-393-1111  
1-800-CASH-NOW  
**1-800-635-5955**

**Hearing Impaired**  
Online chat at [americanexpress.com](http://americanexpress.com) or use **Relay dial 711** and **1-800-635-5955**



**Website:** [americanexpress.com](http://americanexpress.com)

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

**Payments**  
P.O. BOX 1270  
NEWARK NJ 07101-1270

## Payments and Credits

### Summary

	<b>Total</b>
<b>Payments</b>	-\$67.09
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$67.09</b>

### Detail \*Indicates posting date

<b>Payments</b>	<b>Amount</b>
08/10/22* ONLINE PAYMENT - THANK YOU	-\$67.09

## New Charges

### Summary

	<b>Total</b>
<b>Total New Charges</b>	<b>\$783.78</b>

### Detail



**YOUVA SREE BODDETI**  
Card Ending 6-61006

			<b>Foreign Spend</b>	<b>Amount</b>
07/24/22	OPTIMUM 7876 CABLESERVICE	973-230-6046	NY	\$79.15
07/26/22	AMZN MKTP CA*XG3FY1TX3 MERCHANDISE	WWW.AMAZON.CA	26.48 Canadian Dollars	\$20.62
07/27/22	AplPay ETSY.COM MISC APPAREL STORE	NEW YORK		\$3.99
07/28/22	AplPay DOMINO'S 9198 000009198 6369474433 FAST FOOD REST.	PEORIA	IL	\$17.39
08/02/22	DOMINO'S 9198 000009198 6369474433 FAST FOOD REST.	PEORIA	IL	\$23.20
08/03/22	AplPay IC* COSTCO BY INSTACAR +18882467822	SAN FRANCISCO	CA	\$77.05
08/05/22	AplPay DOMINO'S 9198 000009198 6369474433 FAST FOOD REST.	PEORIA	IL	\$26.65
08/09/22	AplPay LYFT 1708536809351555994104 LEDGER	855-280-0278	CA	\$48.40

**Detail Continued**

				Foreign Spend	Amount
08/11/22	AplPay DOMINO'S 4571 000004571 8625710417 FAST FOOD REST.	PARSIPPANY	NJ		\$27.40
08/11/22	AplPay IC* COSTCO BY INSTACAR +18882467822	SAN FRANCISCO	CA		\$54.85
08/14/22	AplPay REGAL CINEMAS MOBILE APP 0898 877-835-5734	KNOXVILLE	TN		\$67.20
08/16/22	AplPay DOMINOS PIZZA 9739842900 FAST FOOD REST.	MORRISTOWN	NJ		\$12.02
08/21/22	TMOBILE*AUTO PAY 962484015 98006	800-937-8997	WA		\$136.10
08/21/22	FANDANGO.COM 866-857-5191	866-857-5191	CA		\$32.76
08/21/22	MED*REG WOMENS HEALTH 06370000080820 855-907-3370	VOORHEES	NJ		\$157.00

**Fees**

\*\*Foreign Transaction Fee is 2.70% of the converted US dollar amount of the foreign currency charge. See *Foreign Currency Charges* on page 2.

		Amount
07/26/22	FOREIGN TRANSACTION FEE** AMZN MKTP CA*XG3FY1TX3 \$20.62	\$0.55
<b>Total Fees for this Period</b>		<b>\$0.55</b>

**Interest Charged**

	Amount
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

**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.

**2022 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2022	\$0.55
Total Interest in 2022	\$0.00



# American Express Cash Magnet® Card

p. 5/8

YOUVA SREE BODDETI  
Closing Date 08/21/22

Account Ending 6-61006

## Interest Charge Calculation

Days in Billing Period: 31

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	04/22/2022		26.24% (v)	\$0.00	\$0.00
Cash Advances	04/22/2022		27.49% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 07/21/2023 then will go to 26.24% (v)	04/22/2022		0.00%	\$3,594.87	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate





**IMPORTANT NOTICES**

**Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

**Summary of Changes, Effective July 14, 2022**

<b>How you can redeem reward dollars</b>	We are changing the terms of your reward program to remove the minimum redemption amount of 25 Reward Dollars. You may now redeem Reward Dollars for statement credits with no minimum redemption amount.
--	---

ID 13359

**Detail of Important Changes to Your Cardmember Agreement**

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Effective July 14, 2022**, the *How you can redeem reward dollars* sub-section in the *Supplement to the Cardmember Agreement* is amended by deleting:

You can redeem reward dollars for statement credits whenever your total available reward dollar balance is 25 or more.

And replacing it with:

You can redeem reward dollars for statement credits with no minimum redemption amount.

And also deleting:

The minimum redemption is 25 reward dollars.

CMLENGDPRUS0220

**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 online at [www.americanexpress.com/inquirycenter](http://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.





# **FREIGHTCLUB** An Easy-to-use Shipping Platform

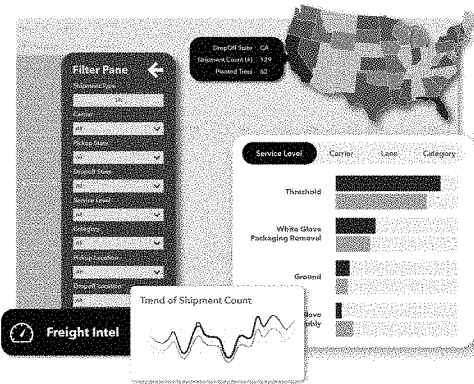
Freight Club is an end-to-end freight shipping platform that helps manage everything from quoting, booking, and tracking to complete claims management and secondary insurance protection, with zero subscription fees.

We offer up to seven levels of delivery services at discounted rates with dedicated customer service teams and hassle-free claims management, all provided to our customers in an easy-to-use platform.

As part of Cymax Group Technologies, a leading eCommerce technology and services providers, we offer access to enterprise rates by bringing together one of the largest carrier networks of LTL and parcel shipping providers in the United States.

## We are excited to introduce Freight Intel.

An intuitive dashboard that brings all end-to-end shipping activities together on an easy-to-use platform. It allows retailers to cut through the noise and make fast, informed decisions based on real-time data and analytics at no additional cost.



Scan the QR code for a free quote or to book an appointment with our expert shipping consultants. Learn more about us at [www.freightclub.com](http://www.freightclub.com)

**cymax group**  
TECHNOLOGIES

Freight Club is part of Cymax Group Technologies, a leading eCommerce technology and services provider.



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**877-540-2646** or  
**coinadvisor.com**

**SHARIS PLACE**

Luxury multi-brand retailer of women's designer clothing, jewelry & accessories. Enjoy a shopping experience with one of our stylists in NY & FL.  
**sharisplace.com**

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.



youvasree boddeti <youvasree.boddeti@gmail.com>

---

## Payment Confirmation

1 message

---

donotreply-getixhealth@ndr.mysecurebill.com <donotreply-getixhealth@ndr.mysecurebill.com>  
To: youvasree.boddeti@gmail.com

Tue, Dec 20, 2022 at 11:09 AM



**Thank you for your payment!**

**Account Number:** NU3776473  
**Confirmation Number:** AI3AAB444CB5  
**Payment Amount:** \$171.53  
**Payment Date:** 12/20/2022

Please do not reply to this email.  
If you need assistance, please call us at 1-800-441-5069

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**Confidentiality Notice:** This email message, including attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information. Any unauthorized review, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply email and destroy all copies of the original message.



# American Express Cash Magnet® Card

p. 1/6

YOUVA SREE BODDETI  
Closing Date 12/21/22  
Account Ending 6-61006

**Customer Care:** 1-800-635-5955  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

<b>New Balance</b>	<b>\$356.58</b>
<b>Minimum Payment Due</b>	<b>\$40.00</b>
<b>Payment Due Date</b>	<b>01/15/23</b>

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 01/15/23, 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%.

## Reward Dollars

as of 11/21/2022

**4.49**

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

## Account Summary

Previous Balance	\$0.00
Payments/Credits	-\$131.67
New Charges	+\$488.25
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$356.58</b>
<b>Minimum Payment Due</b>	<b>\$40.00</b>

Credit Limit	\$17,200.00
Available Credit	\$16,843.42
Cash Advance Limit	\$3,400.00
Available Cash	\$3,400.00

**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	9 months	\$358

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 5**.

Continued on page 3

↓ 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](http://americanexpress.com/pbc)



### Pay by Phone

1-800-472-9297

### Account Ending 6-61006

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

YOUVA SREE BODDETI  
1480 US HIGHWAY 46  
APT 152B  
PARSIPPANY NJ 07054-1914

Payment Due Date	<b>01/15/23</b>
New Balance	<b>\$356.58</b>
Minimum Payment Due	<b>\$40.00</b>

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**



0000349992979248962 000035658000004000 17 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](http://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](http://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](http://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](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).



# American Express Cash Magnet® Card

YOUVA SREE BODDETI  
Closing Date 12/21/22

Account Ending 6-61006



### Customer Care & Billing Inquiries

International Collect  
Cash Advance at ATMs Inquiries  
Large Print & Braille Statements

1-800-635-5955  
1-336-393-1111  
1-800-CASH-NOW  
1-800-635-5955

### Hearing Impaired

Online chat at [americanexpress.com](http://americanexpress.com) or use **Relay dial 711** and **1-800-635-5955**



Website: [americanexpress.com](http://americanexpress.com)

### Customer Care & Billing Inquiries

P.O. BOX 981535  
EL PASO, TX  
79998-1535

### Payments

P.O. BOX 1270  
NEWARK NJ 07101-1270

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## Payments and Credits

### Summary

	Total
Payments	-\$131.67
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$131.67</b>

### Detail

\*Indicates posting date

Payments	Amount
12/08/22* ONLINE PAYMENT - THANK YOU	-\$131.67

## New Charges

### Summary

	Total
<b>Total New Charges</b>	<b>\$488.25</b>

### Detail



**YOUVA SREE BODDETI**  
Card Ending 6-61006

	Amount
11/21/22 TMOBILE*AUTO PAY 976667835 98006	\$5.90
11/21/22 TMOBILE*AUTO PAY 962484015 98006	\$3.81
11/25/22 AplPay UBER ONE 8005928996	\$9.99
11/30/22 AplPay BUFFALO WILD WINGS PARSIPPANY BUFFA 800-228-2443	\$32.82
12/01/22 OPTIMUM 7876 CABLESERVICE	\$79.15
12/13/22 REBTEL NETWORKS AB*REBTEL TELECOM SERVICE	\$45.00

**Detail Continued**

				Amount
12/13/22	AplPay BUFFALO WILD WINGS PARSIPPANY BUFFA 800-228-2443	PARSIPPANY	NJ	\$18.38
12/13/22	AplPay BUFFALO WILD WINGS PARSIPPANY BUFFA 800-228-2443	PARSIPPANY	NJ	\$14.38
12/18/22	THE HINDU TEMPLE SOCIE THE HINDU TEMPL CHARITABLE ORG	FLUSHING	NY	\$51.00
12/20/22	NASSAU UNIVERSITY 516-572-0123	516-572-0123	NY	\$171.53
12/21/22	TMOBILE*AUTO PAY 976667835 98006	800-937-8997	WA	\$56.29

**Fees**

				Amount
<b>Total Fees for this Period</b>				<b>\$0.00</b>

**Interest Charged**

				Amount
<b>Total Interest Charged for this Period</b>				<b>\$0.00</b>

**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.

**2022 Fees and Interest Totals Year-to-Date**

		Amount
Total Fees in 2022		\$0.55
Total Interest in 2022		\$0.00

**Interest Charge Calculation** Days in Billing Period: 31

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	04/22/2022		28.24% (v)	\$0.00	\$0.00
Cash Advances	04/22/2022		29.49% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 07/21/2023 then will go to 28.24% (v)	04/22/2022		0.00%	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

**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](http://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.







American Express Cash Magnet® Card

YOUVA SREE BODDETI  
Closing Date 12/21/22

Account Ending 6-61006

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ROYAL TROON, SCOTLAND



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**peterthomasrothjewelry.com**  
**212-628-1000**





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**888-909-8110**






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.

-  Visits
-  Messages
-  Test Results
-  Medications

## Billing for Youva Sree Boddeti


Hospital Services for Guarantor #5150044



-  Overview
-  Details
-  Payments
-  Communications
-  Account info

### Past Payments

- Since last statement
- Year to date
- Last year
- Any date

<b>Sep</b> <b>13</b> <small>2022</small>	<b>Patient Payment</b>  x1006 collected at AHS Billing Office	<b>\$2,270.94</b>
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# American Express Cash Magnet® Card

YOUVA SREE BODDETI  
Closing Date 09/20/22  
Account Ending 6-61006

**Customer Care:** 1-800-635-5955  
**TTY:** Use Relay 711  
**Website:** americanexpress.com

<b>New Balance</b>	<b>\$7,130.26</b>
<b>Minimum Payment Due</b>	<b>\$142.60</b>
<b>Payment Due Date</b>	<b>10/15/22</b>

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 10/15/22, 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%.

**Reward Dollars**  
as of 08/22/2022

**28.55**

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

**Account Summary**

Previous Balance	\$4,071.76
Payments/Credits	-\$81.43
New Charges	+\$3,139.93
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$7,130.26</b>
<b>Minimum Payment Due</b>	<b>\$142.60</b>

Credit Limit	\$15,000.00
Available Credit	\$7,869.74
Cash Advance Limit	\$3,000.00
Available Cash	\$3,000.00

**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	18 years	\$18,270
\$244	3 years	\$8,800 (Savings = \$9,470)

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

→ See page 2 for important information about your account.

→ Please refer to the **IMPORTANT NOTICES** section on **page 5**.

Continued on page 3

↓ 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](http://americanexpress.com/pbc)

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

**Account Ending 6-61006**

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

YOUVA SREE BODDETI  
1480 US HIGHWAY 46  
APT 152B  
PARSIPPANY NJ 07054-1914

Payment Due Date	<b>10/15/22</b>
New Balance	<b>\$7,130.26</b>
Minimum Payment Due	<b>\$142.60</b>

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**



0000349992979248962 000713026000014260 17 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](http://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](http://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](http://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](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).





# American Express Cash Magnet® Card

YOUVA SREE BODDETI  
Closing Date 09/20/22

Account Ending 6-61006



**Customer Care & Billing Inquiries**  
International Collect  
Cash Advance at ATMs Inquiries  
**Large Print & Braille Statements**

**1-800-635-5955**  
1-336-393-1111  
1-800-CASH-NOW  
**1-800-635-5955**

**Hearing Impaired**

Online chat at [americanexpress.com](http://americanexpress.com) or use **Relay dial 711** and **1-800-635-5955**



**Website:** [americanexpress.com](http://americanexpress.com)

**Customer Care & Billing Inquiries**

P.O. BOX 981535  
EL PASO, TX  
79998-1535

**Payments**

P.O. BOX 1270  
NEWARK NJ 07101-1270



**UNLOCK SPECIAL OFFERS AND EXPERIENCES FROM OCTOBER 10-14.**

LEARN MORE BY VISITING [GO.AMEX/MEMBERWEEK](http://GO.AMEX/MEMBERWEEK)

## Payments and Credits

### Summary

	<b>Total</b>
<b>Payments</b>	-\$81.43
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$81.43</b>

### Detail \*Indicates posting date


<b>Payments</b>	<b>Amount</b>
09/15/22* ONLINE PAYMENT - THANK YOU	-\$81.43

## New Charges

### Summary

	<b>Total</b>
<b>Total New Charges</b>	<b>\$3,139.93</b>

### Detail

 **YOUVA SREE BODDETI**  
Card Ending 6-61006

	<b>Amount</b>
08/21/22 ENVISION PHYSICIAN S EMERGENCY DE DALLAS TX	\$67.59
08/21/22 OPTIMUM 7876 CABLESERVICE 973-230-6046 NY	\$79.15
08/25/22 NIGHT LIGHTS EVENT +13856303419 OREM UT	\$154.84
09/03/22 RTI*TMOBILETRAVEL HOTELS TRAVEL AGENCY LONDON GB	\$197.23
09/13/22 AplPay TARGET.COM 800-591-3869 BROOKLYN PARK MN	\$12.78
09/13/22 MED*ATLANTIC HEALTH 063700000083883 HOSPITAL MORRISTOWN NJ	\$2,270.94

**Detail Continued**

				<b>Amount</b>
09/15/22	AplPay BUFFALO WILD WINGS PARSIPPANY BUFFA 800-228-2443	PARSIPPANY	NJ	\$35.90
09/16/22	AplPay BT*BKG*BOOKING.COM HOTEL 8888503958	NEW YORK	NY	\$166.49
09/17/22	AplPay IC* COSTCO BY INSTACAR +18882467822	SAN FRANCISCO	CA	\$68.89
09/19/22	TMOBILE WEB UPGRADE 976667835 98006	800-937-8997	WA	\$53.30
09/19/22	AplPay BUFFALO WILD WINGS PARSIPPANY BUFFA 800-228-2443	PARSIPPANY	NJ	\$32.82

**Fees**

	<b>Amount</b>
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**Interest Charged**

	<b>Amount</b>
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

**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.

**2022 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2022	\$0.55
Total Interest in 2022	\$0.00

**Interest Charge Calculation**

Days in Billing Period: 30

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

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	04/22/2022		26.24% (v)	\$0.00	\$0.00
Cash Advances	04/22/2022		27.49% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 07/21/2023 then will go to 26.24% (v)	04/22/2022		0.00%	\$5,118.75	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate



**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](http://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.