

**GOOD NEWS:  
WE HAVE  
INCREASED  
YOUR  
PAY OVER  
TIME LIMIT**



PRESSBAND STANDARD  
M/S POSTAGE PAID  
AMERICAN EXPRESS

Alfredo Ramirez  
Silverbird Storage  
Address Line 1  
Address Line 2

DON'T live life WITHOUT IT™

FRONT

**ENJOY THE  
FLEXIBILITY  
OF A  
HIGHER  
PAY OVER  
TIME LIMIT**



BACK

**MORE POWER  
TO YOU**


**MORE FLEXIBILITY FOR YOU**  
Need to upgrade technology or buy new equipment? Use your higher Pay Over Time Limit to meet your goals.

**TAKE ADVANTAGE OF OFFERS**  
Enjoy seasonal and bulk discounts with Pay Over Time.

**IMPROVE YOUR CASH FLOW**  
Cash flow can be difficult to manage. Now it will be easier than ever to bridge the receivables and payables gap.

**ENJOY THE REWARDS**  
You'll still earn Membership Rewards® points with every purchase that you can use to reinvest in your business.\*

**HANDLE THE UNEXPECTED**  
No matter what life throws at you, cover the costs with confidence, and without disrupting your business.



**<\$XXX,XXX>  
IS YOUR NEW  
PAY OVER TIME  
LIMIT**

Remember, you choose the way you pay each month. Pay in full, the minimum amount due, or any amount in between with interest.†

**ENJOY THE FREEDOM TO DO WHAT'S RIGHT FOR YOUR BUSINESS**

Your new Pay Over Time Limit is available for use immediately – start using it to your advantage.

Learn more at [www.americanexpress.com/us/stopayvertime/](http://www.americanexpress.com/us/stopayvertime/)

FIRST OPENING SPREAD

AMEX B2B Self-Mailer

**MORE POWER  
TO YOU**

**MORE FLEXIBILITY FOR YOU**  
Need to upgrade technology or buy new equipment? Use your higher Pay Over Time Limit to meet your goals.

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**HANDLE THE UNEXPECTED**  
No matter what life throws at you, cover the costs with confidence, and without disrupting your business.

**YOUR BUSINESS  
DESERVES  
A HIGHER  
LIMIT**

**AN EXCLUSIVE OPPORTUNITY FOR OUR MOST VALUED CARD MEMBERS**

Effective immediately, you will have the ability to carry a bigger balance and benefit from opportunities as they arise, while continuing to make purchases. Our goal is to give your business every advantage and the power to take action, so you can stay strong and keep growing.

We're excited to offer you the higher Pay Over Time Limit you deserve. We hope it will help take your business to the next level.

INSIDE SPREAD

**1. ESURE CHARGES:** Esure charges made by you or any additional Card Member on your account can be paid over time. Multiple charges and any charges that would leave your Pay Over Time balance in excess of your Pay Over Time Limit will be due at the end of each month. The following charges are eligible for the Pay Over Time option: Cash and credit cards, new car charges, Traveler's Checks and other cash equivalents, certain auto area payments, Utilities and other pending transactions, any fee needs to American Express except foreign transaction fees, and other transactions originating in US.

**PAY OVER TIME SETTINGS:** Pay Over Time has two settings: On and Off. When set to On, eligible charges will be placed on your Pay Over Time balance. When set to Off, no new charges will be included in your Pay Over Time balance. You can change this setting by visiting your online account or calling the number on the back of your card.

**INTEREST ON YOUR PAY OVER TIME BALANCE:** For transactions added to your Pay Over Time balance, we will charge interest beginning on the date of each transaction. We will not charge interest on charges added to your Pay Over Time balance if you pay your account Total New Balance by the due date each month. You must pay at least the Minimum Payment Due by the Payment Due date each month to keep your account in good standing. The Minimum Payment Due includes all Pay in Full charges, any interest accrued on your account and a portion of your Pay Over Time balance.

**PAY OVER TIME LIMIT:** We assign a Pay Over Time Limit to your account. Your Pay Over Time Limit is subject to change without notice. We will not post any charge into a Pay Over Time balance if it exceeds your Pay Over Time balance to keep your Pay Over Time Limit. Any charges that would cause the total amount to exceed your Pay Over Time Limit will be due in full. We may increase or decrease the amount of your Pay Over Time Limit and will not post any charge that exceeds your Pay Over Time Limit may be different than the total amount you are allowed to spend on your Card.

**NO NEW CREDIT SPENDING LIMIT:** No New Spending Limit means your spending needs to be funded. Under a Traditional Card only a set limit, the amount you can spend about to based on factors such as your purchase patterns and credit history.

**2. Terms and Conditions for the Membership Rewards® program apply. Visit [membersherewards.com/terms](http://membersherewards.com/terms) for more information. Participating partners and available rewards are subject to change without notice.**

The value of Membership Rewards points varies according to how you choose to use them. To learn more, go to [www.membersherewards.com/points](http://www.membersherewards.com/points).

**Proudly supporting Card Members since**

**1850**



Platinum Travel DM

THE PLATINUM CARD™  
FROM AMERICAN EXPRESS



AMERICAN EXPRESS P.O. BOX 30363 SALT LAKE CITY, UT 84130-0363

Presorted Standard  
U.S. Postage Paid  
AMERICAN EXPRESS

Platinum Travel Service.  
Create your own extraordinary adventure.



Justin X. Ample  
123 Broad Street  
Anytown, USA 10023



The world beckons.  
Bon voyage.





## Be inspired. Be pampered.

Be on your way.

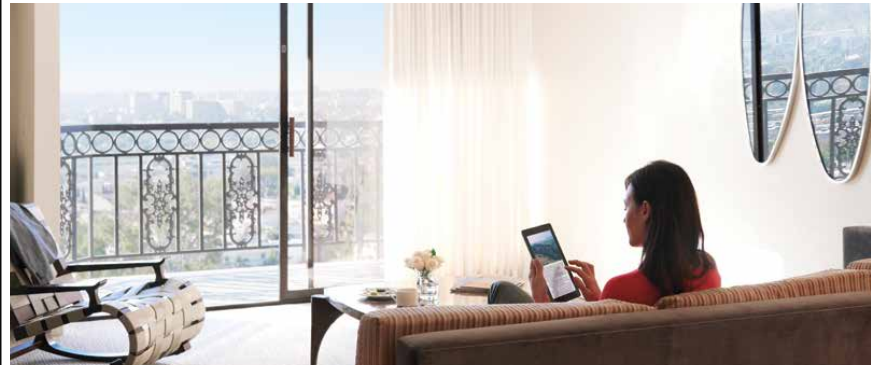
As you set off on your next getaway, you hold the key to unique experiences, sheer luxury and preferential treatment. The Platinum Card™ brings you the level of travel you desire and deserve.

For 100 years, American Express Travel has been opening up doors around the world, providing Platinum Card Members with richer and more rewarding travel. Our dedicated Travel Counselors can assist you as you plan and enjoy your journey. You also have access to travel benefits and booking options online.

The upgrades, access and service available to you as a Platinum Card Member can help elevate and enrich each moment. So start planning your adventure. And experience the potential of the Platinum Card, every step of the way.



## Adventures begin well before takeoff.



## Plan an experience as individual as you are.

Whether you're dreaming of a Paris hotel overlooking the Seine or a sunny Belize beachfront, a Platinum Travel Counselor is available **24 hours a day, 7 days a week** to help you plan a journey precisely to your liking.

As a Platinum Card member, you're entitled to an extraordinary level of service including tailored travel recommendations, custom itineraries and unique benefits and offers. Your next adventure can be all yours from beginning to end.

Need advice on your next trip? Talk with an experienced Platinum Travel Counselor by calling **1-800-525-3355**.

Ready to book your next trip? Visit [further.AmexTravel.com/Platinum](https://www.AmexTravel.com/Platinum).



The journey is just as important as the destination.



### Special treatment follows you to your hotel.

**Sleep in before you check out.** Guaranteed late checkout complimentary breakfast for two, in-room Wi-Fi and other special amenities abound when you book with American Express Travel. Take advantage of these perks and more with each **FINE HOTELS & RESORTS** booking at over 815 luxury properties worldwide.\*

**Upgrade to exceptional.** Pamper yourself with privileges at one of 350 upscale properties in **The Hotel Collection**. You'll enjoy a \$75 hotel credit on qualifying charges and a room upgrade, if available, anytime you use your Card to book a stay of at least two consecutive nights†

To take advantage of these hotel offers, book directly by calling 1-800-525-3355 or visiting further.AmexTravel.com/platinum.



Embrace luxury along the way.







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**Discover your airport oasis.** From the moment you enter **The Centurion Lounge**<sup>®</sup> you'll see this isn't the usual place to wait. Unexpected touches like locally inspired menus and spa treatments meet noise buffering workspaces, high speed Wi-Fi and personalized service that's second to none. Now open in **LGA, DFW, SFO, MIA and LAS** International Airports. Coming soon to SEA: The Centurion Studio, an extension of The Centurion network in a smaller setting<sup>®</sup>

**Enjoy perks while you fly.** Feel free to check your bags or enjoy an in-flight meal, on us. Select a qualifying airline and then **receive up to \$200 a year in statement credits** when incidental fees are charged by the airline to your Platinum Card account<sup>®</sup>

\*American Express relies on accurate airline transaction data to identify incidental fee purchases. If you do not see a credit for a qualifying incidental purchase on your eligible Card after 4 weeks, simply call the number on the back of your Card. See terms & conditions for more details.



## Experience Platinum Travel Service. Then explore the world.

Book now at [further.AmexTravel.com/Platinum](https://www.further.amextravel.com/platinum)  
Or call us at 1-800-525-3355.

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## AMEX Go B2B Emails

**AMERICAN EXPRESS** DON'T DO BUSINESS WITHOUT IT™

EXPLORE AMERICAN EXPRESS GO™

Convenience for your team.

Control for your business.

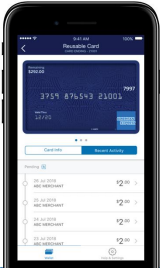


Give your employees the purchasing power they need, when they need it.

American Express Go is an employee expense tool designed for the flexible way we work today. This virtual card empowers employees to purchase what they need, when they need it.

- Use American Express Go to supplement your Corporate Card program
- Set it up with the spending and time limits you choose
- Add funds instantly in response to real time needs
- Employees easily access funds through a mobile app

Your team can cover expenses without floating funds or filing reports, and you can monitor all transactions in one convenient spot. They get purchasing power, you get control.




**AMERICAN EXPRESS** DON'T DO BUSINESS WITHOUT IT™

GET TO KNOW AMERICAN EXPRESS GO™

A flexible expense solution.

To make life easier for your flexible workforce.

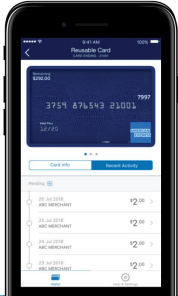



A temporary expense Card that adapts to your team's changing needs.

American Express Go is an employee expense tool designed for the flexible way we work today. This virtual card empowers employees to purchase what they need, when they need it.

- Use American Express Go to supplement your Corporate Card program
- Set it up with the spending and time limits you choose
- Add funds instantly in response to real time needs
- Employees easily access funds through a mobile app


Your team can cover expenses without floating funds or filing reports, and you can monitor all transactions in one convenient spot. They get purchasing power, you get control.

**AMERICAN EXPRESS** DON'T DO BUSINESS WITHOUT IT™

AMERICAN EXPRESS GO™ IS HERE.

Give your team an expense tool that changes to meet changing needs.



Your employees get spending power, you get flexibility and control.

American Express Go is an employee expense tool designed for the flexible way we work today. This virtual card empowers employees to purchase what they need, when they need it.

- Use American Express Go to supplement your Corporate Card program
- Set it up with the spending and time limits you choose
- Add funds instantly in response to real time needs
- Employees easily access funds through a mobile app

Your team can cover expenses without floating funds or filing reports, and you can monitor all transactions in one convenient spot. They get purchasing power, you get control.

