

1 sort of move on to a -- a bit of a different but,  
2 I think, connected topic, which is your actual  
3 termination.

4 I don't know what your thoughts are.  
5 Would you like to take a little bit of a -- a  
6 break and we can all come back on?

7 FORMER STAFFER B: No, I am okay as  
8 long as my kids and my dog cooperate because now  
9 they are wresting and I am so sorry.

10 MR. BROWN: Okay. Well, we will -- we  
11 will keep moving on then. So let's talk about  
12 the -- the actual termination. Do you have an  
13 actual date for when that phone call was with Mac  
14 and Michele or a rough date when that occurred?

15 MS. EISNER: Former Staffer B, we lost  
16 you for about 30 seconds there and now I think we  
17 are having trouble hearing you, but we can see  
18 you if you can hear us.

19 (Thereupon, a brief break was taken  
20 due to transmission issues, and the interview  
21 continued as follows:)

22 FORMER STAFFER B: Sorry. I don't

1 know what happened.

2 MR. BROWN: That's okay. Okay. So I  
3 think you cut out right after my question. So I  
4 will reask it.

5 And the question is do you have an  
6 approximate date or do you know the actual date  
7 when you had that call with Michele and -- and  
8 Mac Toller about your termination?

9 FORMER STAFFER B: I don't. It's  
10 whatever day I received the -- I forget what it's  
11 called -- severance package offer. Whatever date  
12 that email is dated, I received that the same  
13 day.

14 MR. BROWN: So the -- the severance  
15 conversation that you had with Mac -- and I  
16 believe it was Angie at the CAO's office, that  
17 occurred on the same day as your conversation  
18 with Michele and Mac?

19 FORMER STAFFER B: Correct.

20 MR. BROWN: Okay. Let me ask you  
21 this. I -- I believe that's February 20th. When  
22 does your -- when does the -- the -- your

1 termination occur -- I think it's February 20th.  
2 When does that occur relative to your  
3 conversations with Michele and the Congressman  
4 about your concerns about Kyle Palazzo and the  
5 way his Re-enlistment Code was being handled?

6 FORMER STAFFER B: I would say it was  
7 probably a couple weeks to a month because it was  
8 in the middle of the move with everything. So  
9 that conversation happened and then things  
10 started becoming very, very, very awkward and  
11 then the move happened. And I don't even think  
12 we were in that office for a week before I was  
13 terminated.

14 MR. BROWN: And -- and you said in a  
15 few submissions to us that you felt like your  
16 termination was directly tied to speaking up  
17 about the -- the issue involving Kyle and the  
18 Re-enlistment Code; is that correct?

19 FORMER STAFFER B: I do. So my  
20 reviews -- you know, through the Wounded Warrior  
21 Fellowship you had reviews and the Congressman's  
22 office had reviews. I was not -- I was not

1 required to have a review by Michele. That was  
2 not something that was necessary, however, I  
3 never objected to it.

4 I never had any negative remarks. I  
5 always had perfect. And, actually, in my review  
6 Michele stated in there that she would have me do  
7 district director work because she felt that I  
8 was the only one in the office that she could  
9 trust that could get the job done and not have  
10 any, you know, problems and be able to accomplish  
11 it and that I was constantly keeping her on her  
12 toes with new ideas and ways to, you know, help  
13 our veterans.

14 And it was always very positive. I  
15 never had a negative review. I was put on  
16 terminal leave -- or, no, not terminal leave --  
17 administrative leave for approximately six weeks  
18 and even then, you know, they only had positive  
19 things to say about me.

20 And so it was very, very random that  
21 it happened. And after that conversation, things  
22 drastically changed in that office. And I had

1 sent Sol an email because I had become very  
2 frustrated with the sudden changes.

3 MR. BROWN: Can you tell me a little  
4 bit more about administrative leave? What --  
5 what happened there? Why did you get placed on  
6 administrative leave? And, preliminarily, was  
7 that leave paid or unpaid?

8 FORMER STAFFER B: It was paid.

9 MR. BROWN: Okay. And -- and what --

10 FORMER STAFFER B: And --

11 MR. BROWN: -- what -- what prompted  
12 it? I know you sent some emails to us about it.  
13 It looks to me like there was a disagreement  
14 between you and Anita and that may have resulted  
15 in some -- some turmoil in the office?

16 FORMER STAFFER B: Correct. So Anita  
17 was -- anyway, well, let me just say this. When  
18 I took the position and -- and Jessica was doing  
19 the veterans' cases, as well as some Social  
20 Security and some State issues in the Biloxi  
21 office, she was the only caseworker.

22 She was to train me and I thought when

1 I went to D.C. that I was going to get some  
2 training, and I really didn't. Jessica had a lot  
3 of cases. I never really received any training  
4 and the second day in there I was calling  
5 constituents and doing casework. So I really  
6 trained myself.

7 And Anita was over Constituent  
8 Services. She's been with the Congressman -- she  
9 was with Gene Taylor. So she's been doing this  
10 for a very long time, never served in the  
11 military, doesn't have any military connections.  
12 It is -- and -- and -- and it is more of a get  
13 your response from the military or from the VA  
14 and forward it on to the -- forward -- I have  
15 another call -- forward that on to the veterans  
16 or the servicemen rather than Jessica or I, where  
17 we understood it, and we would be able to fight  
18 on behalf of the members to make sure that they  
19 got the correct treatment.

20 And there was a case where it was voc  
21 rehab, and that is a very weird program within  
22 the VA. There is not a lot of regulations on it.

1 There is not a lot of documentation. There just  
2 isn't a lot of training on it. You don't get a  
3 lot of cases with it because it's not used very  
4 often.

5 So I had a constituent come in, have  
6 some issues with voc rehab. I don't understand  
7 voc rehab enough and the documentation that the  
8 VA has doesn't -- you know, doesn't explain it  
9 enough. So I had sent out an email to Anita and  
10 Maureen and Jessica and some other people and  
11 said, Who really understands voc rehab?

12 I am going to cut this kind of short,  
13 but long story short, and Alita -- not Alita. I  
14 am sorry. Anita wrote back and gave some  
15 guidance and that guidance ended up being wrong.  
16 And so a couple -- I don't know -- a week later  
17 or something she wrote me about it and in that  
18 email she highlighted Michele Gargiulo, she  
19 highlighted the veteran constituent liaison that  
20 work with the VA that we worked with. She -- she  
21 bolded and highlighted and all this stuff and it  
22 was -- she was nasty.

1 I mean, she just -- she would talk to  
2 people however she wanted. She wouldn't  
3 understand somebody and she would put you down  
4 and it was -- it was -- she ran off a lot of  
5 caseworkers. Let's just say that. A lot of  
6 people ended up quitting because of her.

7 Maureen that used to work in that  
8 office would call almost daily crying that you  
9 could feel the tension in that office with them.

10 And so there was an email exchange,  
11 you know, and I told her, You don't need to, you  
12 know, send highlighted and this and that. And I  
13 explained to her, You know, I went based off of  
14 the guidance that you had provided me. I, you  
15 know, was never trained. You are the senior  
16 caseworker here. I have reached out for you for  
17 guidance. You provided this guidance. You  
18 provided the wrong guidance. So there was an  
19 exchange.

20 And then that night when I got home to  
21 my house she called me on my cell phone and  
22 cussed me out. And one of the reasons that, you

1 know, I am a Wounded Warrior is I have taken PTSD  
2 and part of that is, you know, dealing with  
3 situations where somebody is coming at you  
4 aggressively. You know, whether it be on the  
5 phone or that, I don't handle them very well.

6 And I sent Michele a text and told her  
7 I was going to come in tomorrow and I was going  
8 to, I said, put in my two weeks' notice, but I  
9 was going to talk to Mac and Sol to find out, you  
10 know, what -- what I needed to do to terminate  
11 this employment because I wasn't going to have a  
12 hostile work environment because somebody didn't  
13 train me and that.

14 And Michele at the end of the day --  
15 Anita had cc'd Michele on all of these emails and  
16 at the end of the day Michele had said, I don't  
17 know why I am getting cc'd. I don't know why  
18 there is all this, you know, bold and  
19 highlighting and this and that, but if we are  
20 going to communicate in this office, we are going  
21 to do it professionally.

22 And so, you know, Michele had tried to

1 call me that night and I was upset. You know, I  
2 really -- I mean, I know everybody can, you know,  
3 stroke their own ego and -- and so say that they  
4 worked their butt off for that training, but I  
5 really did. I mean, I was in the office every  
6 weekend. I was the first person in the office.  
7 I was always the last person to leave and I --  
8 you know, I put my heart and soul into that job.

9 And so to have somebody treat me like  
10 that because I had asked for help, I was just  
11 like this is not -- this is not worth it.

12 And so I went in that morning -- and I  
13 took the next day off. Michele told me to take  
14 the day off. And I went in the very next day and  
15 Michele had said, You know, we will talk when I  
16 get in the office. And so I thought, you know, I  
17 had a really good -- I thought I had a really  
18 good professional working relationship with  
19 Michele and, you know, I thought we would discuss  
20 everything that was going on and this and that.

21 And, instead, when I went into the  
22 system, all of my cases had been reassigned to

1 Anita. So I didn't have any work. And I was a  
2 little, you know, thrown back by that and I was,  
3 like, okay.

4 So when Michele came in, you know,  
5 I -- we sat down and it was not a good  
6 conversation. She was very on me. I would --  
7 Michele and I had -- would talk almost every day  
8 multiple times throughout the day and I thought  
9 it would be one of those casual conversations.  
10 It was not. It was very -- I don't know what  
11 word I am looking for, but she was very -- I  
12 don't want to say angry, but on the verge of  
13 being angry.

14 And, you know, she told me, she said,  
15 I just need to know, you know, when you are  
16 leaving, what your last day is and, you know, I  
17 have work that needs to be done here and so, you  
18 know.

19 And I said, Michele, I don't want to  
20 leave this job, but I am not going to be -- you  
21 know, I said, You have a bully in the office that  
22 you have over Constituent Services. I said, She

1 doesn't really do the job the way it's supposed  
2 to be done and, I said, she talks to people  
3 however she wants and I am not that person that's  
4 going to allow that. And I said, And -- and I  
5 don't think that you, as a district director,  
6 should allow her to continue to do this to  
7 people.

8           And it -- it got really ugly and --  
9 and I just -- I got up. I walked out of her  
10 office and I was sending -- I was sending Sol an  
11 email and was calling him. And she came in to my  
12 office and she said, What are you doing?

13           And I said, I am logging into my  
14 computer.

15           And she said, Who are you -- who are  
16 you contacting and what are you doing?

17           And I said, I am contacting Sol.

18           And she said, You need to get out of  
19 the office immediately. You are -- you need to  
20 go home. You need to leave here immediately  
21 right now, Former Staffer B. You need to leave.

22           So I called Sol and I explained

1 everything that had happened and, you know, I had  
2 vented to him about it before and about how there  
3 was, you know -- but most of the time it was, you  
4 know, bragging about the great things that were  
5 happening, you know, putting on the veterans'  
6 events and, you know, trying to be the model  
7 Wounded Warrior Fellow and being able to help  
8 other Wounded Warrior Fellows put on events  
9 throughout the United States that, you know,  
10 mimicked the event that I had put on for the  
11 Claims Clinic.

12           And so, you know, I reached out to  
13 him. And -- and he was like, I am sure  
14 everything will calm down and, you know, just  
15 stay calm and, you know, I got to call Mac and  
16 let him know. And he was -- you know, he is  
17 like, I will call and talk to Michele. And so he  
18 called me back and said, Hey, I talked to  
19 Michele. She said you both just needed to take,  
20 you know, some time to calm down, you know, that  
21 things weren't right and everything is going to  
22 be all right, Former Staffer B.

1                   And I said, Okay. Well, that's good.  
2                   In the meantime, my car had broke down, but -- so  
3                   I was like, you know, and so okay.

4                   Not even an hour later I got a text  
5                   message from Sol that said I needed to turn in my  
6                   computer and my cell phone and all of my  
7                   belongings and my key. And I was really confused  
8                   because I was like, wait. What is happening?

9                   And he said, I don't know. He said, I  
10                  don't know why they are asking for this. I don't  
11                  know anything -- or, no, I got a text message  
12                  from Leslie, the scheduler, asking me to turn in  
13                  my keys and stuff. And I text Sol and was like,  
14                  You know, what is this all about?

15                  And he is like, I don't know. I will  
16                  find out.

17                  And the next -- I think the very next  
18                  day I got told, Hey, you are being put on  
19                  administrative leave, you know, until we can  
20                  figure things out.

21                  MR. BROWN: And what -- what was the --  
22                  you told you were being put on administrative

1 leave --

2 FORMER STAFFER B: Sorry. What? For  
3 some reason you are really quiet. Please, go  
4 ahead.

5 MR. BROWN: You were told you were  
6 being put on administrative leave because of this  
7 incident with Michele and Anita?

8 FORMER STAFFER B: Correct.

9 MR. BROWN: Okay. And -- and at some  
10 point you find out about the -- the -- the terms  
11 of it and how long it's going to last and that  
12 you are going to be allowed to come back. Can  
13 you walk us through that real quick?

14 FORMER STAFFER B: I really don't  
15 remember all of how I was told, but I knew that I  
16 had to talk to the Office of Employee Assistance.  
17 That was one of the requirements of that. And so  
18 I did that. You know, I immediately contacted  
19 them and I had appointments with that guy and he  
20 was -- I mean, I don't -- I don't know what that  
21 was supposed to accomplish because, you know, it  
22 was -- you know, he understood exactly where I

1 was coming from and everything.

2 And he said, You know, you are very  
3 passionate about your job and your veterans.  
4 And, you know, I don't know what information he  
5 had received, but he said, You know, the office  
6 and everybody has only said good -- has always,  
7 you know, only had good things to say about you.

8 (Thereupon, a brief break was taken,  
9 and the interview continued as follows:)

10 FORMER STAFFER B: And so those  
11 conversations were just really, to be honest with  
12 you, I mean, shooting the crap. I mean, they  
13 were nothing --

14 MR. BROWN: And so eventually --

15 FORMER STAFFER B: -- work related.

16 MR. BROWN: -- eventually you go --  
17 six weeks later it is you go back and work in the  
18 office. Were there some terms set for your  
19 ability to come back to the office or -- or how  
20 did the -- you know, getting restarted in the  
21 office, how did that occur?

22 FORMER STAFFER B: So I kept

1 hounding -- I kept hounding them because I wanted  
2 to go back and, you know, if I was going to be  
3 terminated, I wanted to know, you know, this and  
4 that.

5           And I was told that -- oh, so Mac and  
6 Sol actually flew here and met with me, which, of  
7 course, I thought they were going to terminate  
8 me. And they told me, they said, Hey, you work  
9 in an office that has some issues, you know, and  
10 the office only has very positive things to say  
11 about you, but, you know, maybe you need to see  
12 about getting on to medicine for your PTSD and,  
13 you know, being able to control, you know, how  
14 you respond.

15           And at that point, to be honest with  
16 you, I was willing to do just about anything to  
17 go back to that office because I knew that the  
18 veterans wouldn't be being taken care of like  
19 they were. So I agreed. I said, I will go, you  
20 know. Oh, I had started counseling. That was  
21 the one thing they said, you know, start  
22 counseling with the VA.

1                   Then I was told when they came down  
2                   that in order for me to return I would have to be  
3                   cleared by the VA Medical Center Behavioral  
4                   Health, that I would have to get a clearance to  
5                   return to work. Okay. I never -- I never had  
6                   anything that said I couldn't work. So I figured  
7                   it was an easy process.

8                   So I called over to mental health and,  
9                   of course, I couldn't get an appointment. But I  
10                  had developed a really good working relationship  
11                  with the VA director, the center -- you know, the  
12                  medical center director. And so I would text  
13                  him. He would, you know, help me get  
14                  appointments or whatever because -- well, I don't  
15                  know. But the VA, if you can't get an  
16                  appointment within a certain amount of time, they  
17                  have to send you off post. But in order for this  
18                  to happen I needed it to be directly with them.  
19                  So I was explaining to him that, you know, I  
20                  really didn't even need an appointment, I didn't  
21                  think.

22                  But when I called and requested that,

1 they said, Well, we have the girl that is  
2 counseling you call you back on that because I  
3 don't know if she can do that over the phone. So  
4 she told me that, you know, she wasn't  
5 comfortable --

6 MR. BROWN: I am sorry. Let me -- let  
7 me interrupt real quick.

8 FORMER STAFFER B: Yes.

9 MR. BROWN: So I think I saw in your  
10 emails eventually this -- you know, you get  
11 that -- you get that issue sorted, right?

12 FORMER STAFFER B: No. They -- the VA  
13 told me, They are violating your rights. Do not  
14 do that.

15 MR. BROWN: Okay. And you go -- and  
16 you eventually go back it's about six weeks  
17 later. Are there any conditions put on your  
18 coming back or it's just --

19 FORMER STAFFER B: No.

20 MR. BROWN: -- you get to restart; you  
21 have kind of jumped through all of our hoops?

22 FORMER STAFFER B: Correct.

1 MR. BROWN: Okay. Well, let -- let me  
2 ask you this then. So what I am hearing from you  
3 is the administrative leave occurs, but, you  
4 know, everybody still thinks you can -- you know,  
5 you can do the job and you do the job well.

6 Getting back to the termination, in a  
7 lot of the -- the stuff that you sent us you said  
8 that the -- the suggestion was that you were  
9 terminated because of an inappropriate email or  
10 your emails were being monitored. Can you walk  
11 me through what the issue was there or how that  
12 was explained to you?

13 FORMER STAFFER B: I was told that  
14 there was an inappropriate email sent to a  
15 stakeholder, which is, apparently, exactly what  
16 Jessica was told when she was terminated, as  
17 well.

18 MR. BROWN: Okay.

19 MS. EISNER: And what -- what might  
20 they have been talking about?

21 FORMER STAFFER B: I have no idea. I  
22 did -- there was a -- there was a Captain [REDACTED]

1 that worked over at Keesler Air Force Base that  
2 we would exchange, like, funny emails.

3 He was -- he was -- he worked directly  
4 for the Base Commander and we would exchange  
5 emails that he had some of that putty -- he was  
6 a -- he was a funny character, but he had, like,  
7 that putty and it looked like poop and he would  
8 send me emails about just -- we would joke going  
9 back and forth and joke.

10 So could it be about that? Maybe.  
11 Don't know. I don't really think we ever sent  
12 anybody anything inappropriate.

13 And I was -- I mean, I never saw a  
14 need for my emails to be -- the only other email  
15 would be -- and that went out to a stakeholder  
16 Gabby, who is the staff assistant. She -- her  
17 and I exchanged one or two emails about the joke  
18 in the office that they would call the Leaning  
19 Tower of Palazzo. And nobody -- I mean, she --  
20 her and I and one other staffer were the only  
21 ones that even knew what that meant. So I don't  
22 think it would be that.

1 Other than that, I don't know, unless  
2 I -- you know, to be honest with you, I thought  
3 about this ever since I was terminated because,  
4 like I said, I busted my butt. I -- you know, I  
5 had veterans' wives that would stalk me. I had  
6 several people that would threaten me. You know,  
7 it was not -- it was not an easy job, but, you  
8 know, I did it. I did a good job at it.  
9 Everybody -- you know, Michele told me, I have  
10 never met a caseworker like you, Former Staffer  
11 B, and I was a caseworker.

12 And we had an individual --

13 MS. EISNER: What about --

14 FORMER STAFFER B: Go ahead. Yes?

15 MS. EISNER: Was there ever an  
16 incident where -- and this might have included  
17 Captain [REDACTED] or anyone else, where you asked any  
18 individuals for -- for money or for financial  
19 support?

20 FORMER STAFFER B: Captain [REDACTED] and  
21 I -- actually, I loaned him money and he loaned  
22 me money on several different occasions.

1 MS. EISNER: Okay. And but what type  
2 of occasions?

3 FORMER STAFFER B: Do what?

4 MS. EISNER: What -- what types of  
5 occasions? What was the -- what were the  
6 circumstances surrounding the loans?

7 FORMER STAFFER B: Nothing. I mean,  
8 he loaned me money and I loaned him money. I  
9 think he loaned me \$50 one time and I loaned him  
10 \$150 one time and we paid it back. We met. And  
11 then one time he helped me move some belongings.

12 MS. EISNER: Okay.

13 MR. BROWN: Did you guys have a --

14 MS. EISNER: What --

15 MR. BROWN: Did you guys have a  
16 relationship outside of, you know, the official  
17 office in any way?

18 FORMER STAFFER B: Yes. I mean, we  
19 talked outside of the office. We text all the  
20 time and it was really more of, like, a -- a  
21 playful type -- I mean, just like a joking and  
22 then, I mean, like I said, he loaned me money the

1 one time and I loaned him money and I don't think  
2 I actually ever even got paid back.

3 And I actually talked to him even  
4 after I was terminated. We continued talking for  
5 a while, but then I -- what I did is I ended up  
6 getting rid of my cell phone, that cell phone,  
7 and really cut off communication from most people  
8 in regards to that.

9 MS. EISNER: Was it ever for more than  
10 \$150. Is that the maximum amount that it was  
11 for?

12 FORMER STAFFER B: I am not going to  
13 lie. I don't remember, to be honest with you. I  
14 know that I loaned him that. I don't think we  
15 ever exchanged any more than that, no.

16 MS. EISNER: Okay.

17 FORMER STAFFER B: But could we have  
18 had -- I mean, I don't -- I am not going to say  
19 no because there could have been communication  
20 about that and so I don't want to say no because,  
21 like I said, it's been -- it's been quite a bit.  
22 But I don't know, to be honest with you.

1 MS. EISNER: Okay.

2 FORMER STAFFER B: I don't want to say  
3 no if there was.

4 MS. EISNER: And just so we fully  
5 understand, what did -- what did you need the  
6 money for?

7 FORMER STAFFER B: I don't even  
8 remember. It could have been rent, could have  
9 been my cell phone. I don't remember, to be  
10 honest with you.

11 MR. BROWN: Did -- did anybody --

12 FORMER STAFFER B: I mean --

13 MR. BROWN: Did anybody ever say  
14 anything to you about, you know, your  
15 relationship with the individual at Keesler or  
16 about any of your communications? Was that ever  
17 raised with you during your time with  
18 Representative Palazzo?

19 FORMER STAFFER B: No. Michele knew  
20 that I would joke with Captain [REDACTED] all the  
21 time. There was -- we would joke about it. She  
22 was -- he called the office one time and he acted

1 like a little old lady -- and this is where it  
2 goes back to the -- the putty, you know, said, I  
3 need help and I need you guys to investigative.  
4 I have a pile of poop on my desk. And he  
5 literally sounded like a little old lady. And I  
6 was like what in the heck is happening right now?  
7 And it was him.

8 And so -- and -- and she had been  
9 standing outside of my office when that call  
10 happened and so she knew and everybody in the  
11 office knew that, you know, I would joke with him  
12 a lot and that. And she -- there was -- so there  
13 was two Captain [REDACTED] at Keesler and she was  
14 always, Is it this one or is it this one?

15 MS. EISNER: Did -- did Mac or  
16 Solomon, Sol, ever ask you about that  
17 relationship?

18 FORMER STAFFER B: Never.

19 MS. EISNER: Okay.

20 MR. BROWN: Let me ask you this. In  
21 one of submissions to us you said that, I think  
22 it was right after your termination, you tried to

1 explain to Mac that you had just spoken up to the  
2 Congressman about, you know, Kyle and his  
3 Re-enlistment Code. What -- what was that  
4 conversation like with Mac and -- and how would  
5 -- how did he react to it?

6 FORMER STAFFER B: It wasn't good. I  
7 tried to explain to Mac that immediately after  
8 all of that had happened that things were  
9 different, that I was treated different, that  
10 suddenly we weren't allowed to be in the office  
11 by ourselves, that, you know, there was -- you  
12 know, I was stripped of an office and that we  
13 weren't allowed to work on weekends or nights,  
14 that everybody was stripped of keys, other than  
15 Leslie and Michele.

16 And so I explained to him that I had  
17 vented or had reached out to Solomon about this  
18 because after that conversation with Michele  
19 there was a huge change in the office and how I  
20 was treated.

21 And he just told me, You know, Former  
22 Staffer B, you are -- you are hardheaded. You

1 know, the best I can tell you is don't have  
2 communication with anybody that you have met  
3 through this office and through this job.

4 And I said, Why?

5 And he said, Because you are going to  
6 ruin any future chances you have of employment.  
7 You are good at what you do. You know, you just  
8 need to stop, take the emotional aspect out of it  
9 and, you know, step back from your phone and  
10 don't communicate with anybody at all about this.

11 And I was like, That's not me and you  
12 should know that. And --

13 MR. BROWN: You -- you said -- you  
14 said the relationship with the office changed  
15 after that conversation with Michele. You are  
16 talking about the conversation regarding  
17 administrative leave or the conversation  
18 regarding Kyle Palazzo and the RE Code?

19 FORMER STAFFER B: And I mean the  
20 office. The relationship in the office -- the  
21 environment in the office, in the Biloxi and  
22 Gulfport office, with the Congressman. Not

1 with -- not with Mac and Sol, but I mean the  
2 conversation that I had with Michele.

3 MS. EISNER: Did Mac and Sol know  
4 prior to this about the efforts on behalf of Kyle  
5 Palazzo? Were they familiar with the fact that  
6 that was happening?

7 FORMER STAFFER B: They don't. I -- I  
8 don't -- actually, I -- no, I don't think I -- so  
9 I can't -- I felt things were really weird and,  
10 like I said, I was stripped of an office and I  
11 was -- a key was taken away. I was working in  
12 the office, on the weekend before we moved, by  
13 myself. I was, you know, getting all my veteran  
14 cases caught up. And the Congressman came in and  
15 he said, Who is here?

16 And I said, Former Staffer B. And he  
17 immediately turned around and walked out. Every  
18 other weekend if I was in there he would stay in  
19 there and he would work. There was never an  
20 issue. So I thought that was real weird. So I  
21 literally think that my staff gathered my stuff  
22 and left him know that I had left. And he never

1 responded to that.

2 And then after that we were told we  
3 weren't allowed to work on weekends, we weren't  
4 allowed to work in the evenings. When we moved  
5 the only people that would have keys were Michele  
6 and Leslie. Well, Leslie would show up to  
7 work --

8 MR. BROWN: Former Staffer B, Former  
9 Staffer B, let me interrupt you and -- and I will  
10 circle back on some of this stuff, but I want to  
11 finish up with the -- the termination and the  
12 severance stuff before we get any further.

13 Would -- just -- just to be clear,  
14 the --

15 VIDEO TECHNICIAN: Counsel, I --

16 MS. EISNER: I think Michael has a  
17 comment.

18 VIDEO TECHNICIAN: I apologize for  
19 interrupting. It looks like she may have lost  
20 connection to the audio briefly. I don't think  
21 she can hear you.

22 MR. BROWN: While we are waiting

1 for her to reconnect, Peggy, do you or does  
2 anybody --

3 FORMER STAFFER B: Okay. I am back.

4 MR. BROWN: Okay.

5 FORMER STAFFER B: Can you hear me?

6 MR. BROWN: Yes, we can hear you,  
7 Former Staffer B.

8 FORMER STAFFER B: I tried a different  
9 way this time.

10 MR. BROWN: Okay. So what I was  
11 saying, Former Staffer B, is I would like to  
12 just -- before we get any further, I want to talk  
13 about the -- the severance. And -- and but right  
14 before we --

15 MS. EISNER: Let's just -- I am sorry.  
16 I just want to confirm that Former Staffer B is  
17 there because her screen looks a little bit  
18 frozen.

19 FORMER STAFFER B: Okay. I am trying  
20 to get back to the Zoom. Okay. There we go.  
21 Okay. I am sorry.

22 MS. EISNER: Okay.

1 MR. BROWN: Okay. Real quick, you --  
2 again, you -- you said you were terminated.  
3 This -- this wasn't a resignation, right?

4 FORMER STAFFER B: I think I was  
5 offered the opportunity to resign. No, I was  
6 not. Well, I think I ended up having to resign  
7 to not accept the severance. I don't remember  
8 how that worked.

9 MR. BROWN: Okay.

10 FORMER STAFFER B: I just said I was  
11 not accepting the severance.

12 MR. BROWN: Okay. Well, --

13 FORMER STAFFER B: So whatever the  
14 substance of that was --

15 MR. BROWN: Let -- let's get to that.  
16 You sent Helen a copy of an email and it was an  
17 email that was from Angie in the CAO's office and  
18 attached to that email was a Severance Agreement.  
19 I just want to make sure this -- this email and  
20 this Severance Agreement, those are the  
21 documents. That's an email to you and that's the  
22 Severance Agreement you received from them?

1 FORMER STAFFER B: Correct.

2 MR. BROWN: Okay. And can you just  
3 tell us who -- who Angie is and how she got  
4 involved in this process?

5 FORMER STAFFER B: I don't know. She  
6 was on the phone, I guess, and sent me that email  
7 and that was all I know. When I was on the phone  
8 with Mac and Michele, you know, when Mac came on  
9 the phone he told me, You are being terminated,  
10 blah, blah, blah, blah, blah. I have HR on the  
11 phone and they will, you know, follow up with  
12 you. And then I received that email later in the  
13 day.

14 MR. BROWN: And this conversation with  
15 Mac occurred shortly after your conversation with  
16 Michele about -- about --

17 FORMER STAFFER B: It -- it -- they  
18 were on the same phone call and, apparently, when  
19 they called me it was a conference call that HR,  
20 Michele -- I don't know who else was on the phone  
21 because I thought it was just me and Michele, and  
22 then all of a sudden I was surprised with, Hey,

1 there is about seven other people on the phone  
2 and you are being terminated.

3 MR. BROWN: Correct me if I am wrong,  
4 but I thought you had said you heard from her  
5 and, you know, I know you said your son was sick  
6 and you had disconnected and terminated the call  
7 at some point. Was that before -- you know,  
8 did -- did Mac speak up and did Angie speak up  
9 before you ended up terminating the call?

10 FORMER STAFFER B: Oh, yeah. So the  
11 call -- the call started with Michele asking me  
12 how my son was and then Mac chimed in and  
13 terminated me and then I believe the HR lady  
14 started speaking.

15 And, honestly, it was all like a  
16 whirlwind because here I thought, you know, I am  
17 going to talk to Michele about finalizing the  
18 Claims Clinic and I was going to go get the  
19 packets that we were putting together from the  
20 office and I thought I was making arrangements  
21 for the Claims Clinic.

22 So I had notes that I had taken and

1 stuff like that. So I was prepared to discuss  
2 the Claims Clinic and then I am, you know, thrown  
3 off by Mac and -- I -- I don't remember if the HR  
4 lady spoke up on the phone, but I was notified  
5 somehow that she was on the phone.

6 MR. BROWN: Did -- did you guys -- on  
7 that call did Michele or Mac -- did anybody talk  
8 to you in any detail about the Severance  
9 Agreement?

10 FORMER STAFFER B: No.

11 MR. BROWN: Okay. So --

12 FORMER STAFFER B: Actually, I  
13 think -- actually, I -- I -- I apologize. I  
14 think that when I called Mac back -- so Mac was  
15 actually in the Gulfport office and Gabby, who is  
16 the staff assistant, it's Gabriella Putnam, but  
17 she had text me and said, Are you okay? You  
18 know, what's going on? Leslie just told me  
19 something and Mac is here and you are not here.  
20 And she said, Mac just told me that if I am  
21 talking to you or if I talk to you to tell you to  
22 stay calm. And what's going on?

1           And so I had called Mac and tried to  
2 explain to him that, You know, you all are  
3 believing this is about an email, but nobody can  
4 explain to me randomly my emails started being  
5 monitored. Nobody can tell me what that alleged  
6 email was. You know nothing.

7           But, you know, here is a person that  
8 the Congressman is asking you to take care of his  
9 brother's situation because he believes you are  
10 such a great caseworker, your district director  
11 has asked you to handle her son's situation  
12 because you are able to make things happen and  
13 suddenly, all of a sudden, after you have done  
14 all this stuff because you are really good at  
15 what you do and you are taking care of all these  
16 veterans, so much so that he took all military  
17 and veteran cases away from his senior  
18 caseworker, randomly somebody starts monitoring  
19 your email. There is no -- this is well after I  
20 came back from my -- my administrative leave. We  
21 have already moved offices.

22           And, you know, I -- I tried to explain

1 to him, I said, You know, even if, you know,  
2 there is an email that they are alleging was  
3 inappropriate, you know, what was the reasoning  
4 that anybody started -- and I know that they  
5 don't have to tell you that they are monitoring  
6 your email, but I tried to get him to -- to  
7 understand what had all --

8 And he just kept telling me, You just  
9 need to calm down and not talk to anybody and,  
10 you know, don't ruin your chances --

11 MR. BROWN: Is this all -- is this all  
12 happening -- is this all happening on the call  
13 with Michele and Sol -- Mac or is this -- is this  
14 happening after all this happens?

15 FORMER STAFFER B: I did mention it  
16 while I was on the phone and I -- I lost my cool  
17 when all that -- when I got terminated. You  
18 know, I started flying off the mouth, but I  
19 called Mac later and had this conversation with  
20 him.

21 MR. BROWN: Okay. Well, let me just  
22 confirm a couple things about the Severance

1 Agreement. So it looks to me like, just to be  
2 clear, you did not accept this Severance  
3 Agreement? You didn't sign it?

4 FORMER STAFFER B: I did not.

5 MR. BROWN: Okay.

6 FORMER STAFFER B: Did not.

7 MR. BROWN: And why not?

8 FORMER STAFFER B: Because to me it  
9 was hush money. And I know that, you know, when  
10 you are, you know, terminated that there can be a  
11 severance package. But I -- with a lot of the  
12 things that happened in that office, I -- you  
13 know, one of the things that people praise me  
14 about is my voice to speak up for what's right.

15 And, to me, accepting that would be --  
16 you know, I -- I just didn't feel right doing it  
17 and I felt like it was hush money and that's what  
18 I responded. You know, and that's truly how I  
19 felt. And, you know, I lost income for -- I  
20 don't know -- what was it? -- two, three months,  
21 but --

22 MR. BROWN: Yeah. Well, let me ask

1 you this. I am trying to get a sense for to what  
2 degree Representative Palazzo and/or the CAO were  
3 involved with this. So on the call where the  
4 severance was offered Michele was on that call,  
5 correct?

6 FORMER STAFFER B: Correct.

7 MR. BROWN: Okay. And Mac was on that  
8 call?

9 FORMER STAFFER B: Correct.

10 MR. BROWN: Okay. And there was  
11 somebody from HR?

12 FORMER STAFFER B: Correct. And there  
13 might have been somebody else.

14 MR. BROWN: HR. Okay. And -- and I  
15 presume Mac was in Representative Palazzo's  
16 office at that time with Michele calling you?

17 FORMER STAFFER B: Yes.

18 MR. BROWN: Okay. So the Palazzo  
19 office had some understanding of, you know, that  
20 this -- this was a termination and they were  
21 going to offer you a -- a severance?

22 FORMER STAFFER B: I would imagine,

1 since Michele --

2 MR. BROWN: At least -- at least  
3 Michele was aware of it?

4 FORMER STAFFER B: Yes.

5 MR. BROWN: Okay. And let me just  
6 confirm. So the -- the -- as you understood this  
7 Severance Agreement, the plan was you would get,  
8 I think it was, six weeks of pay, but no one was  
9 expecting you to work during these six weeks?

10 FORMER STAFFER B: Correct.

11 MR. BROWN: Okay. And that the  
12 severance was --

13 FORMER STAFFER B: Well, actually to  
14 be honest -- sorry. I don't mean to talk over  
15 you, but let me be honest. I didn't -- I didn't  
16 100 percent read it.

17 MR. BROWN: Okay. The severance,  
18 though, as you understood it, it wasn't like a  
19 payout for accrued vacation or anything like  
20 that? It was --

21 FORMER STAFFER B: (Former Staffer B  
22 shook her head.)

1 MR. BROWN: Yeah. Okay. And that --  
2 okay.

3 Helen, did you have anything else  
4 about the severance?

5 MS. EISNER: No, I don't think so. I  
6 think that covers it.

7 MR. BROWN: Then, Former Staffer B, I  
8 would like to switch gears, and I realize we have  
9 been going at this for a little while now. I  
10 don't know if anybody needs a break.

11 THE COURT REPORTER: I would like a  
12 break, please.

13 FORMER STAFFER B: I don't.

14 MR. BROWN: Peggy? Okay.

15 THE COURT REPORTER: Yeah.

16 MR. BROWN: What do you need?

17 THE COURT REPORTER: Just five  
18 minutes.

19 MR. BROWN: Okay. Let's take five  
20 minutes and then we can all come back.

21 (Thereupon, a brief break was taken,  
22 and the interview continued as follows:)

1           MR. BROWN: Former Staffer B, I want to  
2 move on to a bit of a -- a different but perhaps  
3 related topic here and that is, you know, you --  
4 you said in some of your submissions to us that  
5 there were staff members in Representative  
6 Palazzo's Congressional office that were  
7 performing personal errands for the Congressman  
8 and his family. So I am hoping we can -- we can  
9 talk about some of that.

10           Have -- have you seen, have you  
11 witnessed, have you done personal errands on  
12 behalf of the Congressman during official hours?

13           FORMER STAFFER B: The only thing that  
14 I was involved in is I went -- the entire day  
15 Michele and I spent searching for going from  
16 Joanne Fabrics to Office Depot to several  
17 different locations trying to find labels for his  
18 children's clothing for camp. And she actually  
19 ended up having a lady that was going to make  
20 them. They were embroidered and then you just  
21 ironed them on.

22           MR. BROWN: And this was all done

1 during -- during a workday?

2 FORMER STAFFER B: Yes, it was.

3 MR. BROWN: And it was you and  
4 Michele?

5 FORMER STAFFER B: Correct.

6 MR. BROWN: Was -- were you asked to  
7 volunteer to do this or was -- did you feel like  
8 this was an ask of you on your official time that  
9 you -- you couldn't necessarily get out of?

10 FORMER STAFFER B: Michele asked me to  
11 go with her and this was a thing that we were  
12 told to do by the Congressman and I was told we  
13 were going to iron the -- the kids' clothes, as  
14 well, but --

15 MR. BROWN: This was because --

16 FORMER STAFFER B: -- I don't know who  
17 made that --

18 MR. BROWN: This is because they were  
19 going to summer camp and they needed their  
20 clothes labeled in advance of, you know, some  
21 weeks away at camp.

22 FORMER STAFFER B: Correct.

1 MR. BROWN: Okay. That was the only  
2 thing you were involved in, but I know you sent  
3 us some materials where you highlighted that  
4 other staffers were involved in doing personal  
5 errands for the Congressman.

6 And so let me just tick through some  
7 of those and you can elaborate on them. You  
8 don't have to --

9 FORMER STAFFER B: Okay.

10 MR. BROWN: We -- we don't have to  
11 spend too much time on them, but if you can kind  
12 of give me the -- some details on it, that would  
13 be great.

14 In one of your submissions to us you  
15 said his staff would go to his house and let the  
16 real estate agent and guests viewing the house  
17 during the -- the duty day. What -- what do you  
18 mean by that? What did you see in that respect?

19 FORMER STAFFER B: Well, they were --  
20 one -- it was also the -- the people that would  
21 do work on the house, but mainly it was one man.  
22 But Michele would go to the house or Leslie would

1 have to go to the house because there was a  
2 viewing. I never went to the house. Even though  
3 he held an event there, I never went.

4 MR. BROWN: And you are -- you are  
5 talking about the river house, what's commonly  
6 referred to as the river house? And --

7 FORMER STAFFER B: Correct. They  
8 called the river house.

9 MR. BROWN: -- basically, you are  
10 saying is -- is Leslie and Michele were often  
11 times required to go to the river house during  
12 the workday in order to let either contractors in  
13 to work on the property or to assist the real  
14 estate agent in -- in sale-related issues?

15 FORMER STAFFER B: Correct.

16 MR. BROWN: Okay.

17 FORMER STAFFER B: Correct.

18 MR. BROWN: And -- and how are you  
19 aware of this? Did you see it -- see them going  
20 there? Did they tell you that they were going to  
21 do this?

22 FORMER STAFFER B: They would tell us

1 and then I -- I don't know why, but for reasons  
2 today my head is like a big fog, but I think the  
3 contractor's name was Joe. But Michele and  
4 Leslie would have to go out there and, you know,  
5 look at what he was doing or pay him or he would  
6 come in to the office to be paid.

7 And they would tell us, you know, Oh,  
8 we are going to meet with I want to say his name  
9 was Joe. And I don't know why I am having a  
10 blank on it.

11 And then one time Michele asked me  
12 about the Congressman wanted to know about mold  
13 and how to remove mold and, you know, what the  
14 best treatment for that and what he should use  
15 for that.

16 And we had this big, long conversation  
17 about he wanted her to re -- you know, find  
18 somebody. And I told her that, you know, getting  
19 somebody that is certified versus not certified  
20 when it comes to mold remediation is a -- you  
21 know, you pay a lot of money and the problem is  
22 solved versus you pay a little bit of money and

1 the problem isn't fixed; it's just covered up.

2 So --

3 MR. BROWN: And, again, this is --

4 FORMER STAFFER B: -- there was --

5 MR. BROWN: -- this is all relative to  
6 the river house and the preparations for getting  
7 it sold?

8 FORMER STAFFER B: Correct, yes.

9 MR. BROWN: Okay.

10 MS. EISNER: And how do you -- sorry to  
11 interrupt, Jeff.

12 How do you know it was related to the  
13 preparations for getting it sold?

14 FORMER STAFFER B: Because they always  
15 talked about that he was selling it and that's  
16 why they were making the repairs to the house.

17 MS. EISNER: Okay.

18 MR. BROWN: Was there -- was there ever  
19 any suggestion that, you know, this is something  
20 that Leslie or Michele are doing on a volunteer  
21 basis or is this stuff that they are doing during  
22 official work hours?

1                   FORMER STAFFER B: It was always  
2 during official work hours and sometimes it would  
3 turn into, you know, We are going to meet the  
4 Boss at the river house and, you know, we have  
5 got to look at whatever, the carpeting or  
6 whatever. I don't -- you know, actual details  
7 were not always -- most of the time they were  
8 discussed as far as what they were going over  
9 there for, but remembering those today, I don't.

10                   But, I mean, the -- the office  
11 communicated very well as far as, Hey, we are  
12 going here. We are -- you know, we are going to  
13 the storage unit. We are going to the river  
14 house. We are going to pick up the Boss's  
15 laundry to take it to his vehicle at the airport.

16                   MR. BROWN: Okay.

17                   FORMER STAFFER B: We are going to  
18 his --

19                   MR. BROWN: That brings me to my --  
20 my -- my next point, which is that's another item  
21 that you mentioned. So tell us about that. You  
22 said that, you know, staff was picking up his

1 laundry and delivering it to his car at the  
2 airport. How did that work and who was doing  
3 that?

4 FORMER STAFFER B: It was either  
5 Leslie or Michele. It alternated. Those were  
6 the two that, you know, were essentially his  
7 personal assistants, I guess, since they would do  
8 that and they would have to have it there by the  
9 time that he got in from -- you know, from his  
10 flight. It would have to be in the car ready for  
11 him. Michele --

12 MR. BROWN: Is this --

13 FORMER STAFFER B: Go ahead.

14 MR. BROWN: -- this laundry that they  
15 are picking up at his personal residence and  
16 doing it and then --

17 FORMER STAFFER B: No, it's the dry  
18 cleaning that they dropped off to the -- to the  
19 dry cleaner.

20 MR. BROWN: Okay. And do you know how  
21 they get that? Does the Congressman give it to  
22 them in the office or how does that work?

1                   FORMER STAFFER B: That I don't know.  
2 I don't know if he dropped that off and then they  
3 would pick it up to put it back in there, but any  
4 time he was coming in, the dry cleaning had to be  
5 put into his vehicle.

6                   MR. BROWN: Okay.

7                   MS. EISNER: Did they ever complain  
8 about that?

9                   FORMER STAFFER B: Yes.

10                  MS. EISNER: And how frequently would  
11 you say they were doing these types of tasks  
12 going to the house, paying contractors, doing  
13 laundry? Was -- was it --

14                  FORMER STAFFER B: It was a day -- it  
15 was a daily -- it was a daily thing. And the --  
16 the contractor I am -- I am -- I can't say this  
17 100 percent, but almost sure he was paid weekly  
18 and it consisted of them going to the CPA firm to  
19 get a check to be able to pay him. So it was  
20 kind of a big ordeal.

21                  So it was -- you know, Michele was  
22 really good at communicating where she was at and

1 what she was doing and a lot of times she would  
2 be on the phone and, you know, driving down the  
3 street and trying to handle business while she  
4 was doing this.

5 And so it was, I would say, I mean,  
6 there was something almost daily that was being  
7 done --

8 MR. BROWN: And you --

9 FORMER STAFFER B: -- for the river  
10 house or for laundry or --

11 MR. BROWN: And you said on a couple  
12 occasions that, you know, they were his personal  
13 assistants. Is that like a joke in the office?  
14 Is that the way you describe it? Is that the way  
15 that they described it?

16 FORMER STAFFER B: It was never really  
17 discussed. Like, at the office Gabby and I used  
18 to talk about it. You know, Jessica used to talk  
19 about it. It -- it would be Bridgette and  
20 Michele and Leslie would go and go to the river  
21 house and do these errands for the Congressman  
22 and, you know, it was a conversation that other

1 staffers that weren't involved in doing that  
2 would talk about.

3 MR. BROWN: Okay.

4 MS. EISNER: And just -- just real  
5 quick, besides laundry and the work related to  
6 the river house, is there anything else specific  
7 that comes to mind that they were involved in?

8 FORMER STAFFER B: Leslie would do his  
9 grocery shopping. And I don't -- I only remember  
10 one or two occasions that she did that. I mean,  
11 other than that, that was just typical, you know,  
12 scheduler stuff. I could probably think of  
13 something else if I thought, but I -- that's  
14 what -- those are the things that come to mind  
15 that were -- I mean, the -- the river house thing  
16 was like an every day, constant paying the guy,  
17 you know, checking out the work that he was  
18 doing, making sure that they were all on the same  
19 page, finding, you know, additional contractors  
20 to do work that was needed there.

21 MR. BROWN: How about --

22 FORMER STAFFER B: And so that -- go

1 ahead. I am sorry.

2 MR. BROWN: How about -- how about  
3 taking care of the -- the kids or shuttling the  
4 kids back and forth? Like, when -- when he was  
5 responsible for the kids was the staff ever  
6 involved in -- in taking care of that?

7 FORMER STAFFER B: I was not there  
8 during that part. I do know that at one point  
9 Leslie was asked to watch them one night, but I  
10 think that was like an emergency situation.

11 I do know that there was talk in the  
12 office that staff would take off time for -- to  
13 watch them or for camp, but that was -- I  
14 never -- I never personally witnessed that and I  
15 think that was before my time.

16 MR. BROWN: You have mentioned on a  
17 couple occasions that, you know, the Congressman  
18 coming into the office on weekends and staying  
19 there. Can you elaborate on that? You know, was  
20 it your impression that he was staying at the  
21 office?

22 FORMER STAFFER B: It was -- well,

1 everybody knows that in the D.C. office he sleeps  
2 there. He lives there. We know that. That's  
3 fine.

4 The Biloxi office wasn't -- there was  
5 really nowhere to sleep in there, you know, his  
6 desk and then just two office chairs. But he was  
7 in there all the time and nobody -- you know,  
8 people used to joke like, Where does he live?  
9 You know, he is not at the river house on the  
10 weekends and he would come in and spend -- spend  
11 a lot of time there.

12 But when we moved to the Gulfport  
13 office it was actually my friend that sold him  
14 the furniture and he demanded that a custom  
15 leather sleeper sofa be ordered for him for his  
16 office.

17 Q And -- and was that -- you saw that  
18 sofa? That sofa did exist in the office?

19 A Yes. And Southern Charm Furniture  
20 received payment for it and it is in the office,  
21 so. And there was concern that it wasn't a fit  
22 and, yes, it is in the office.

1 MR. BROWN: And this is a sleeper  
2 sofa? It's not like a wall bed that comes out of  
3 a shelving unit?

4 FORMER STAFFER B: No, it's a leather  
5 sleeper sofa.

6 MR. BROWN: Okay. And --

7 MS. EISNER: You said the -- the -- I  
8 am sorry. The name was Southern Charm Furniture?

9 FORMER STAFFER B: Correct.

10 MS. EISNER: Okay.

11 FORMER STAFFER B: She is in Gulfport.

12 MR. BROWN: And -- and did the  
13 Congressman indicate or did you ever see evidence  
14 that he is sleeping in the Gulfport office?

15 FORMER STAFFER B: No, I -- like I  
16 said, I only ended up in the Gulfport office for  
17 about a week after our furniture arrived before I  
18 was terminated.

19 MR. BROWN: So you wouldn't have  
20 really had the opportunity to -- to see or  
21 establish any of that, but you are aware that  
22 there was a sleeper -- a leather sleeper --

1 sleeper sofa in the Gulfport office -- Gulfport  
2 office?

3 FORMER STAFFER B: Correct.

4 MR. BROWN: Okay.

5 FORMER STAFFER B: Correct. And that  
6 was the only item that he cared about that was  
7 ordered for his office. As far as furniture, we  
8 had free range to order what we felt, you know,  
9 would make the office look nice. That was the  
10 only thing that he requested and --

11 MR. BROWN: Why did -- why did the  
12 Congressman move the office from Biloxi to  
13 Gulfport?

14 FORMER STAFFER B: Nobody really  
15 knows. The -- the individual that owned that --  
16 the building we were in was kind of, I guess you  
17 can call it, a slumlord. But some of it was more  
18 nitpicking, but there was things that needed to  
19 be repaired that only a landlord of that building  
20 would.

21 And, actually, I had gotten involved  
22 in that and asked him like, Hey, we have been

1 trying to get -- like, there wasn't a wheelchair  
2 ramp, and I got that actually installed.

3 And he was just kind of a slumlord,  
4 but -- so they had talked about moving and then  
5 they had picked out an office and they said, No,  
6 it's not going to become available. And then we  
7 were told we are not moving. Like, we had gotten  
8 everything all ready like we are going to move  
9 and then randomly we are told we are not moving.

10 And then one day Congressman comes in  
11 and tells Michele that his realtor found this  
12 location. It's perfect. It used to be a bank  
13 and we are moving there. And we moved, like, the  
14 very next week. Well, no, we moved -- we moved  
15 after the Christmas break. We ended up staying  
16 closed pretty long because we ended up moving  
17 right after all that.

18 MR. BROWN: I think --

19 FORMER STAFFER B: And it was a  
20 very -- it happened quickly. There was a lot of  
21 cosmetic changes that were made --

22 MR. BROWN: Yeah, I think --

1 FORMER STAFFER B: -- and nobody  
2 knows why we moved.

3 MR. BROWN: I think you told Helen at  
4 some point that there was, like, a remodel done  
5 of the office. What -- what --

6 FORMER STAFFER B: Yes.

7 MR. BROWN: -- what did that entail?

8 FORMER STAFFER B: They installed a  
9 shower. They took out -- I think there was a  
10 second stall. They installed a shower. They  
11 repainted the whole place. I want to say they  
12 took down a wall. There was a lot of cosmetic  
13 changes that had happened.

14 MR. BROWN: Was -- was -- was the --

15 FORMER STAFFER B: Repainted the whole  
16 place -- I am sorry?

17 MR. BROWN: Was the Gulfport office  
18 like, you know, the -- the new office, was that  
19 better suited for the -- the needs of the  
20 Congressional office than the Biloxi office?

21 FORMER STAFFER B: No. No, it was  
22 horrible. It was -- it's in the middle of a

1 neighborhood. It's very hard to find. It's next  
2 to a, like, mom-and-pop -- mom-and-pop hardware  
3 store. That's about the only thing that's around  
4 there. It's -- it's -- it's kind of hidden. It  
5 used to be a bank.

6 So there is, like, the drive-thru  
7 teller, you know, areas still up, but it was --  
8 there was the -- the area -- how do I explain it?  
9 Well, anyways, the big thing is that there wasn't  
10 enough offices.

11 I didn't get an office and I was the  
12 one that spent -- I was the only caseworker in  
13 there. So I was the only one that met with  
14 constituents. I was in an open area and there  
15 would have been one, two -- like, four or five  
16 people that was in the open area. Michele and  
17 Leslie had an office and Michele -- I mean,  
18 Leslie's office was big -- big enough to fit  
19 three other people, but nobody was in there.

20 MR. BROWN: And in -- and in the  
21 prior -- in the prior space you had more offices  
22 and everybody had -- you know, everybody who was

1 a caseworker and was going to be on the phone had  
2 their own private space?

3 FORMER STAFFER B: Correct.

4 MR. BROWN: Okay. Let me ask you  
5 this. Do you -- do you -- do you know who Robert  
6 Schwartz is?

7 FORMER STAFFER B: Robert Schwartz?  
8 No.

9 MR. BROWN: Okay. And have you ever  
10 heard of RedFish Properties, LLC?

11 FORMER STAFFER B: Well, let me be  
12 honest. Yes, because of what's floating around  
13 on the internet. But no.

14 MR. BROWN: Okay. So, well, I guess  
15 what I am -- what I am driving at is do you know  
16 whether or not the Congressman and the realtor --  
17 or not the realtor, but the Congressman and the  
18 lessor, the owner of RedFish Properties, which is  
19 Robert Schwartz, did they have any sort of  
20 relationship or was that ever discussed in the  
21 office?

22 FORMER STAFFER B: That I don't know,

1 but the only thing I was told is that Michele  
2 knew nothing about this building. It was a place  
3 that he -- her -- that the Congressman's realtor  
4 found for him and he liked it and that's where we  
5 were going.

6 MR. BROWN: Okay.

7 FORMER STAFFER B: And that was the  
8 only thing we were told about going.

9 MR. BROWN: I don't know if we are  
10 going to be able to do this, but I want to try  
11 and do it real quick. And if we can't, we can  
12 scrap it.

13 But, Michael, can you pull up Exhibit  
14 2? I -- I want Former Staffer B to be able to  
15 see this.

16 VIDEO TECHNICIAN: Sure. Please stand  
17 by.

18 MR. BROWN: Thank you. And, Former  
19 Staffer B, you just let us know if you can see  
20 it.

21 FORMER STAFFER B: Okay.

22 MR. BROWN: Michael, can you scroll

1 down a couple pages? Right there. Just, yup, up  
2 one page. Sorry.

3 So, Former Staffer B, can you see this  
4 document or is that too hard to see?

5 FORMER STAFFER B: I can. I can zoom.

6 MR. BROWN: Okay. What I want you to  
7 look at is it says, The parties agree that either  
8 party may terminate this lease with 30 days  
9 written notice upon satisfaction of capital  
10 improvements. And then under that it lists scope  
11 of work for capital improvements.

12 It lists new carpet, new flooring,  
13 shoe moulding, trim for the ceilings and the  
14 walls, adding a toilet and new flooring in the  
15 bathroom. It doesn't mention the shower that you  
16 discussed.

17 I am curious if there is anything else  
18 that was -- you know, any other capital  
19 improvements that were made that aren't listed  
20 on -- on this document. And it sounds like the  
21 shower is the one notable thing.

22 FORMER STAFFER B: I think that's -- I

1 mean, the bathroom was completely remodeled and  
2 there is only one bathroom in there. So I don't  
3 know why they would have installed the toilet,  
4 but --

5 MR. BROWN: In -- in the Biloxi office  
6 was there a shower?

7 FORMER STAFFER B: No. There was one  
8 bathroom and it was itty bitty.

9 MR. BROWN: Okay. So there is  
10 nothing else that jumps out at you as --

11 FORMER STAFFER B: No.

12 MS. EISNER: And just to clarify, did  
13 they add a shower to the new office or did they  
14 update a shower? Was there a shower there before  
15 that they just remodeled?

16 FORMER STAFFER B: I do not believe so  
17 and I would lie if I know -- if I said that I  
18 knew that there was a shower there before. But I  
19 know that a shower was discussed and that was  
20 being installed.

21 And that was -- I was very hands off  
22 when it came to the actual remodeling of the

1 location, but that was discussed in the office  
2 because they would keep us updated.

3 And then when it came time to the move  
4 and going in there and seeing the location --  
5 like, it was very weird because all the other  
6 buildings we were -- as a staff we would go over  
7 and look at them. You know, if it was something  
8 that Michele and Leslie had looked at and  
9 approved, we would go look there at them as a  
10 staff.

11 This one we weren't given that  
12 opportunity until after -- it was after it was  
13 done and we were told, This is where we are  
14 moving; we are moving in, like, a few -- I mean,  
15 we moved very quickly.

16 MR. BROWN: Okay. Michael, you can  
17 take the exhibit down and just put us back. Yup,  
18 there we go.

19 MS. EISNER: Do you -- just one other  
20 question on that. I mean, I -- I know that this  
21 all happened very quickly, but do you have any  
22 hunch or understanding of why this particular

1 location might have been appealing to the  
2 Congressman?

3 FORMER STAFFER B: No. There was --  
4 actually, there were several locations. We were  
5 moving into a building that was across from the  
6 FBI, like, the FBI was in the building. And one  
7 of those -- one of those things that, you know,  
8 people used to bring up about the Biloxi office  
9 was that there was no -- no security.

10 But, crazy enough, so when you would  
11 walk in the Biloxi office it would be, you know,  
12 a lobby -- or not really a lobby, but it would  
13 just be a room that had, you know, Gabby's desk.  
14 And then straight forward would be the big, giant  
15 conference room. And then you would walk past --  
16 you know, walk down a hall and that would be  
17 where the offices were. It was a smaller  
18 building.

19 This was you would walk in, Gabby is  
20 still in the open, but there is a brick -- there  
21 is -- like a brick wall, but it's not really a  
22 wall. There is a cutout, you know, so she is

1 still open and a seating area. And then to the  
2 left was the conference room and then you would  
3 walk back and the offices were there.

4 The -- the one thing that he did talk  
5 about it is that he was able to enter where  
6 the -- where the bank tellers used to be. There  
7 was two lanes that used to be like bank teller  
8 lanes and there was a door there and he would  
9 enter in that. And he said he could enter  
10 through that and constituents -- you know,  
11 wouldn't have to be around constituents or  
12 constituents couldn't see him.

13 MS. EISNER: Okay.

14 FORMER STAFFER B: But the big -- the  
15 big reason for even ever talking about moving  
16 was, you know, we had had some constituents or  
17 dependents of constituents that were a little --  
18 a little much and we had to contact Capitol  
19 Police and take advice from them. And so that  
20 was the original talks of why we were going to  
21 move, for safety, but...

22 MS. EISNER: Okay. And just two other

1 questions about that location. You -- I think  
2 when we spoke you talked about seeing a car  
3 outside that you believed to be the  
4 Congressman's. Can you just -- is that still the  
5 case or when was the last time you saw that car  
6 outside?

7 FORMER STAFFER B: What do you mean?  
8 I am sorry.

9 MS. EISNER: Was there a point in time  
10 where you had seen the Congressman's car outside  
11 the office during weekends or during hours that  
12 weren't working periods of time?

13 FORMER STAFFER B: Oh, at both of the  
14 offices he was always -- I mean, always at the  
15 Biloxi office and then on the weekends, yes.  
16 And, actually, I was there I don't know how long  
17 after, but I dropped off some shirts and some  
18 items that I had that I didn't, you know, want  
19 any part of and his car was there. But Michele  
20 pulled up when I -- when I was dropping that off  
21 and I just sat it down and got in my car and  
22 left.

1                   But, yes, his car was always there.  
2                   It still is always there. I have drove by --  
3                   it's kind of a weird location, but if you are  
4                   going to go certain parts of Gulfport you pass it  
5                   because it's -- it's on a main street in a  
6                   residential area, if that makes sense.

7                   MS. EISNER: Okay.

8                   MR. BROWN: It -- it sounds like -- it  
9                   sounds like the Congressman, between the sofa bed  
10                  and people not really knowing where he lives,  
11                  that there is -- there is at least some thought  
12                  amongst the staff that he is -- he is spending,  
13                  you know, nights and weekends at the -- the  
14                  official offices?

15                  FORMER STAFFER B: Yes, that has  
16                  always been -- I mean, people talk about it  
17                  because they know that in D.C. he sleeps in his  
18                  office and people have talked about that because  
19                  there are times that he will stay at Camp Shelby  
20                  even though he is not drilling, which is really  
21                  weird, but he will be attending another event.  
22                  And, you know, the rumor house was -- I thought

1 it was where he lived but it was not somewhere  
2 that he was --

3 MR. BROWN: Do you know if -- do  
4 you -- do you think anybody else was living at  
5 the river house?

6 FORMER STAFFER B: Kyle lived at the  
7 river -- or I wouldn't say lived there, but  
8 stayed there for quite a while.

9 MR. BROWN: All right. And around  
10 what time frame was that?

11 FORMER STAFFER B: Whenever he came  
12 back in to town.

13 MR. BROWN: So that would have been,  
14 like, when you first started working with him was  
15 about, like, October 2018, early 2019?

16 FORMER STAFFER B: It would have been  
17 later because Kyle didn't come back -- I mean, he  
18 just randomly appeared one day and then -- and,  
19 like I said, he was around -- whatever time frame  
20 he was around when all that went down was when he  
21 would have been staying at the river house.

22 MR. BROWN: Okay. And do you -- do

1 you know he was staying there or that was just  
2 your assumption? Did he tell you, like --

3 FORMER STAFFER B: No, I do know he  
4 was staying there. He told me that and then him  
5 and Leslie, they spent the night there and then  
6 both showed up. I think he followed her next and  
7 all of that and that's why -- then he talked  
8 about how they were going through a bunch of old  
9 pictures at the river house and he had told me  
10 through text message that he was staying there.

11 MR. BROWN: Okay. You were -- we were  
12 talking about the Congressman's vehicles. Do you  
13 know what kind of vehicle he drives?

14 FORMER STAFFER B: Yes, it's a  
15 black -- oh, either it's -- I want to say it's  
16 a -- it's a very nice SUV. It's black.

17 MR. BROWN: Chevy Tahoe.

18 FORMER STAFFER B: It might be a  
19 Tahoe.

20 MR. BROWN: Yeah, Chevy Tahoe, you  
21 said?

22 FORMER STAFFER B: I -- I think

1 it's -- it might be a -- it's -- it might be a  
2 Tahoe, yeah.

3 MR. BROWN: Are you -- are you aware  
4 that -- of him driving a -- a Ford, as well?  
5 Have you ever seen him driving small Ford SUV?

6 FORMER STAFFER B: No. That is a  
7 vehicle that is a -- I was involved in that.  
8 Okay. So that is a vehicle that was in D.C. and  
9 the lease was up on it and I was asked to call  
10 the dealership to ask if the Congressman could  
11 allow one of his staffers to purchase that and I  
12 was told no. That's a Ford Escape.

13 MR. BROWN: Okay. Does -- does the  
14 Ford -- and -- and this is leased by the official  
15 office, as I understand it. Does the Ford stay  
16 up in D.C.?

17 FORMER STAFFER B: Yes.

18 MR. BROWN: Okay. And how is that  
19 vehicle used? Do you -- do you know?

20 FORMER STAFFER B: I have no idea. I  
21 know that Tyler Levins was, I think, who drove  
22 that. That's who they were potentially going to

1 have buy that vehicle. They were talking about  
2 him driving it back to the coast. So I think it  
3 was a vehicle that he used when he did stuff in  
4 D.C., but I don't know because it made it sound  
5 like it was the vehicle that Tyler used  
6 throughout the day.

7 MR. BROWN: Okay.

8 MS. EISNER: I -- I am sorry to  
9 backtrack for one second, Jeff, if that's okay.

10 MR. BROWN: Sure.

11 MS. EISNER: Tyler Levins, so he was  
12 based in D.C.?

13 FORMER STAFFER B: He -- so he was in  
14 D.C. and then he came to the District office.

15 MS. EISNER: Okay. And when he came  
16 to the District office do you know where he was  
17 staying?

18 FORMER STAFFER B: I think he had an  
19 apartment, but I don't -- no, I don't because he  
20 was trying to buy a house.

21 MS. EISNER: Okay. Was there any  
22 conversation about him staying at the river

1 house?

2 FORMER STAFFER B: I didn't hear a  
3 conversation about him staying at the river  
4 house.

5 MS. EISNER: Okay. What about, you  
6 know, we talked about Kyle, but any other  
7 staffers, anyone else who might have stayed a  
8 night or two or more at the river house?

9 FORMER STAFFER B: Well, Leslie would  
10 stay there a lot, but --

11 MR. BROWN: With -- with Kyle?

12 FORMER STAFFER B: With Kyle, yes.

13 MR. BROWN: And you -- you know that  
14 from what?

15 FORMER STAFFER B: It was --

16 MR. BROWN: Kyle -- Kyle told you that  
17 or how do you know that?

18 FORMER STAFFER B: Because they would  
19 come in and tell the office. There was a time,  
20 like I said, she came in with giant hickeys and  
21 was laughing about her and Kyle had drunk wine  
22 all night and looked at pictures and -- I mean,

1 the -- the river house was not a secret. When  
2 people go to the river house it was not a secret  
3 at all.

4 You know, many times Michele and  
5 Leslie would go leave to meet the -- the Boss at  
6 the river house, have a beer, and it was -- it  
7 was kind of like -- I don't know -- kind of like  
8 the party pad, I guess. You know what I mean?

9 I don't -- it wasn't -- it was no  
10 secret to the river house, but Kyle -- I don't  
11 know who all stayed there. I know that Tyler  
12 would have stayed there a couple times, but I  
13 don't know if that's he was staying altogether,  
14 but I know he was trying to purchase a house.

15 MS. EISNER: You mentioned earlier an  
16 event at the river house. We were talking about  
17 something else but mentioned hearing about an  
18 event. What was that event?

19 FORMER STAFFER B: He had a -- dang, I  
20 can't believe I live in Mississippi and I can't  
21 think what they are called. Oh, crawfish. He  
22 had a crawfish boil at the river house.

1 MS. EISNER: And what -- who was that  
2 for?

3 FORMER STAFFER B: And I think that --  
4 that was a campaign thing.

5 MS. EISNER: Okay. And approximately  
6 when would that have been?

7 FORMER STAFFER B: I think that would  
8 be pretty early on because Jessica was still  
9 there, but she didn't come. I don't really know,  
10 to be honest with you.

11 MS. EISNER: Did you ever observe the  
12 river house used as a campaign office?

13 FORMER STAFFER B: I did not. I never  
14 went to the river house. I actually -- Jessica  
15 had pointed it out a couple times because there  
16 was signs outside and, you know, like political  
17 signs outside of the gate, but I never even knew  
18 where it was because I just kind of -- it was --  
19 it just -- like I said, it seemed like the party  
20 pad and so I just always, you know, never had any  
21 desire to go over there or any of that. So I  
22 always stayed away from it.

1 MS. EISNER: Okay. So besides the  
2 crawfish boil, were there any other events that  
3 come to mind that you would have been familiar  
4 with that took place at the river house?

5 FORMER STAFFER B: No.

6 MS. EISNER: Okay.

7 MR. BROWN: I have got about, I think,  
8 just 15 minutes worth of stuff and I would like  
9 to move through it quickly and then I think we  
10 can wrap things up. Is that all right with  
11 everybody?

12 MS. EISNER: Okay.

13 FORMER STAFFER B: Yes.

14 MR. BROWN: Okay. So real quick,  
15 Former Staffer B, the House Ethics Committee, did  
16 you ever have any interactions with the House  
17 Ethics Committee at all?

18 FORMER STAFFER B: Yes.

19 MR. BROWN: Okay. What -- was that in  
20 reference to A Time to Honor, the book A Time to  
21 Honor?

22 FORMER STAFFER B: Yes.

1 MR. BROWN: Okay. Any other  
2 encounters with the House Ethics Committee?

3 FORMER STAFFER B: Not that I know of.

4 MR. BROWN: Okay.

5 FORMER STAFFER B: Not that I  
6 remember. I don't -- I don't think so.

7 MR. BROWN: Okay. Just making sure.  
8 The -- we have -- we have discussed a little bit  
9 about the -- there was a staff retreat. Was that  
10 retreat for official staff or for campaign staff  
11 or -- or for both? Do you know?

12 FORMER STAFFER B: Official.

13 MR. BROWN: Okay. Do you know how  
14 that retreat was -- was -- who organized it?

15 FORMER STAFFER B: Michele.

16 MR. BROWN: Okay. And was there an  
17 agenda or was there a -- you know, a series of  
18 events that occurred at the retreat?

19 FORMER STAFFER B: There was. And  
20 there was an individual that was flown in, and I  
21 don't know what his role or what -- you know, I  
22 mean, I know he was -- he was supposed to talk

1 about improving office relations and he did -- he  
2 made us do, like, a personality test beforehand.  
3 That was the only agenda -- really thing put on  
4 the agenda.

5 MR. BROWN: And that was -- that was  
6 approximately how long?

7 FORMER STAFFER B: That I don't know.  
8 That day -- not very long, I was told. Maybe an  
9 hour, two hours. I --

10 MR. BROWN: So you weren't -- you  
11 weren't -- you weren't at the retreat?

12 FORMER STAFFER B: I was having my  
13 gallbladder removed that day and I showed up the  
14 next day.

15 MR. BROWN: Okay. So it was a -- it  
16 was a multi-day retreat?

17 FORMER STAFFER B: Correct. It was  
18 two days.

19 MR. BROWN: And where -- where was it  
20 housed? Do you know specifically or -- or more  
21 generally can you describe where it was housed?

22 FORMER STAFFER B: It was in the

1 woods. And, you know, it's crazy because I have  
2 tried to find that place and I cannot find it.  
3 It was -- it was in the woods. It was -- you  
4 know, there were cabins we would stay in with, of  
5 course, like the dead animals all over the walls.  
6 There was ponds and there was, you know, golf  
7 carts for the staff to get around. There was an  
8 archery and they do some shooting, but I can't  
9 remember the name of it.

10 MR. BROWN: I mean, it sounds like  
11 it's a weekend long sort of billed as a bit of a  
12 team building retreat of some kind?

13 FORMER STAFFER B: I don't think that  
14 the actual retreat was -- is -- is intended for  
15 that. I think it is just more of a retreat, but  
16 then the person was flown in from -- I want to  
17 say he was flown in from D.C., that guy.

18 But, you know, they turned it into --  
19 but, you know, they serve you dinner. We had a  
20 very formal dinner. And then they had a very  
21 open bar and in the -- in the main building, you  
22 know, they had a pool table and a fireplace with

1 stuff set up. So I think it's, you know,  
2 intended for groups of -- you know, like, large  
3 groups of people, but I don't think they do any  
4 team building or anything like that.

5 MR. BROWN: Do you -- do you have any  
6 insight as to how it was all paid for?

7 FORMER STAFFER B: I was actually  
8 asked to research about some of the -- how you  
9 can do a staff retreat and what money has -- and  
10 what -- what kind of consists of that. And that  
11 was all I did was found that -- that I might have  
12 talked to somebody about, to be honest with you.  
13 Now that I think about it, I did talk to  
14 somebody.

15 But you know what, I will be honest  
16 with you, I would call up to D.C. and I think I  
17 had the right area to call to ask these  
18 questions, but I was just the caseworker. I  
19 would call and they would be like, Oh, no, you  
20 are not calling the right number, you need to  
21 call -- so Michele had had me call and talk to  
22 somebody in one office -- I don't know -- about,

1 you know, a staff retreat and the funding for  
2 that and there is a book that that's in. There  
3 is a whole section on that and paying for a staff  
4 retreat.

5 MR. BROWN: How you pay for it -- it  
6 talks about how you would pay for it with  
7 official funds and such?

8 FORMER STAFFER B: Correct.

9 MR. BROWN: Okay. And -- and, again,  
10 roughly, do you know -- this -- this was -- this  
11 occurred within the year that you were in the  
12 office. Do you remember roughly what month?

13 FORMER STAFFER B: I really want to  
14 say it was around August, but I have no clue, to  
15 be honest with you. I don't know why August is  
16 jumping out to me, but it -- I --

17 MR. BROWN: Aside --

18 FORMER STAFFER B: It was a -- it  
19 was -- go ahead.

20 MR. BROWN: Aside from the one  
21 individual who was flown down from D.C. to -- to  
22 do like a team building exercise, was there any

1 other formal stuff done by the Congressman or any  
2 staffers?

3 FORMER STAFFER B: The only thing that  
4 was done was at dinner time we would have to go  
5 around and say -- like, make up a name for  
6 ourselves that -- like, my first name is Former  
7 Staffer B and so, you know, my Former Staffer B I  
8 would have to come up with, like, Lucky Former  
9 Staffer B or something like that and that was it  
10 and that's what our names would be for the  
11 remainder of the thing.

12 MR. BROWN: Let me just move on real  
13 quick. You -- you submitted some material to our  
14 office in the wake of your termination and then I  
15 think that you said, you know, you -- part of the  
16 reason why you didn't sign the severance is  
17 because you wanted to be able to express some  
18 concerns about stuff that you saw in the office.

19 Aside from submissions to our office,  
20 did you submit material anywhere else?

21 FORMER STAFFER B: I actually reached  
22 out to -- so I talked to -- so a lot of the

1 Wounded Warrior Fellows had reached out to me  
2 and -- you know, I had talked to a lot of them  
3 from all over the State and a lot of them reached  
4 out to me and they advised me to contact some  
5 representatives that they said would love to jump  
6 all over this. And I don't remember who that  
7 was, but I emailed them. Never heard back.

8 E. Brian Rose is a local -- he ran  
9 against Palazzo that year, but he has a radio  
10 show. He has been for years going after  
11 retrieving the Congressman's records, proving  
12 that he isn't drilling, proving that he is  
13 scamming the National Guard.

14 And I reached out to him and the --  
15 the next day Jessica and I attended the Claims  
16 Clinic that I had set up and E. Brian Rose, the  
17 only thing he did is he stood outside, talked to  
18 us and he was going to make sure that they didn't  
19 deny us access to going in to the Claims Clinic.

20 MR. BROWN: So I -- I -- I gather,  
21 too, you know, you -- you guys had a conversation  
22 with him about some of your concerns in the

1 office?

2 FORMER STAFFER B: Correct.

3 MR. BROWN: Okay. And you -- you said  
4 you reached out to him proactively. Had -- did  
5 you go to the Claims Clinic event with him or you  
6 just happened to see each other there?

7 MR. BROWN: No, he arranged to meet us  
8 there and Jessica and I went together. She came  
9 to my house and picked me up. And, crazy enough,  
10 they -- there was about six of them standing in  
11 front of door and they actually -- the police  
12 circled the building. And so we did not think  
13 that they were going to let us in to the Claims  
14 Clinic. And, of course, all the people that were  
15 inside were people that I had arranged to be  
16 there.

17 So, yeah, we went there, had a  
18 conversation with him, talked to him and he  
19 really just wanted to see if they denied me and  
20 Jessica access to that. When we got inside he  
21 left.

22 MR. BROWN: So you didn't know him

1 before you reached out to him and --

2 FORMER STAFFER B: Oh, I did know him.  
3 I -- I have met him. When he was -- when he was  
4 campaigning he and I would go to a lot of -- he  
5 is a veteran and he goes to a lot of veterans'  
6 events. So I had met him multiple times, plus he  
7 lives in Ocean Springs and he -- I had met him --  
8 actually, my first event I ever went to I met  
9 him.

10 MR. BROWN: And so you sought him out  
11 after your termination in -- in light of the fact  
12 that you felt like there were some -- some issues  
13 that -- some grievances that needed to be aired?  
14 Yeah?

15 FORMER STAFFER B: Correct. And I  
16 wanted -- I want -- the big thing with him is  
17 I -- you know, the Congressman was acting like  
18 this event was all put on for -- by him and, you  
19 know, this is something that him and his office  
20 had done and, you know, I had asked for \$200 for  
21 a radio advertisement or to be put on some  
22 advertisement and he wouldn't do that.

1                   And so when, you know, they were  
2 making this huge deal about it, he -- he -- he  
3 has the radio show he talks about and that was  
4 really what it started out reaching out to him  
5 about.

6                   But I also knew that he has records of  
7 where the Congressman has gone directly to  
8 Command and asked to be separated and then was  
9 told, you know, another special favor. So I  
10 talked to him about that.

11                  MR. BROWN: Did -- let me ask you  
12 this. Are there any other staffers you think  
13 that we should chat with about these issues that  
14 we have discussed today?

15                  FORMER STAFFER B: I will say that I  
16 think that T.J. Moran should probably be  
17 contacted. I sent an email about him, but he is  
18 still very much in the political world, although  
19 he works for DMR now. But I -- I would think  
20 that he may have some information that would be  
21 very helpful for that office.

22                  MR. BROWN: Okay.

1                   FORMER STAFFER B: Not for that office  
2 but towards this.

3                   MR. BROWN: Anybody else come to mind?

4                   FORMER STAFFER B: Well, Jessica Vera,  
5 I mean, and --

6                   MR. BROWN: I mean, if we were -- if we  
7 were going to reach out to either one of them,  
8 what -- you know, what might they be able to  
9 corroborate some of the stuff you said? You know  
10 is there something you think we should  
11 specifically ask them about?

12                   FORMER STAFFER B: Well, one of things  
13 about Jessica is Jessica was -- she was a very  
14 hard worker. She made mistakes. I mean, she  
15 is -- she is a veteran. She has a heart for  
16 veterans.

17                   She was -- how do I say this -- in  
18 the -- I don't know how to -- here is the thing  
19 is if Leslie doesn't like you or has a problem  
20 with you, you are going to end up gone. And so  
21 even though Jessica was doing her job, even  
22 though she has special needs children, even

1     though she is a mother, she had surgery, she had  
2     her grandpa die, those things were held against  
3     her.

4                     And, you know, I am actually good  
5     friends with Jessica. And she was told the same  
6     thing. Something about an email is what she has  
7     told me. She said she was given an opportunity  
8     to resign.

9                     But she has a lot of information as  
10    far as, you know, seeing staff members do things  
11    for him. The Time to Honor books, I believe she  
12    was actually gone by the time that we got that --  
13    told by Franking, caught that and then said, Hey,  
14    you can't -- can't do that anymore.

15                    MR. BROWN: Let me ask you one --

16                    FORMER STAFFER B: But she --

17                    MR. BROWN: -- let me ask you just one  
18    question about the Time to Honor books.

19                    FORMER STAFFER B: Yes.

20                    MR. BROWN: I am sorry to interrupt  
21    your -- you flow here --

22                    FORMER STAFFER B: That's okay.

1 MR. BROWN: -- but I understand that  
2 the staff was alerted to the fact that they  
3 should not -- official staff should not be  
4 handing out these books. Did you see -- you saw  
5 those books being handed out at that Claims  
6 Clinic the day after -- I think it was a day or  
7 two after you were -- you were let go. Is -- is  
8 that -- is that when you saw them being handed  
9 out by Anita?

10 FORMER STAFFER B: Yes, and I took  
11 pictures.

12 MR. BROWN: Okay. And Anita -- Anita  
13 knew that she was wrong and quickly said, Oh, I  
14 am handing these out for somebody else who had to  
15 leave --

16 MR. BROWN: Were there --

17 FORMER STAFFER B: -- and then she put  
18 them away.

19 MR. BROWN: Were there any other  
20 instances where you -- you saw those books being  
21 handed out? Are you aware of them continuing to  
22 be handed out?

1                   FORMER STAFFER B: Yes. So Stephen  
2 Moore, who is the field rep -- there was a --  
3 there was one last event that was scheduled for  
4 the Congressman to attend to hand out those books  
5 and we were, you know, going to cancel it and we  
6 were told we were canceling it.

7                   And I was -- I had called the VFW. I  
8 would set all those up with the VFWs. I would  
9 arrange them. I would vet all the DD214s to make  
10 sure that they were eligible for the book because  
11 there had to be boots on ground during Vietnam,  
12 not just Vietnam era. And so that was all -- you  
13 know, everything that I would have to do with  
14 those.

15                  And so I had done all of that for this  
16 event, but then we were told we can't do this  
17 anymore. And the very last event Stephen Moore  
18 actually played the Congressman's role and handed  
19 out those books. There is a news article on it.  
20 And that was after. And then there was --

21                  MR. BROWN: How -- how -- that --  
22 that -- the Stephen Moore incident, that would

1 have been after the staff was directed not to  
2 hand these out?

3 FORMER STAFFER B: Correct.

4 MR. BROWN: Just tell me real quick  
5 how was it that the staff was informed that  
6 handing out these books was -- was a -- was a  
7 no-go?

8 FORMER STAFFER B: Well, after Michele  
9 had me make that phone call and talk to them, I  
10 let Michele know. And then she let everybody  
11 know. And I don't -- I think -- and, honestly, I  
12 100 percent can't tell you exactly, but I know  
13 either I called and told Anita -- because we had  
14 them displayed. Like, in the office we had them  
15 displayed and on the Congressman's website there  
16 was a link, like, hey, you know, click here to  
17 get a book.

18 And so we collected all those and then  
19 said, What do we do with those from Hattiesburg?  
20 Should we send them there?

21 And I said, Well, I don't know what we  
22 are going to do with them. Maybe we can contact

1 Glen Robinson to pick them up, because we really  
2 went through hell to get those books, but --

3 MR. BROWN: Who is -- who is Glen  
4 Robinson? He wasn't an employee of  
5 Representative Palazzo's office?

6 FORMER STAFFER B: No. He is a -- he  
7 is a county VSO, veteran service officer.

8 MR. BROWN: Okay.

9 FORMER STAFFER B: He -- I mean --

10 MR. BROWN: But -- but the staff  
11 was --

12 FORMER STAFFER B: And then --

13 MR. BROWN: The staff was alerted at  
14 some point, like, formally? They were formally  
15 alerted that this is a problem or it's just by  
16 mouth?

17 FORMER STAFFER B: Yes.

18 MR. BROWN: How were -- how were --

19 FORMER STAFFER B: No, no. And I  
20 know -- I don't know if it was email, but I know  
21 that they were alerted. And the thing is is that  
22 it was done in a way to not try to make Colleen

1 feel bad because she -- she didn't realize what  
2 she was doing when she spoke to Franking and --  
3 and then it created this big, huge issue.

4 So I just remember that everybody  
5 wanted to make sure that, you know, they didn't  
6 make Colleen feel like she had done anything  
7 wrong because Franking is the one that caught it  
8 and then she had a conversation with, I guess,  
9 whoever she had conversation with.

10 And then it went -- and then that's  
11 when Michele asked me -- you know, came in and  
12 told me and then asked me to call and I talked to  
13 them about the Time to Honor and, you know, it  
14 went back and forth on, you know --

15 MR. BROWN: You -- you called the --  
16 you called the -- you called the Ethics  
17 Committee, correct?

18 FORMER STAFFER B: Correct, I did.

19 MR. BROWN: Okay. And the Ethics  
20 Committee tells you -- told you you can't hand  
21 out these books, Franking was right, this is a  
22 problem?

1                   FORMER STAFFER B: Correct. And we  
2 went -- we -- we had a very in-depth conversation  
3 because the State of Mississippi had put a lot of  
4 money towards it. But when you open the book, it  
5 asks for donations and it -- it talks about the  
6 fact that it is published by a nonprofit  
7 organization.

8                   So even though, you know, there has  
9 been X amount of dollars that was set aside by  
10 the State, it was determined that, no, we could  
11 not do that. You know, if I wanted to go on my  
12 personal time, not with any of my shirt, you  
13 know, no uniform, no representation of  
14 Congressman Palazzo, and hand them out on my  
15 personal time, I was allowed do that, but we  
16 could not do it if we were in our official  
17 capacity.

18                   MR. BROWN: Let me just make sure I  
19 have this down real quick. There is a newsletter  
20 and Franking is aware that the Congressman and  
21 official staffers in his office are handing out  
22 this book. Franking raises an issue. You and

1 others are alerted by Franking and the Ethics  
2 Committee that these books cannot be handed out  
3 and the staff is fully alerted that the books  
4 can't be handed out.

5 And then after everyone is aware that  
6 this is a problem, they are handed out at the one  
7 Claims Clinic and then there was one other time.  
8 So there were two occasions in which they were  
9 handed out after the -- the staff is aware that  
10 they should be not be handing them out?

11 FORMER STAFFER B: There is actually a  
12 third location. The Congressman contacted me and  
13 said, Send the book to this individual. And what  
14 it was is he had come to D.C. to visit him and  
15 met him and he didn't have a book to give him.  
16 So he asked me. And all I did was put it in an  
17 envelope and send it.

18 And, you know, I asked Michele. I  
19 said, Are we supposed to do this?

20 And she said, Well, we are not  
21 presenting them. So I think it's okay, you know.

22 MR. BROWN: Okay.

1                   FORMER STAFFER B: So there was three  
2 occasions.

3                   MR. BROWN: All right. Helen, is there  
4 anything else you wanted to follow up with Former  
5 Staffer B on.

6                   MS. EISNER: Just one thing. A few  
7 minutes ago we were talking about other staffers  
8 that might be beneficial for us to reach out to  
9 and you talked a little bit about what Jessica  
10 Vera might be able to share with us. You  
11 mentioned T.J. Moran. You -- what is it that you  
12 think he might have insight on that we have  
13 discussed?

14                  FORMER STAFFER B: I think he would be  
15 aware of the time spent during personal errands  
16 and -- I mean, that's really the big thing there  
17 is the personal errands. He was not -- he was  
18 not around when all of this happened with my  
19 termination, but I think he was around long  
20 enough that he would be able to tell about where,  
21 you know, Michele and Leslie would go to pay the  
22 contractor or they would go to the river house to

1 inspect, you know, the work that was being done  
2 or the personal errands that would be done  
3 throughout the day.

4 MS. EISNER: Okay. Yeah, Jeff, I  
5 think that is all I have.

6 MR. BROWN: Yeah, so I guess we can  
7 wrap -- we can start to wrap up. I just have,  
8 you know, one more question for you, Former  
9 Staffer B, which is, you know, this has been sort  
10 of a long interview, I think, at this point.

11 Is there anything else that we haven't  
12 touched on that you feel like we should be  
13 touching on in some more detail?

14 FORMER STAFFER B: I know I sent an  
15 email and I mentioned T.J., but I -- his -- his  
16 departure is probably something that -- you know,  
17 and I will leave that up to him to -- if he wants  
18 to talk about that, but that's a pretty big issue  
19 that I think, you know -- and but other than  
20 that, that's probably it. I mean, I could  
21 probably go on for days but --

22 MR. BROWN: Well --

1 FORMER STAFFER B: -- I will keep it  
2 with that.

3 MR. BROWN: -- I -- I think I just --  
4 before we officially end, I want to thank you  
5 again for taking the time. I know, you know, we  
6 are asking you to take a -- a fair bit of your  
7 day here to speak with us. We very much  
8 appreciate it.

9 It's possible we may have some follow  
10 up and we -- we can do that, but I think at this  
11 point I will just echo, you know, what I think we  
12 said in the past, which is, you know, we are --  
13 we ask that you, you know, keep our interview  
14 here today confidential. We do that for the  
15 integrity of the investigation and then, also,  
16 for the -- you know, the sake of the individual  
17 being investigated here.

18 But, again, I want to thank you. We  
19 may have some follow up, but at this point I  
20 think we can stop the recording and stop the  
21 transcription and go off the record.

22 (Signature having not been waived, the

1 interview of FORMER STAFFER B was concluded at  
2 1:40 p.m.)

3 (Former Staffer B Interview Exhibits 1  
4 through 3 were marked for identification and  
5 attached to the transcript.)

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ACKNOWLEDGMENT OF DEPONENT

I, FORMER STAFFER B, do hereby  
acknowledge that I have read and examined the  
foregoing interview, and the same is a true,  
correct and complete transcription of the  
interview given by me and any corrections appear  
on the attached errata sheet signed by me.

\_\_\_\_\_

(DATE)

\_\_\_\_\_

(SIGNATURE)

1 CERTIFICATE OF SHORTHAND REPORTER/E-NOTARY PUBLIC

2

3 I, PEGGY L. DINGLE, the officer before  
4 whom the foregoing proceedings were taken, do  
5 hereby certify the foregoing transcript is a true  
6 and correct record of the proceedings; that said  
7 proceedings were recorded by me stenographically  
8 and thereafter reduced to typewriting under my  
9 supervision; and that I am neither counsel for,  
10 related to, nor employed by any of the parties in  
11 the foregoing proceeding and caption named and  
12 have no interest, financial or otherwise, in the  
13 outcome of the cause named in said caption.

14 IN WITNESS WHEREOF, I have hereunto set  
15 my hand and affixed my seal this 3rd day of  
16 August 2020.

17 My commission expires: August 1, 2022

18

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21 E-NOTARY PUBLIC IN AND FOR  
22 THE STATE OF MARYLAND



# **EXHIBIT 12**

## **Maggie H. Bailey**

---

**From:** Kyle Palazzo <[REDACTED]>  
**Sent:** Tuesday, May 14, 2019 3:07 PM  
**To:** Z112 Palazzo, Steven  
**Subject:** Weekly Look Ahead

CSP:

### Tuesday, May 14

Event: Campaign Kick-off/Fundraiser  
Time: 5:30PM- 7PM  
Location: Blind Tiger  
Description: Delano for Senate Luau

### Wednesday, May 15th

Event: Harrison Co. Republican Club  
Time: 11:30AM-1PM  
Location: Great Southern Club  
Description: Monthly meeting and memorial for Officer McKeithen

Event: Feed the Need Kick-Off Party  
Time: 6PM-8PM  
Location: Glory Bound  
Description: Networking Event supporting local food pantry Lord is My Help. Hosted by former Saints player Zach Streif

### Thursday, May 16th

Event: Tony Smith for MS  
Time: 6PM  
Location: Biloxi Visitors Center  
Description: Coast Reception/Fundraiser

Event: Trivia Night benefiting Friends of Jackson Co.  
Time: 7PM  
Location: The Green House  
Description: Been needing to check this place out for future events. It has an established following that I've seen and heard growing over the past few years.

### Friday, May 17th

Event: Police Memorial Ceremony

Time: 10AM-11AM

Location: Gulfport Police Dept.

Description: Honoring all police, specifically Officer McKeithen

Saturday, May 18th

Event: BEAR

Time: BEAR

Location: BEAR

Description: BEAR

Sunday, May 19th

Event: Meet the Candidate- Free Fish Fry!

Time: 3PM-5PM

Location: Woolmarket Community Center

Description: Dinner with Dixie Newman

# **EXHIBIT 13**

**Maggie H. Bailey**

---

**From:** Kyle Palazzo <[REDACTED]>  
**Sent:** Monday, May 20, 2019 2:25 PM  
**To:** Z112 Palazzo, Steven  
**Subject:** Weekly Look Ahead 05/20-5/27

CSP:

*Monday, May 20th*

Event: Harrison Co. Republican Women  
Time: 11:30AM-1PM  
Location: Jefferson Davis Campus MGCCC  
Description: Women's Republican Club monthly meeting Penny Payne (President HCRW) and Tony Smith (campaigning for Trans. Commissioner) were in attendance.

Event: Hancock County Port and Harbor Commision Monthly  
Time: 3:30PM-5PM  
Location: 14054 Fred & Al Key Road Kiln, MS 39556  
Description: Monthly update/ Networking Event. Next one will be held June 24.

*Tuesday, May 21st*

Event: Lamar/Forest Co. Women's Republican  
Time: 11:30PM-1PM  
Location: Movie Star Restaurant  
Description: One of the more widely attended Women's Republican Events/Networking. Would like to have some talkers.

Event: George County Women's Republican  
Time: 6PM  
Location: Lucedale  
Description: I will have to text to find out where it will be held. George Co. & Lamar/Forrest Co. Meetings are text or email only. No social media.

Event: Leadership Gulf Coast Alumni Affair  
Time: 7:30PM  
Location: IP Casino Resort, Biloxi  
Description: Hosted by Miss Gulf Coast Chamber of Commerce/Networking Event. Featured Speaker: Honorable David M. Ishee Justice Supreme Court of MS

Wednesday, May 22nd

Very light, only Biloxi events am I tracking.

Thursday, May 23rd

Event: Hancock Co. Young Professionals/ Chambers

Time: 12PM-1PM

Location: La Chula, Bay St. Louis

Description: Tax and Talk/ Update Networking event

Event: Fundraiser

Time: 5:30PM-7PM

Location: The Roost, Porter Ave Ocean Springs

Description: Re-Electing Jeff Guice Rep. House D. 114

Friday, May 24th

Event: Wear Blue, Run to Remember (5k)

Time: 6:30AM

Location: Biloxi Light House

Description: Good photo op, would like to have swap and promote pics.

Good hit with passing of Officer Mckeithen

Event: 2nd Annual Lucedale Bluegrass Festival

Time: 10AM-6PM

Location: City Park Lucedale

Description: Bluegrass/Gospel, Memorial Day Weekend Kick-Off. P.O.C.

Louie Baker (321)987-2214

Saturday, May 25th

Event: Law Enforcement Appreciation Breakfast

Time: 7:30AM-10AM

Location: Ellisville Masonic Lodge

Description: Pancakes and Sausage for all Jones County Law Enforcement.

Regards,

Kyle Palazzo

# **EXHIBIT 14**

**Maggie H. Bailey**

---

**From:** Kyle Palazzo <[REDACTED]>  
**Sent:** Monday, May 27, 2019 4:23 PM  
**To:** Z112 Palazzo, Steven  
**Subject:** Weekly Look Ahead

CSP:

Tuesday, May 28th

Event: Biloxi Gun Show  
Time: 9:30AM  
Location: Biloxi  
Description: Networking, photo op

\*\*\* 2 events\*\*\*

Marion Co Women's Republican, Jones County Republican meeting both taking place at 7PM. Do you have a preference on which one needs to be attended? I had planned on Marion Co., before seeing the Jones Co meeting.

Thursday, May 30th

Event: MSGC Chambers  
Time: 8am-9am  
Location: Knight Non-Profit Center  
Description: Networking

Friday, May 31st

Event: Fish Fry hosted by Troy Ross Supervisor D4  
Time: 4:30PM  
Location: Latimer Community Center  
Description: Networking

Saturday, June 1st

Event: Honoring Our Veterans Car Show  
Time: 9AM-3PM  
Location: Veterans Ave. Biloxi  
Description: Photo-op, only event that I didnt see on calendar that would be an easy hit on the way to the events I'm already working.

Blessing of the Fleet, Crawdads & Candidates

Regards,

Kyle

# **EXHIBIT 15**

## Maggie H. Bailey

---

**From:** Kyle Palazzo <[REDACTED]>  
**Sent:** Wednesday, May 29, 2019 6:19 PM  
**To:** Z112 Palazzo, Steven  
**Subject:** The Gauntlet

CSP:

Saturday, June 1st we have 3 events

Event: 4th Annual George County Sheriff's Office Golf Tournament

Time: 8AM

Location: Whispering Pines Gold Club

Description: Networking

Event: Jackson County Republican Club & JCRW

Time: 11AM

Location: Indian Point Rd. Gautier

Description: Republican Candidate Rally

Event: Crawdads and Candidates

Time: 2PM-5PM

Location: Jones Park Gulfport

Description: Meet the Candidates

I am committed to the Crawdads and Candidates event in Jones Park for TR, I don't have to be early to the event but I do need to get a banner placed in a location before everyone else.

I strongly suggest having SM meet you and I at RH Saturday morning. We could do a short drop-in to work the room and wish the teams well. Leave by 10AM to attend the Jackson Co. event. This would be one of the best hits of my short career at PFC. The JCWR & Club and ALL JC republican candidates running will be in attendance. E. Brian Rose has recently taken a role as President of JCRC. He will be rallying for anti-Palazzo rhetoric, he hasn't slowed down the social media slandering. We could confront the crazy head-on and win over the entire event. I would even like MG there to obtain intel from the republican women, it could be an all hands on deck ambush that I really hope you'll consider. After words we celebrate in a our home city with crawfish and beer, and relax and network with every Republican local and state wide.

Of course we could arrange these events differently based on your schedule. SM could play in the Golf Tournament, we could skip that and hit the other two. I think politically these will be the biggest events for the coast this summer save July 4th.

Regards,

KP

# **EXHIBIT 16**

## Maggie H. Bailey

---

**From:** Kyle Palazzo <[REDACTED]>  
**Sent:** Wednesday, June 19, 2019 4:46 AM  
**To:** Z112 Palazzo, Steven  
**Subject:** Fwd: Weekly Look Ahead

Get [Outlook for iOS](#)

---

**From:** Kyle Palazzo  
**Sent:** Thursday, June 13, 2019 10:07:50 AM  
**To:** Steven Palazzo  
**Subject:** Weekly Look Ahead

CSP:

Extremely light week it looks like, hopefully some things pop up but essentially all I have is whats on calendar.

Friday, June 14

OPEN

Saturday, June 15

Event: Moss Point Jamboree  
Time: 11am-6pm  
Location: Downtown Moss Point  
Description: Never worked this one, we shall see.

Sunday, June 16

Father's Day

FYI  
Event: Beach Clean-Up  
Time: 7am-9am  
Location: MS Gulf Coast Coliseum  
Description: These are decent "filler" events, kind of my go-to when there isn't anything else. Boss may like to save for him and family one day.

Monday, June 17

OPEN

Tuesday, June 18

Event: Lamar/Forrest Republican Women  
Time: 11:30am-1pm  
Location: Movie Star Restaurant, HBurg  
Description: Robert Foster is scheduled to speak

Event: Trump 2020 Campaign Kick-Off Watch Party  
Time: 6pm  
Location: Great Southern Club  
Description: Probably just a lighter turn-out of those in usual attendance of HCRC. Though it is Trump, so depends on who knows and local officials that show.

Event: Lamar Co. Rep Club Monthly  
Time: 6pm  
Location: Midway Community Center, Summerall, MS  
Description: Roberty Foster is scheduled to speak at this one as well, usually a decent turn out.

Wednesday, June 19

Event: Hobnob with City of Long Beach elected officials  
Time: 8am-9am  
Location: Southern Miss Gulf Park  
Description: Local Officials giving an update to locals, good networking.

Event: HCRC Monthly Luncheon  
Time: 11:30am-1pm  
Location: Great Southern Club  
Description: Guest Speaker(s) likely to be announced Monday.

Thursday, June 20

Event: PBYP Pine Belt Youth Professionals June Blue Plate  
Time: 11:30am-1pm  
Location: Alumni Dr, HBurg  
Description: Shad White will be speaking.

Event: Business After Hours  
Time: 5pm-7pm  
Location: Hollywood Casino  
Description: Networking venue in Hancock County.

Regards,

Kyle

# **EXHIBIT 17**

**Maggie H. Bailey**

---

**From:** Kyle Palazzo <[REDACTED]>  
**Sent:** Thursday, June 20, 2019 1:39 PM  
**To:** Z112 Palazzo, Steven  
**Subject:** Weekly Outlook

CSP:

Thursday, June 20

Event: Diamondhead Forum  
Time: 6pm-8pm  
Location: Diamondhead City Hall  
Description: Speaking on TR's behalf

Friday, June 21

Event: Camille Conversations  
Time: 11:30am  
Location: Biloxi Maritime Museum  
Description: Weekly Luncheon that Biloxi Mayor will be hosting

Saturday, June 22

Event: Marion Co. Meet the Candidates  
Time: 10am-4pm (arrival time 9am)  
Location: Columbia Water Park  
Description: photo ops, tent, table, presence, networking

Sunday, June 23

OPEN

Monday, June 24

Event: Harrison Co. Republican Women  
Time: 11:30am  
Location: MGCCC Jeff Davis  
Description: Monthly Luncheon, Robert Foster scheduled to speak

Tuesday, June 25

Event: Charles Porter Fish Fry  
Time: 3:30pm-5pm  
Location: ??  
Description: I couldn't find any details on this event, but will be available to attend.

Event: AFF American's Future Foundation

Time: 6pm-7:30pm

Location: White Pillars Biloxi

Description: FYI, this will be the first meeting. It looks similar to Coast Young Professionals, but maybe a good idea to gather intel.

\*\*\*Reminder\*\*\* Marion. C.WR wont be meeting today.

Wednesday, June 26

Event: CYP Lunch Brunch

Time: 11:30am

Location: Rackhouse, Gulfport

Description: Networking and intel

Thursday, June 27

Event: Open Interviews for Coasts Newest Resort

Time: 1pm-5pm

Location: Centennial Plaza (Old VA Hospital off Hwy 90 re-done).

Description: Believe this is a 3 day event, I'd like to drop by just to check out it. It is sure to receive press, should certainly contain some photo ops.

Event: Business After Hours

Time: 5pm

Location: Hampton Inn Moss Point

Description: FYI never attended. Could be better than the Jamboree.

Regards,

Kyle

# **EXHIBIT 18**

## Agenda for Campaign Meeting / Call In Tomorrow at 8:00 AM

Hunter Lipscomb <[REDACTED]>

Tue 10/16/2018 5:06 PM

To: Jill Duckworth <[REDACTED]>; Michele Gargiulo <[REDACTED]>;  
jameslevins94 <jameslevins94@[REDACTED]>; kylepalazzo <kylepalazzo@[REDACTED]>;  
colleen2394 <colleen2394@[REDACTED]>; Stephanie Norris <[REDACTED]>;  
Bridgette Jones <[REDACTED]>; Leslie Churchwell <[REDACTED]>  
Cc: Steven Palazzo <[REDACTED]>

**Team Palazzo see below for tomorrow's meeting. Please provide updates where applicable:**

**Call in: 601-345-4009**

**Location: Palazzo Campaign HQ**

**Time: 8:00 AM CST**

### PALAZZO FOR CONGRESS CAMPAIGN MEETING

1. Gulf Coast / Pine Belt Ground update:
  1. Doors Knocked to Date
  2. Doors Knocked October 12 – 16
  3. Doors Knocked by Staffer
  4. Upcoming Ground Game Events
  5. GOTV Schedule
  
2. Sign Update
  1. 4 x 4 Inventory
  2. Signs in the ground to date
  3. Status of 4 x 4 for Jackson, Harrison, George, Hancock, PRC
  4. Logging 4 x 4 locations
  5. Precinct sign deployment
  
3. Media Update
  1. Newspaper Ads
  2. Facebook Ad Campaign
  3. Enewsletter / Facebook
  4. Radio Ad Campaign
  
4. Supply Inventory
  1. Push cards
  2. Stickers
  3. Yard Signs
  
5. Staff Movements:
  1. Hunter, Jill, Michele, Tyler, Kyle, Stephen, Colleen, Stephanie, Bridgette
  
6. CSP Upcoming Events Schedule
  1. Farm Bureau Fundraiser
  2. George County Event
  
7. Community upcoming events - Leslie
  1. Ole Miss v Auburn

2. Peter Anderson Festival
3. USM Homecoming

8. Fundraising:

1. 1. Farm Bureau
2. Jackson Day
3. Thank you notes

# **EXHIBIT 19**



**Business Platinum Card®**  
**PALAZZO FOR CONGRESS**  
**STEVEN M PALAZZO**  
 Closing Date 05/12/16 Next Closing Date 06/10/16

**OPEN**<sup>SM</sup>

p. 1/9

Account Ending [REDACTED]

<b>New Balance</b>	<b>\$450.00</b>
<b>Please Pay By</b>	<b>05/27/16<sup>‡</sup></b>

<sup>‡</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

**Visit**  
[www.membershiprewards.com](http://www.membershiprewards.com)

**Account Summary**

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$450.00
<b>New Balance</b>	<b>\$450.00</b>

Days in Billing Period: 15

See page 2 for important information about your account.

See page 5 for Important Changes to Your Account Terms.

Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of \$10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

**Customer Care**    **Pay by Phone**  
 1-800-492-8468    1-800-472-9297

See page 2 for additional information.

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

**Payment Coupon**  
 Do not staple or use paper clips

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

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

**Account Ending** [REDACTED]  
 Enter 15 digit account # on all payments.  
 Make check payable to American Express.

STEVEN M PALAZZO  
 PALAZZO FOR CONGRESS  
 970 TOMMY MUNRO DR  
 STE D  
 BILOXI MS 39532-2176

Please Pay By	<b>05/27/16</b>
Amount Due	<b>\$450.00</b>

Check here if your address or phone number has changed. Note changes on reverse side.

|||||  
 AMERICAN EXPRESS  
 P.O. BOX 650448  
 DALLAS TX 75265-0448



**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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**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.

	<b>Customer Care &amp; Billing Inquiries</b>	1-800-492-8468	<b>Hearing Impaired</b>
	<b>International Collect</b>	1-623-492-7719	<b>TTY:</b> 1-800-221-9950
	<b>Large Print &amp; Braille Statements</b>	1-800-492-8468	<b>FAX:</b> 1-800-695-9090
	<b>Express Cash</b>	1-800-CASH-NOW	<b>In NY:</b> 1-800-522-1897

	<b>Website:</b> americanexpress.com
	<b>Mobile Site:</b> amexmobile.com
<b>Customer Care &amp; Billing Inquiries</b>	<b>Payments</b>
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

**Change of Address**  
If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address	<input type="text"/>
City, State	<input type="text"/>
Zip Code	<input type="text"/>
Area Code and Home Phone	<input type="text"/>
Area Code and Work Phone	<input type="text"/>
Email	<input type="text"/>

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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).



**Business Platinum Card®**  
PALAZZO FOR CONGRESS  
STEVEN M PALAZZO  
Closing Date 05/12/16

**OPEN**<sup>SM</sup>

p. 3/9

Account Ending [REDACTED]

### Fees

	<b>Amount</b>
05/12/16 ANNUAL MEMBERSHIP FEE	\$450.00
<b>Total Fees for this Period</b>	<b>\$450.00</b>

### 2016 Fees and Interest Totals Year-to-Date

	<b>Amount</b>
Total Fees in 2016	\$450.00
Total Interest in 2016	\$0.00





**Business Platinum Card®**

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 05/12/16



Account Ending [REDACTED]

**Notice of Important Changes to Your Account Terms**

We are making changes to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed changes to your Cardmember Agreement can be found after the summary chart.

<b>Summary of Changes, effective with billing cycles ending on or after July 1, 2016</b>	
<b>About Pay Over Time features</b>	<p>We are changing how we describe the Pay Over Time feature, to clarify that this feature may be referred to as the "Pay Over Time" feature or the "Extended Payment Option."</p> <p>We are also providing more detail about the type of charges that are not eligible for the Pay Over Time feature.</p>
<b>How we calculate your Minimum Payment Due</b>	<p>We are adding information about how we calculate your Minimum Payment Due if you have a Pay Over Time balance. We are changing this section to include two new tiers for calculating the Minimum Payment Due. The new tiers affect the Minimum Payment Due calculation when Cardmembers carry Pay Over Time balances over \$50,000.</p> <p>When Cardmembers carry Pay Over Time balances under \$50,000, this change will not affect the Minimum Payment Due calculation.</p>
<b>How we calculate interest</b>	<p>We are making changes to this section to align with how we describe the Pay Over Time feature above. These changes do not affect how we calculate interest.</p>

CMLENDDMRUS0034

## Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

The changes below are effective with billing cycles ending on or after July 1, 2016.

### About Pay Over Time features

We are amending the *About Pay Over Time features* section of Part 2 of the Cardmember Agreement as follows:

We are deleting the first sentence and replacing it with the following two sentences:

You may be invited to enroll the Account in a feature that allows you to pay certain charges over time. We may refer to this feature as the *Pay Over Time* feature or the *Extended Payment Option*. All terms and conditions that apply to the Pay Over Time feature apply to the Extended Payment Option.

In the second paragraph, we are deleting "Extended Payment Option" and replacing it with "Pay Over Time feature."

We are deleting the last two sentences of the second paragraph and replacing them with the following two sentences:

We will tell you if we change this amount. Certain charges are not eligible, such as cash and Express Cash, American Express® Travelers Cheques and cash equivalents, casinos and other gambling transactions, any fees owed to American Express except foreign transaction fees, and other transactions designated by us.

In the third paragraph, we are deleting "that amount" and replacing it with "your Pay Over Time limit."

**Business Platinum Card®**PALAZZO FOR CONGRESS  
STEVEN M PALAZZO  
Closing Date 05/12/16

Account Ending [REDACTED]

**How we calculate your Minimum Payment Due**

We are amending the *How we calculate your Minimum Payment Due* section of Part 2 of the Cardmember Agreement by deleting the section in its entirety and replacing it with the following:

<b>How we calculate Your Minimum Payment Due</b>	<p>The Minimum Payment Due is the Pay In Full New Balance plus any Pay Over Time Minimum Due. To calculate the Pay Over Time Minimum Due for each statement, we take the <i>higher</i> of (1) or (2) below, then we round that number to the nearest dollar and add any Pay Over Time amount past due:</p> <p>(1) \$35, or</p> <p>(2) The amount calculated using the following steps;</p> <p>I. Subtract the interest charged on the statement from the Pay Over Time New Balance. This gives you a Modified Pay Over Time Balance.</p> <p>II. Add the following together: 1% of the portion of the Modified Pay Over Time Balance less than or equal to \$50,000 <u>and</u> 5% of the portion of the Modified Pay Over Time Balance greater than \$50,000 and less than or equal to \$100,000 <u>and</u> 10% of the portion of the Modified Pay Over Time Balance greater than \$100,000</p> <p>III. Divide the sum from step II by the Modified Pay Over Time Balance and round to four decimals (ex 0.1234)</p> <p>IV. Multiply the result from step III and the Modified Pay Over Time Balance.</p> <p>V. Add the interest charged on the statement to the result from step IV.</p> <p>Your Pay Over Time Minimum Payment Due will not exceed your Pay Over Time New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.</p>
--	---

**EXAMPLE:** Assume that you have a Pay Over Time New Balance of \$75,000, interest of \$749.59, no amounts past due and a \$1,000 Pay In Full New Balance.

(1) \$35, or

(2) Calculate the following:

I.  $\$75,000 - \$749.59 = \$74,250.41$

II. Add the following together:  
1% multiplied by \$50,000 = \$500  
5% multiplied by (\$74,250.41 - \$50,000) = \$1,212.52  
 $\$500 + \$1,212.52 = \$1,712.52$

III.  $\$1,712.52 \text{ divided by } \$74,250.41 = 0.02306411$   
Round to four decimals = 0.0231

IV.  $0.0231 \text{ multiplied by } \$74,250.41 = \$1,715.18$

V.  $\$749.59 + \$1,715.18 = \$2,464.77$

The higher of (1) or (2) is \$2,464.77, which rounds to \$2,465.00. The Pay Over Time Minimum Payment Due of \$2,465.00 plus the Pay in Full New Balance of \$1,000 together make up the Minimum Payment Due of \$3,465.00.

**How we calculate interest**

We are amending the *How we calculate interest* section of Part 2 of the Cardmember Agreement by deleting the first paragraph and replacing it with the following:

We calculate interest for a billing period by first calculating interest on each Pay Over Time balance. Pay Over Time balances may have different interest rates.

ID 11124

CMLENDDMRUS0034





# OPEN Savings® Summary

PALAZZO FOR CONGRESS  
STEVEN M PALAZZO  
Closing Date 05/12/16

Account Ending [REDACTED]

<b>Discounts</b>		<b>Membership Rewards® Points</b>	
<b>This Period</b>	<b>\$0.00</b>	<b>This Period</b>	<b>0</b>
<b>Year to Date</b>	<b>\$0.00</b>	<b>Year to Date</b>	<b>0</b>

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

---

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

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**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**Business Platinum Card®**  
 PALAZZO FOR CONGRESS  
 STEVEN M PALAZZO  
 Closing Date 06/10/16 Next Closing Date 07/12/16

**OPEN**<sup>SM</sup>

p. 1/9

Account Ending [REDACTED]

<b>New Balance</b>	<b>\$607.25</b>
<b>Please Pay By</b>	<b>06/26/16 ‡</b>

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date.

**Membership Rewards® Points**  
 Available and Pending as of 04/30/16 **0**

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

**Account Summary**

Previous Balance	\$450.00
Payments/Credits	-\$450.00
New Charges	+\$607.25
Fees	+\$0.00
<b>New Balance</b>	<b>\$607.25</b>

Days in Billing Period: 29

- ➔ See page 2 for important information about your account.
- ➔ See page 5 for an Important Notice About Changes to Your Cardmember Agreement.
- ⓘ Welcome to American Express!

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

**Customer Care**    **Pay by Phone**  
 1-800-492-8468    1-800-472-9297

➔ See page 2 for additional information.

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

**Payment Coupon**  
 Do not staple or use paper clips

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

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

**Account Ending** [REDACTED]  
 Enter 15 digit account # on all payments.  
 Make check payable to American Express.

STEVEN M PALAZZO  
 PALAZZO FOR CONGRESS  
 970 TOMMY MUNRO DR  
 STE D  
 BILOXI MS 39532-2176

Please Pay By	<b>06/26/16</b>
Amount Due	<b>\$607.25</b>

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS  
 P.O. BOX 650448  
 DALLAS TX 75265-0448



**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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**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.

	<b>Customer Care &amp; Billing Inquiries</b>	1-800-492-8468	<b>Hearing Impaired</b>
	<b>International Collect</b>	1-623-492-7719	<b>TTY:</b> 1-800-221-9950
	<b>Large Print &amp; Braille Statements</b>	1-800-492-8468	<b>FAX:</b> 1-800-695-9090
	<b>Express Cash</b>	1-800-CASH-NOW	<b>In NY:</b> 1-800-522-1897

	<b>Website:</b> americanexpress.com
	<b>Mobile Site:</b> amexmobile.com
<b>Customer Care &amp; Billing Inquiries</b>	<b>Payments</b>
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

**Change of Address**

If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address	<input type="text"/>
City, State	<input type="text"/>
Zip Code	<input type="text"/>
Area Code and Home Phone	<input type="text"/>
Area Code and Work Phone	<input type="text"/>
Email	<input type="text"/>

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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).



**Payments and Credits**

**Summary**

	<b>Total</b>
<b>Payments</b>	-\$450.00
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$450.00</b>

**Detail** \*Indicates posting date

<b>Payments</b>	<b>Amount</b>
06/04/16* PAYMENT RECEIVED - THANK YOU	-\$450.00

**New Charges**

**Summary**

	<b>Total</b>
<b>Total New Charges</b>	<b>\$607.25</b>

**Detail**



**STEVEN M PALAZZO**  
 Card Ending [REDACTED]

	<b>Amount</b>
05/12/16 TORTILLA COAST 0000 WASHINGTON DC 202-362-9842 Description FOOD/BEVERAGE	\$117.41
05/14/16 LICKETY SPLIT - 4244 000000001 WASHINGTON DC 5172795542 Description REFER TO RECEIPT	\$5.49
05/17/16 THE CAPITOL LOUNGE WASHINGTON DC 202-547-2098	\$35.25
05/22/16 EL SALTILLO II 000000001 BILOXI MS 2283962121 Description REFER TO RECEIPT	\$48.52
05/26/16 TORTILLA COAST 0000 WASHINGTON DC 202-362-9842 Description FOOD/BEVERAGE	\$195.29
05/26/16 TARGET ALEXANDRIA VA DISCOUNT STORE	\$110.90

Continued on reverse

**Detail Continued**

		<b>Amount</b>
05/28/16	RICH'S CAR WASH 000000001 BILOXI MS 2282170314 Description REFER TO RECEIPT	\$18.00
06/04/16	CAMP SHELBY ALL RANKS CLUB Camp Shelby MS squareup.com/receipts	\$45.00
06/04/16	NEWK'S HATTIESBURG 1005 NEWK'S HATTIES HATTIESBURG MS 4700 HARDY STREET SUITE A FOOD/BEVERAGE \$29.39 TIP \$2.00	\$31.39

**Fees**

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

**2016 Fees and Interest Totals Year-to-Date**

		<b>Amount</b>
Total Fees in 2016		\$450.00
Total Interest in 2016		\$0.00



### Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Summary of Changes	
<b>Using the card</b>	<p>Currently, you may arrange for merchants to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants to store this information, you acknowledge that we may share updates to this information with these merchants.</p> <p>Effective August 15, 2016, we are updating your Cardmember Agreement to say that if you choose to store your account information with any third parties, we may also share updates to this information with these third parties. Please note that this only applies to third parties with whom you elect to share this information.</p>
<b>Converting charges made in a foreign currency</b>	<p>Effective August 15, 2016, we are updating your Cardmember Agreement to state that, for any charges you make in a foreign currency, AE Exposure Management Ltd. ("AEEML") will convert that charge into U.S. dollars.</p>
<b>Closing your Account</b>	<p>We are changing our policy for refunding Annual Membership fees for voluntary account cancellations taking place on or after September 1, 2016.</p> <p>If an Annual Membership fee applies to your Account, we will refund this fee if you notify us that you are voluntarily closing your Account within 30 days of the Closing Date of the billing statement on which that fee appears. For cancellations after this 30 day period, the Annual Membership fee is non-refundable.</p> <p><i>For example, if your Annual Fee is charged on a billing statement on which the Closing Date is April 2, you have until May 2 to voluntarily cancel your Account and receive a full refund.</i></p> <p>Please note that any Annual Membership fees for additional cards may appear on a different billing statement than the Annual Membership fee for the Basic Card Member's Account. This means that additional card fees may not be refunded if you cancel your Account.</p>

ID 11583

See the reverse side for the Detail of Changes to Your Cardmember Agreement

## Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

### Using the Card

Effective August 15, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Using the card* sub-section of the *About using your card* section by deleting the fourth paragraph (including the bullet points) and the fifth paragraph in their entirety and replacing them with the following:

You may arrange for certain merchants and third parties to store your card number and expiration date, so that, for example:

- the merchant may charge your account at regular intervals; or
- you may make charges using that stored card information.

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

### Converting charges made in a foreign currency

Effective August 15, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Converting charges made in a foreign currency* sub-section in the *Other important information* section by deleting the text in its entirety and replacing it with:

If you make a charge in a foreign currency, AE Exposure Management Ltd. ("AEEML") will convert it into U.S. dollars on the date we or our agents process it, so that we bill you for the charge in U.S. dollars based upon this conversion. Unless a particular rate is required by law, AEEML will choose a conversion rate that is acceptable to us for that date. The rate AEEML uses is no more than the highest official rate published by a government agency or the highest interbank rate AEEML identifies from customary banking sources on the conversion date or the prior business day. This rate may differ from rates that are in effect on the date of your charge. We will bill charges converted by establishments (such as airlines) at the rates they use.

### Closing your Account

Effective September 1, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Closing your Account* sub-section in the *Other important information* section by inserting a new paragraph at the end of the sub-section:

If an Annual Membership fee applies, we will refund this fee if you notify us that you are voluntarily closing your Account within 30 days of the Closing Date of the billing statement on which that fee appears. For cancellations after this 30 day period, the Annual Membership fee is non-refundable. If an Annual Membership fee applies to your Account, it is shown on page 1 and page 2 of Part 1 of the Cardmember Agreement.

If your billing address is in the Commonwealth of Massachusetts at the time you close your account, this policy will not apply to you.



# Membership Rewards® Monthly Statement and Program News

Prepared for STEVEN M PALAZZO

Account Number [REDACTED]

**Total Points Balance** 0

**Points Earned this Period** 0

**Account Summary** April 30, 2016 - April 30, 2016

Opening Points Balance	0
Points Earned this Period	0
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>0</b>

**Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.**

**Questions About Your Account?**

[membershiprewards.com](http://membershiprewards.com)

**1-800-297-1300**  
International Collect: 1-336-393-1111

**Did You Know?**

**Use Points For Your Charges**  
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges)

**Points Transaction Detail**

April 30, 2016 - April 30, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Pla XXXX-XXXX [REDACTED]	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

Prepared for  
**STEVEN M PALAZZO**  
Membership Rewards® Account Number  
[REDACTED]



# OPEN Savings® Summary

PALAZZO FOR CONGRESS  
STEVEN M PALAZZO  
Closing Date 06/10/16

Account Ending [REDACTED]

<b>Discounts</b>		<b>Membership Rewards® Points</b>	
<b>This Period</b>	<b>\$0.00</b>	<b>This Period</b>	<b>0</b>
<b>Year to Date</b>	<b>\$0.00</b>	<b>Year to Date</b>	<b>0</b>

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**Business Platinum Card®**  
**PALAZZO FOR CONGRESS**  
**STEVEN M PALAZZO**  
 Closing Date 07/12/16 Next Closing Date 08/12/16

**OPEN**<sup>SM</sup>

p. 1/10

Account Ending [REDACTED]

**New Balance** **\$3,817.03**

**Pay Past Due Amount Immediately †**

† To avoid a late fee of up to \$38.00, please pay the Past Due amount of \$607.25 before 08/01/16. Please pay the remaining balance by 07/27/16. If you do not pay the Amount Due by the Next Closing Date, an additional late fee of the greater of \$38.00 or 2.99% of the past due Pay in Full amount may be charged and both of these fees will appear in your next statement.

See page 2 for important information about your account.

⚠ Your account is past due.

**Membership Rewards® Points**

Available and Pending as of 05/31/16

**0**

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

**Account Summary**

Previous Balance	\$607.25
Payments/Credits	-\$0.00
New Charges	+\$3,209.78
Fees	+\$0.00

**New Balance** **\$3,817.03**

Days in Billing Period: 32

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

**Customer Care**    **Pay by Phone**  
 1-800-492-8468    1-800-472-9297

See page 2 for additional information.

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

**Payment Coupon**  
 Do not staple or use paper clips

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

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

**Account Ending** [REDACTED]

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

STEVEN M PALAZZO  
 PALAZZO FOR CONGRESS  
 970 TOMMY MUNRO DR  
 STE D  
 BILOXI MS 39532-2176

Amount Due  
**\$3,817.03**

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS  
 P.O. BOX 650448  
 DALLAS TX 75265-0448



**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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**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.

	<b>Customer Care &amp; Billing Inquiries</b>	1-800-492-8468	<b>Hearing Impaired</b>
	<b>International Collect</b>	1-623-492-7719	<b>TTY:</b> 1-800-221-9950
	<b>Large Print &amp; Braille Statements</b>	1-800-492-8468	<b>FAX:</b> 1-800-695-9090
	<b>Express Cash</b>	1-800-CASH-NOW	<b>In NY:</b> 1-800-522-1897

	<b>Website:</b> americanexpress.com
	<b>Mobile Site:</b> amexmobile.com
<b>Customer Care &amp; Billing Inquiries</b>	<b>Payments</b>
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

**Change of Address**  
If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address	<input type="text"/>
City, State	<input type="text"/>
Zip Code	<input type="text"/>
Area Code and Home Phone	<input type="text"/>
Area Code and Work Phone	<input type="text"/>
Email	<input type="text"/>

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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).



**New Charges**

**Summary**

	<b>Total</b>
STEVEN M PALAZZO [REDACTED]	\$1,494.78
CASEY STREET [REDACTED]	\$1,715.00
<b>Total New Charges</b>	<b>\$3,209.78</b>

**Detail**



**STEVEN M PALAZZO**  
 Card Ending [REDACTED]

	<b>Amount</b>
06/13/16 HOUSE GIFT SHOP 000000001 WASHINGTON DC 2022253520 Description REFER TO RECEIPT	\$54.00
06/13/16 CHICK-FIL-A #02673 000000000889289 ARLINGTON VA 7034157815	\$91.99
06/16/16 TORTILLA COAST 0000 WASHINGTON DC 202-362-9842 Description FOOD/BEVERAGE	\$186.86
06/17/16 SAVANNAH CANDY KITCHEN 000000001 ATLANTA GA 4047682002 Description REFER TO RECEIPT	\$23.95
06/19/16 MCELROYS 084870017918062 BILOXI MS MCELROYSEAFOD@YAHOO.COM	\$126.46
06/20/16 MARY MAHONEY'S OLD FRENCH HOUSE RESTAURANT BILOXI MS 2283740163 TIP \$35.00	\$206.74
06/20/16 NEWK'S EXPRESS CAFE DIBERVILLE MS 3883 PROMANADE PARKWAY D FOOD/BEVERAGE \$59.28	\$59.28
06/21/16 QDOBA WASHINGTON DC 6782658317	\$12.76

Continued on reverse

**Detail Continued**

				Amount
06/22/16	DELTA AIR LINES			\$29.00
	ATLANTA			
	DELTA AIR LINES			
	From:	To:	Carrier:	Class:
	N/A	N/A	YY	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 0060174530934			
	Passenger Name: PALAZZO/STEVEN M			
	Document Type: CLUB MEMBERSHIP FEE			
06/23/16	TORTILLA COAST 0000			\$77.57
	WASHINGTON DC			
	202-362-9842			
	Description			
	FOOD/BEVERAGE			
06/23/16	BULLFEATHERS LLC 201001003473907			\$101.32
	WASHINGTON DC			
	202-484-0228			
06/28/16	CYPRESS HOUSE			\$29.06
	Stennis Space Center MS			
	squareup.com/receipts			
06/29/16	MCDONALD'S			\$3.26
	WIGGINS MS			
	6019285362			
06/29/16	MCDONALD'S			\$6.09
	WIGGINS MS			
	6019285362			
06/30/16	PATIO 44 650000008814124			\$118.40
	HATTIESBURG MS			
	6016026907			
	TIP		\$20.00	
06/30/16	GOLDEN EAGLE EXPRESS 650000007464095			\$19.47
	HATTIESBURG MS			
	6013102372			
	Description	Price		
	GOLDEN EAGLE EXPRES	\$19.47		
07/02/16	RICHS CAR WASH 000000001			\$20.00
	BILOXI MS			
	2282170314			
	Description			
	REFER TO RECEIPT			
07/06/16	WE, THE PIZZA 0072			\$46.90
	WASHINGTON DC			
	202-544-4008			
	Description			
	FOOD/BEVERAGE			
07/08/16	TORTILLA COAST 0000			\$179.72
	WASHINGTON DC			
	202-362-9842			
	Description			
	FOOD/BEVERAGE			

Continued on next page



**Detail Continued**

		<b>Amount</b>
07/10/16	BLACKWALL HITCH 461682000838458 ALEXANDRIA VA TSAPPEL2 [REDACTED]	\$101.95
	<b>CASEY STREET</b> Card Ending [REDACTED]	
		<b>Amount</b>
06/27/16	CARTER GREEN STEAKHOUSE GULFPORT MS (228)314-2100	\$66.31
06/28/16	TREASURE BAY FOOD/BEV 0313 BILOXI MS Arrival Date Departure Date 06/28/16 06/28/16 00000000 LODGING	\$18.00
06/28/16	MUGSHOTS GRILL & BAR 650000008814165 BILOXI MS 2283854626 TIP \$8.00	\$35.25
06/28/16	TACO BELL GULFPORT MS 000-0000000	\$17.49
06/28/16	BEAU RIVAGE - EIGHT75 BILOXI MS 228-386-7540 TIP \$16.00	\$54.50
06/29/16	PURPLE PARROT CRESCENT CITY GR 65000000 HATTIESBURG MS 6012640672 TIP \$9.00	\$45.79
06/29/16	MUGSHOTS GRILL & BAR 650000008814140 HATTIESBURG MS 6012712299 TIP \$7.00	\$32.50
07/06/16	CONGRESSIONAL LIQUORS WASHINGTON DC 2025471600	\$8.79
07/07/16	CONGRESSIONAL SP 628049000495861 WASHINGTON DC 202-543-6850	\$1,000.00
07/08/16	BULLFEATHERS LLC 201001003473907 WASHINGTON DC 202-484-0228	\$235.00
07/08/16	BULLFEATHERS LLC 201001003473907 WASHINGTON DC 202-484-0228	\$124.50
07/11/16	CHICK-FIL-A #02673 000000000889289 ARLINGTON VA 7034157815	\$76.87

Continued on reverse

**Fees**

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

**2016 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2016	\$450.00
Total Interest in 2016	\$0.00



# Membership Rewards® Monthly Statement and Program News

Prepared for STEVEN M PALAZZO

Account Number [REDACTED]

**Total Points Balance** **0**

**Points Earned this Period** **0**

**Account Summary** May 1, 2016 - May 31, 2016

Opening Points Balance	0
Points Earned this Period	0
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>0</b>

**Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.**

### Questions About Your Account?

 [membershiprewards.com](http://membershiprewards.com)

**1-800-297-1300**  
International Collect: 1-336-393-1111

### Did You Know?

**Retail Gift Cards**

Make shopping your happy place. Terms and Conditions for the Membership Rewards® program apply. Visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call **1-800-AXP-EARN** (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

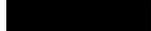
### Points Transaction Detail

May 1, 2016 - May 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Pla XXXX-XXXX [REDACTED]	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

Prepared for  
**STEVEN M PALAZZO**  
Membership Rewards® Account Number





# OPEN Savings® Summary

PALAZZO FOR CONGRESS  
STEVEN M PALAZZO  
Closing Date 07/12/16

Account Ending [REDACTED]

<b>Discounts</b>		<b>Membership Rewards® Points</b>	
<b>This Period</b>	<b>\$0.00</b>	<b>This Period</b>	<b>0</b>
<b>Year to Date</b>	<b>\$0.00</b>	<b>Year to Date</b>	<b>0</b>

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

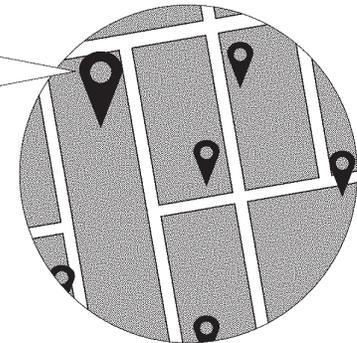
<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

*NOW THERE ARE MORE PLACES THAN EVER TO  
**USE YOUR CARD AND GET REWARDED.***



More places to use your Card means more ways to:

- Get rewards on eligible purchases\*
- Consolidate your business spending
- Support small businesses in your area



Find local places to shop for your business at [shopsmallnow.com/open](https://shopsmallnow.com/open).

\*Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

---

**AMERICAN EXPRESS OPEN  
TALKS TO YOUR QUICKBOOKS®**

Using QuickBooks Online? You can save time managing expenses by enrolling in Connect to QuickBooks, a feature of your Business Card that automatically transfers your Business Card transactions to your QuickBooks every day.

Learn more today at [OPEN.com/QuickBooks](https://OPEN.com/QuickBooks).



“ It helps me free up time and energy so I can reinvest it back into growing my business. ”

Michael Morley  
Owner  
Book Solutions LLC

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**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**Business Platinum Card®**  
**PALAZZO FOR CONGRESS**  
**STEVEN M PALAZZO**  
 Closing Date 08/12/16 Next Closing Date 09/11/16

**OPEN**<sup>SM</sup>

p. 1/9

Account Ending [REDACTED]

<b>New Balance</b>	<b>\$1,853.08</b>
<b>Please Pay By</b>	<b>08/27/16<sup>‡</sup></b>

<sup>‡</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

**Membership Rewards® Points**  
 Available and Pending as of 06/30/16 **606**

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

**Account Summary**

Previous Balance	\$3,817.03
Payments/Credits	-\$3,817.03
New Charges	+\$1,853.08
Fees	+\$0.00
<b>New Balance</b>	<b>\$1,853.08</b>

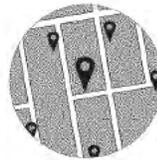
Days in Billing Period: 31

See page 2 for important information about your account.

MORE PLACES TO SPEND WITH YOUR CARD.  
**MORE WAYS TO SHOP SMALL®.**



Check out [shopsmallnow.com/open](http://shopsmallnow.com/open) to find places near you that now accept your American Express® Card.



**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

**Customer Care** 1-800-492-8468    **Pay by Phone** 1-800-472-9297

See page 2 for additional information.

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



**Payment Coupon**  
 Do not staple or use paper clips



**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)



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

**Account Ending** [REDACTED]

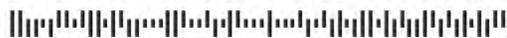
Enter 15 digit account # on all payments.  
 Make check payable to American Express.

STEVEN M PALAZZO  
 PALAZZO FOR CONGRESS  
 970 TOMMY MUNRO DR  
 STE D  
 BILOXI MS 39532-2176

Please Pay By  
**08/27/16**  
 Amount Due  
**\$1,853.08**



Check here if your address or phone number has changed. Note changes on reverse side.



AMERICAN EXPRESS  
 P.O. BOX 650448  
 DALLAS TX 75265-0448



**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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**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.

	<b>Customer Care &amp; Billing Inquiries</b>	1-800-492-8468	<b>Hearing Impaired</b>
	<b>International Collect</b>	1-623-492-7719	<b>TTY:</b> 1-800-221-9950
	<b>Large Print &amp; Braille Statements</b>	1-800-492-8468	<b>FAX:</b> 1-800-695-9090
	<b>Express Cash</b>	1-800-CASH-NOW	<b>In NY:</b> 1-800-522-1897

	<b>Website:</b> americanexpress.com
	<b>Mobile Site:</b> amexmobile.com
<b>Customer Care &amp; Billing Inquiries</b>	<b>Payments</b>
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

**Change of Address**  
If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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).



**Payments and Credits**

**Summary**

	<b>Total</b>
<b>Payments</b>	-\$3,817.03
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$3,817.03</b>

**Detail** \*Indicates posting date

<b>Payments</b>	<b>Amount</b>
07/25/16* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$3,817.03

**New Charges**

**Summary**

	<b>Total</b>
STEVEN M PALAZZO [REDACTED]	\$369.52
CASEY STREET [REDACTED]	\$575.76
TJ MORAN [REDACTED]	\$907.80
<b>Total New Charges</b>	<b>\$1,853.08</b>

**Detail**



**STEVEN M PALAZZO**  
 Card Ending [REDACTED]

	<b>Amount</b>
07/15/16 DALLAS SAFARI CLUB DALLAS TX 972-980-9800	\$100.00
07/29/16 EL BOSQUE MEXICAN GRILL 65000000649476 DIBERVILLE MS 2283960044 TIP \$7.00	\$47.00
08/03/16 CAMP SHELBY ALL RANKS CLUB Camp Shelby MS squareup.com/receipts	\$52.50
08/09/16 CAMP SHELBY ALL RANKS CLUB Camp Shelby MS squareup.com/receipts	\$42.75
08/11/16 STRICKS B-B-Q 650000007369351 HATTIESBURG MS 6012642502	\$78.00
08/12/16 KEIFERS DOWNTOWN 000000001 JACKSON MS 6013534976 Description RESTAURANT CHARGES	\$49.27

Continued on reverse

<b>Detail Continued</b>
-------------------------

			<b>Amount</b>
<hr/>			
	<b>CASEY STREET</b>		
	Card Ending [REDACTED]		
			<b>Amount</b>
07/13/16	QUICK BITE		\$88.00
	Fairfax VA		
	squareup.com/receipts		
07/13/16	QUICK BITE		\$16.00
	Washington DC		
	squareup.com/receipts		
07/21/16	BARREL 650000008427588		\$94.10
	WASHINGTON DC		
	2025433622		
	TIP	\$16.00	
07/21/16	PACIFICO CANTINA		\$128.24
	WASHINGTON DC		
	2025078143		
	TIP	\$25.00	
07/21/16	THE BRIG 0855		\$36.00
	WASHINGTON DC		
	202-675-1000		
	FOOD	\$36.00	
07/22/16	GOODSTUFF EATERY		\$71.51
	WASHINGTON DC		
	RESTAURANT		
	FOOD/BEVERAGE	\$71.51	
07/28/16	USPS 105009142923225 41828923225		\$10.61
	WASHINGTON DC		
	800-2758777		
08/04/16	Birch & Barley/Churchk		\$131.30
	Washington DC		
	202-567-2576		

	<b>TJ MORAN</b>		
	Card Ending [REDACTED]		
			<b>Amount</b>
07/27/16	SILVER STAR FB		\$460.20
	CHOCTAW MS		
	350219 39350		
08/11/16	TICO'S STEAK HOUSE		\$447.60
	RIDGELAND MS		
	601-956-1030		

<b>Fees</b>
-------------

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

Continued on next page



**Business Platinum Card®**  
PALAZZO FOR CONGRESS  
STEVEN M PALAZZO  
Closing Date 08/12/16

**OPEN**<sup>SM</sup>

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Account Ending [REDACTED]

### 2016 Fees and Interest Totals Year-to-Date

	<b>Amount</b>
Total Fees in 2016	\$450.00
Total Interest in 2016	\$0.00





# Membership Rewards® Monthly Statement and Program News

Prepared for STEVEN M PALAZZO

Account Number [REDACTED]

**Total Points Balance** **606**

**Points Earned this Period** **606**

**Account Summary** June 1, 2016 - June 30, 2016

Opening Points Balance	0
Points Earned this Period	+606
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>606</b>

**Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.**

### Questions About Your Account?

[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300  
International Collect: 1-336-393-1111

### Did You Know?

**Use Points For Your Charges**  
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at [membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

### Points Transaction Detail

June 1, 2016 - June 30, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Pla XXXX-XXXX [REDACTED]	606	0	606
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
<b>Total</b>	<b>606</b>	<b>0</b>	<b>606</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

Prepared for  
**STEVEN M PALAZZO**  
Membership Rewards® Account Number





# OPEN Savings® Summary

PALAZZO FOR CONGRESS

STEVEN M PALAZZO

Closing Date 08/12/16

Account Ending [REDACTED]

<b>Discounts</b>		<b>Membership Rewards® Points</b>	
<b>This Period</b>	<b>\$0.00</b>	<b>This Period</b>	<b>0</b>
<b>Year to Date</b>	<b>\$0.00</b>	<b>Year to Date</b>	<b>0</b>

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

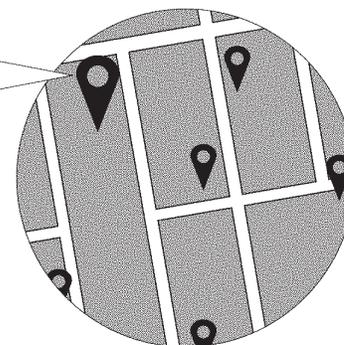
<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

*NOW THERE ARE MORE PLACES THAN EVER TO  
USE YOUR CARD AND GET REWARDED.*



More places to use your Card means more ways to:

- Get rewards on eligible purchases\*
- Consolidate your business spending
- Support small businesses in your area



Find local places to shop for your business at [shopsmallnow.com/open](https://shopsmallnow.com/open).

\*Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**Business Platinum Card®**  
**PALAZZO FOR CONGRESS**  
**STEVEN M PALAZZO**  
 Closing Date 09/11/16 Next Closing Date 10/12/16

**OPEN**<sup>SM</sup>

p. 1/9

Account Ending [REDACTED]

<b>New Balance</b>	<b>\$2,108.96</b>
<b>Please Pay By</b>	<b>09/26/16 ‡</b>

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date.

**Membership Rewards® Points**  
 Available and Pending as of 07/31/16

**3,816**

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

**Account Summary**

Previous Balance	\$1,853.08
Payments/Credits	-\$1,853.08
New Charges	+\$2,108.96
Fees	+\$0.00
<b>New Balance</b>	<b>\$2,108.96</b>

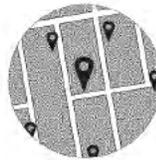
Days in Billing Period: 30

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**Customer Care**

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**Payment Coupon**  
 Do not staple or use paper clips



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[open.com/pbc](http://open.com/pbc)



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

**Account Ending** [REDACTED]

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

STEVEN M PALAZZO  
 PALAZZO FOR CONGRESS  
 970 TOMMY MUNRO DR  
 STE D  
 BILOXI MS 39532-2176

Please Pay By  
**09/26/16**  
 Amount Due  
**\$2,108.96**



Check here if your address or phone number has changed. Note changes on reverse side.



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	<b>International Collect</b>	1-623-492-7719	<b>TTY:</b> 1-800-221-9950
	<b>Large Print &amp; Braille Statements</b>	1-800-492-8468	<b>FAX:</b> 1-800-695-9090
	<b>Express Cash</b>	1-800-CASH-NOW	<b>In NY:</b> 1-800-522-1897

	<b>Website:</b> americanexpress.com
	<b>Mobile Site:</b> amexmobile.com
<b>Customer Care &amp; Billing Inquiries</b>	<b>Payments</b>
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

**Change of Address**  
If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address	<input type="text"/>
City, State	<input type="text"/>
Zip Code	<input type="text"/>
Area Code and Home Phone	<input type="text"/>
Area Code and Work Phone	<input type="text"/>
Email	<input type="text"/>

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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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).



**Payments and Credits**

**Summary**

	<b>Total</b>
<b>Payments</b>	-\$1,853.08
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$1,853.08</b>

**Detail** \*Indicates posting date

<b>Payments</b>	<b>Amount</b>
08/20/16* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$1,853.08

**New Charges**

**Summary**

	<b>Total</b>
STEVEN M PALAZZO [REDACTED]	\$1,009.39
CASEY STREET [REDACTED]	\$1,099.57
<b>Total New Charges</b>	<b>\$2,108.96</b>

**Detail**



**STEVEN M PALAZZO**  
 Card Ending [REDACTED]

	<b>Amount</b>
08/13/16 HILTON JACKSON JACKSON MS Arrival Date 08/11/16 Departure Date 08/12/16 00000000	\$19.25
08/13/16 CAMP SHELBY ALL RANKS CLUB Camp Shelby MS squareup.com/receipts	\$65.00
08/13/16 RICHS CAR WASH 000000001 BILOXI MS 2282170314 Description REFER TO RECEIPT	\$18.00
08/16/16 MOVIE STAR RESTAURANT 650000002964842 HATTIESBURG MS 6012640606 TIP \$3.00	\$27.00
08/17/16 CAMP SHELBY ALL RANKS CLUB Camp Shelby MS squareup.com/receipts	\$19.50
08/19/16 CYPRESS HOUSE Stennis Space Center MS GOODS/SERVICES	\$88.75

Continued on reverse

<b>Detail Continued</b>
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		<b>Amount</b>
08/19/16	EL BOSQUE MEXICAN GRILL 65000000649476 DIBERVILLE MS 2283960044 TIP	\$90.20   \$15.00
08/23/16	RICHS CAR WASH 000000001 BILOXI MS 2282170314 Description REFER TO RECEIPT	\$18.00
08/26/16	TARANTOS CRAWFISH 650000008684808 BILOXI MS 2283920990 TIP	\$156.00   \$20.00
08/31/16	CORAS RESTAURANT 650000007813176 BILOXI MS 6154067993 TIP	\$45.85   \$10.00
09/01/16	MUGSHOTS GRILL & BAR 650000008814140 HATTIESBURG MS 6012712299 TIP	\$15.50   \$5.00
09/01/16	SULLYS TAVERN 084890016954276 HATTIESBURG MS 6013365358	\$152.03
09/02/16	COUNTRY KITCHEN 0324 PURVIS MS 601-794-1946 Description FAST FOOD RESTAURAN	\$31.61
09/02/16	LAKE SERENE GROCERY 98 000000000205259 HATTIESBURG MS 9999999999	\$7.02
09/02/16	UNIV OF SOUTHERN MIS#0450 000000450 HATTIESBURG MS 9089912629 Description Merchandise	\$158.82
09/03/16	INFINITY SCIENCE CENTER 948908300000036 BAY SAINT LOU MS (228)533-9025	\$24.00
09/03/16	RICHS CAR WASH 000000001 BILOXI MS 2282170314 Description REFER TO RECEIPT	\$18.00
09/09/16	CELLULAR SALES GC-MV 0000 MANDEVILLE LA 865-584-7555 Description CELLULAR PHONES/BEE	\$54.86

Continued on next page



**Detail Continued**

				Amount
<b>CASEY STREET</b>				
Card Ending [REDACTED]				
				Amount
08/23/16	UNITED AIRLINES			\$8.99
	HOUSTON TX			
	UNITED AIRLINES			
	From:	To:	Carrier:	Class:
	LAS VEGAS MCCARRAN	WASHINGTON DULLES	UA	00
		N/A	YY	00
		N/A	YY	00
		N/A	YY	00
	Ticket Number: 01629234409434		Date of Departure: 08/23	
	Passenger Name: STREET /INFLIGHT WI-FI			
08/24/16	HILTON KING EDWARD GRL 341875			\$26.80
	JACKSON MS			
	(601)353-5464			
	TIP	\$5.00		
08/25/16	HILTON KING EDWARD GRL 341875			\$30.71
	JACKSON MS			
	(601)353-5464			
	TIP	\$10.00		
08/25/16	OLE TAVERN ON GEORGE ST 000000001			\$44.00
	JACKSON MS			
	6019602700			
	Description			
	RESTAURANT CHARGES			
08/25/16	AJAX SEAFOOD KITCHEN & BAR 65000000898			\$168.03
	GULFPORT MS			
	2282844728			
	TIP	\$30.00		
08/25/16	THE MANSHIP WOOD FIRED 000000001			\$404.98
	JACKSON MS			
	6015721006			
	Description			
	REFER TO RECEIPT			
08/26/16	F&B CATERING			\$12.75
	BAY ST LOUIS MS			
	2016082600000581 39520			
	RESTAURANT			
08/26/16	HILTON GARDEN INN			\$135.54
	JACKSON MS			
	Arrival Date	Departure Date		
	08/24/16	08/25/16		
	00000000			
	LODGING			
08/26/16	HILTON GARDEN INN			\$99.54
	JACKSON MS			
	Arrival Date	Departure Date		
	08/24/16	08/25/16		
	00000000			
	LODGING			

Continued on reverse

**Detail Continued**

		<b>Amount</b>
08/26/16	HILTON GARDEN INN JACKSON MS Arrival Date 08/24/16 Departure Date 08/25/16 00000000 LODGING	\$99.54
08/26/16	UBER *US AUG25 WECGJ UBER *US AUG2 866-576-1039 CA 8665761039	\$10.67
08/26/16	UBER *US AUG25 LQSYI UBER *US AUG2 866-576-1039 CA 8665761039	\$10.86
08/26/16	GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC	\$19.95
08/26/16	MSE BRANDED GULFPORT BIL GULFPORT MS 770-532-3301 Description FAST FOOD RESTAURAN	\$27.21

**Fees**

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

**2016 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2016	\$450.00
Total Interest in 2016	\$0.00



# Membership Rewards® Monthly Statement and Program News

Prepared for STEVEN M PALAZZO

Account Number [REDACTED]

**Total Points Balance** **3,816**

**Points Earned this Period** **3,210**

**Account Summary** July 1, 2016 - July 31, 2016

Opening Points Balance	606
Points Earned this Period	+3,210
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>3,816</b>

**Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.**

**Questions About Your Account?**

 [membershiprewards.com](http://membershiprewards.com)

1-800-297-1300  
International Collect: 1-336-393-1111

**Did You Know?**

**Use Points For Your Charges**

Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at [membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

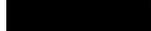
**Points Transaction Detail**

July 1, 2016 - July 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Pla XXXX-XXXX [REDACTED]	1,494	0	1,494
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,716	0	1,716
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
<b>Total</b>	<b>3,210</b>	<b>0</b>	<b>3,210</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

Prepared for  
**STEVEN M PALAZZO**  
Membership Rewards® Account Number





# OPEN Savings® Summary

PALAZZO FOR CONGRESS  
STEVEN M PALAZZO  
Closing Date 09/11/16

Account Ending [REDACTED]

<b>Discounts</b>		<b>Membership Rewards® Points</b>	
<b>This Period</b>	<b>\$0.00</b>	<b>This Period</b>	<b>0</b>
<b>Year to Date</b>	<b>\$0.00</b>	<b>Year to Date</b>	<b>0</b>

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

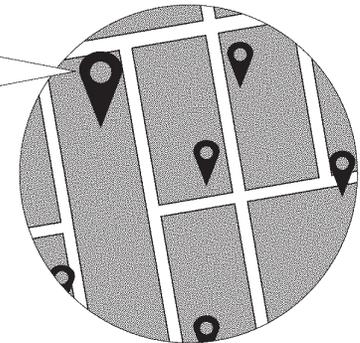
<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

*NOW THERE ARE MORE PLACES THAN EVER TO  
**USE YOUR CARD AND GET REWARDED.***



More places to use your Card means more ways to:

- Get rewards on eligible purchases\*
- Consolidate your business spending
- Support small businesses in your area



Find local places to shop for your business at [shopsmallnow.com/open](https://shopsmallnow.com/open).

\*Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**Business Platinum Card®**  
 PALAZZO FOR CONGRESS  
 STEVEN M PALAZZO  
 Closing Date 10/12/16 Next Closing Date 11/11/16

**OPEN**<sup>SM</sup>

p. 1/11

Account Ending [REDACTED]

<b>New Balance</b>	<b>\$2,325.51</b>
<b>Please Pay By</b>	<b>10/27/16<sup>‡</sup></b>

<sup>‡</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

**Membership Rewards® Points**  
 Available and Pending as of 08/31/16

**5,670**

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

**Account Summary**

Previous Balance	\$2,108.96
Payments/Credits	-\$2,108.96
New Charges	+\$2,325.51
Fees	+\$0.00
<b>New Balance</b>	<b>\$2,325.51</b>

Days in Billing Period: 31

See page 2 for important information about your account.

See page 7 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

**Customer Care**

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

**Customer Care** 1-800-492-8468    **Pay by Phone** 1-800-472-9297

See page 2 for additional information.

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

**Payment Coupon**  
 Do not staple or use paper clips

**Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

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

**Account Ending** [REDACTED]  
 Enter 15 digit account # on all payments.  
 Make check payable to American Express.

STEVEN M PALAZZO  
 PALAZZO FOR CONGRESS  
 970 TOMMY MUNRO DR  
 STE D  
 BILOXI MS 39532-2176

Please Pay By <b>10/27/16</b>
Amount Due <b>\$2,325.51</b>

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS  
 P.O. BOX 650448  
 DALLAS TX 75265-0448

[REDACTED] r

**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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**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.

	<b>Customer Care &amp; Billing Inquiries</b>	1-800-492-8468	<b>Hearing Impaired</b>
	<b>International Collect</b>	1-623-492-7719	<b>TTY:</b> 1-800-221-9950
	<b>Large Print &amp; Braille Statements</b>	1-800-492-8468	<b>FAX:</b> 1-800-695-9090
	<b>Express Cash</b>	1-800-CASH-NOW	<b>In NY:</b> 1-800-522-1897

	<b>Website:</b> americanexpress.com
	<b>Mobile Site:</b> amexmobile.com
<b>Customer Care &amp; Billing Inquiries</b>	<b>Payments</b>
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

**Change of Address**  
If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address	<input type="text"/>
City, State	<input type="text"/>
Zip Code	<input type="text"/>
Area Code and Home Phone	<input type="text"/>
Area Code and Work Phone	<input type="text"/>
Email	<input type="text"/>

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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).



**Business Platinum Card®**  
 PALAZZO FOR CONGRESS  
 STEVEN M PALAZZO  
 Closing Date 10/12/16

**OPEN**<sup>SM</sup>

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Account Ending [REDACTED]

**Payments and Credits**

**Summary**

	<b>Total</b>
<b>Payments</b>	-\$2,108.96
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$2,108.96</b>

**Detail** \*Indicates posting date

<b>Payments</b>	<b>Amount</b>
09/16/16* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$2,108.96

**New Charges**

**Summary**

	<b>Total</b>
STEVEN M PALAZZO [REDACTED]	\$737.91
CASEY STREET [REDACTED]	\$1,236.52
STEPHEN MOORE [REDACTED]	\$193.57
JILL DUCKWORTH [REDACTED]	\$157.51
<b>Total New Charges</b>	<b>\$2,325.51</b>

**Detail**



**STEVEN M PALAZZO**  
 Card Ending [REDACTED]

	<b>Amount</b>
09/14/16 NORTH PARK CAR WASH & QUI 0000000006234 COVINGTON LA 9858982128	\$62.79
09/15/16 RICHES CAR WASH 000000001 BILOXI MS 2282170314 Description REFER TO RECEIPT	\$18.00
09/21/16 USCONNECT BLACK TIE SERVICES2 65000000 HALETHORPE MD 3363930031	\$5.25
09/22/16 TORTILLA COAST 0000 WASHINGTON DC 202-362-9842 Description FOOD/BEVERAGE	\$150.19
09/29/16 ATL AIRP DIVERSE-DR3 ATLANTA GA FAST FOOD RESTAURANT FOOD/BEVERAGE	\$6.03
	\$6.03

Continued on reverse

<b>Detail Continued</b>
-------------------------

		<b>Amount</b>
09/29/16	TORTILLA COAST 0000 WASHINGTON DC 202-362-9842 Description FOOD/BEVERAGE	\$202.82
09/30/16	POP'S PIZZERIA 0023 BILOXI MS 228-207-6473 Description FOOD/BEVERAGE	\$60.72
10/07/16	EL BOSQUE MEXICAN GRILL 65000000649476 DIBERVILLE MS 2283960044 TIP \$8.00	\$44.86
10/11/16	SULLYS TAVERN 084890016954276 HATTIESBURG MS 6013365358	\$187.25

**CASEY STREET**

Card Ending [REDACTED]

		<b>Amount</b>
09/22/16	MOBILESPHERESLYDIAL*MOBILESPHERE BOSTON MA 617-399-9980 Description MOBILESPHERESLYDIAL	\$2.95
09/22/16	MOBILESPHERESLYDIAL*MOBILESPHERE BOSTON MA 617-399-9980 Description MOBILESPHERESLYDIAL	\$5.00
09/30/16	FACEBK *DXF64AN4Y2 FB.ME/ADS CA FACEBOOK ADVERTISING	\$14.49
09/30/16	FACEBK *CXF64AN4Y2 FB.ME/ADS CA FACEBOOK ADVERTISING	\$160.51
10/03/16	MSU CAMPUS COMMERCE MISS. STATE MS 6623251931	\$882.00
10/06/16	CREATESEND.COM EMAIL SYDNEY NS LEVEL 38 201 ELIZABETH S	\$171.57

**STEPHEN MOORE**

Card Ending [REDACTED]

		<b>Amount</b>
09/26/16	WAL-MART SUPERCENTER 916 0916 HATTIESBURG MS DISCOUNT STORE	\$24.70

Continued on next page



**Business Platinum Card®**  
 PALAZZO FOR CONGRESS  
 STEVEN M PALAZZO  
 Closing Date 10/12/16

**OPEN**<sup>SM</sup>

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Account Ending [REDACTED]

**Detail Continued**

		<b>Amount</b>
10/03/16	PURPLE PARROT CRESCENT CITY GR 6500000 HATTIESBURG MS 6012640672 TIP \$5.00	\$53.76
10/03/16	COURTYARD HATTIESBURG HATTIESBURG MS LODGING FOOD/BEVERAGE \$30.52 TIP \$3.00	\$33.52
10/05/16	CHICK-FIL-A #02463 000000000840101 D'IBERVILLE MS 2283921892	\$16.23
10/07/16	TEXACO 0357764/CHEVRON HATTIESBURG MS SERVICE STN Description CHEVRON TAX	\$4.45
10/08/16	THE HOME DEPOT BILOXI MS 800-654-0688	\$21.12
10/08/16	FAYARDS 00000168252 BILOXI MS 228-388-1021 Description Price GAS/MSC95 12248252 \$20.67	\$20.67
10/08/16	DOLLAR GENERAL #16679 000016679 BILOXI MS 8006789258 Description Price DISCOUNT STORES \$7.22	\$7.22
10/11/16	HALF SHELL HATTIESBURG 0064 HATTIESBURG MS 601-296-7901 Description EATING PLACES, REST	\$11.90



**JILL DUCKWORTH**

Card Ending [REDACTED]

		<b>Amount</b>
10/03/16	INSOMNIA COOKIES - HATTIE 000000001 HATTIESBURG MS 8776326654 Description REFER TO RECEIPT	\$63.22
10/11/16	WAL-MART SUPERCENTER 916 0916 HATTIESBURG MS DISCOUNT STORE	\$94.29

Continued on reverse

**Fees**

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

**2016 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2016	\$450.00
Total Interest in 2016	\$0.00



**Business Platinum Card®**

PALAZZO FOR CONGRESS  
STEVEN M PALAZZO  
Closing Date 10/12/16



p. 7/11

Account Ending [REDACTED]

**Notice of Important Changes to the Membership Rewards® Program Terms**

We are making changes summarized below to the Membership Rewards program terms. We encourage you to read this notice and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to the Membership Rewards program terms can be found on the following page.

**Important Information about the Membership Rewards Program**

According to the Membership Rewards® program Terms and Conditions, when you receive a statement credit for a returned purchase, we will reverse the points you earned for that purchase. Effective January 1, 2017, we are changing the Terms and Conditions to clarify that, if your point balance is insufficient to cover point reversals for this or other reasons, your point balance will be negative. If this happens, any points you receive thereafter will be applied first to the negative balance and you will not have points available for redemption until your point balance becomes positive.

*See the reverse side for the Detail of Changes to the Membership Rewards program Terms and Conditions*

ID 12380

CMLENDDMRUS0099

AMEX000057

**20-2124\_0776**

AMEX\_0057

## Detail of Changes to the Membership Rewards Program Terms

This notice amends the Membership Rewards program Terms and Conditions (the "Terms and Conditions") as described below. We have the right to amend as described in the Terms and Conditions. Any provisions in the Terms conflicting with this change are replaced fully and completely. Provisions not changed by this notice remain in full force and effect.

### Membership Rewards Program

Effective January 1, 2017, the *Forfeiting and Getting Points Back* section of the Terms and Conditions is amended by adding the following additional section after the "4. For Cancelling Your Account":

#### 5. Negative Point Balance

In certain circumstances (for example, if points you received for a purchase are reversed because you returned that purchase and your point balance is insufficient to cover the reversal; or, if we determine that you are ineligible for an additional points incentive award that you received and your point balance is insufficient to cover the reversal of the incentive award) your point balance can be negative. If this happens, any points you receive thereafter will be applied first to the negative balance, and you will not have points available for redemption until your point balance becomes positive.



# Membership Rewards® Monthly Statement and Program News

Prepared for STEVEN M PALAZZO

Account Number [REDACTED]

**Total Points Balance** **5,670**

**Points Earned this Period** **1,854**

**Account Summary** August 1, 2016 - August 31, 2016

Opening Points Balance	3,816
Points Earned this Period	+1,854
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>5,670</b>

**Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.**

### Questions About Your Account?

[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300  
International Collect: 1-336-393-1111

### Did You Know?

**Use Points For Your Charges**

Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at [membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

### Points Transaction Detail

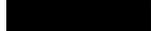
August 1, 2016 - August 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Pla XXXX-XXXX [REDACTED]	370	0	370
Add'l Business Platinum XXXX-XXXX [REDACTED]	576	0	576
Add'l Business Platinum XXXX-XXXX [REDACTED]	908	0	908
Add'l Business num XXXX-XXXX [REDACTED]	0	0	0
<b>Total</b>	<b>1,854</b>	<b>0</b>	<b>1,854</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

Prepared for  
**STEVEN M PALAZZO**

Membership Rewards® Account Number





# OPEN Savings® Summary

PALAZZO FOR CONGRESS  
STEVEN M PALAZZO  
Closing Date 10/12/16

Account Ending [REDACTED]

<b>Discounts</b>		<b>Membership Rewards® Points</b>	
<b>This Period</b>	<b>\$0.00</b>	<b>This Period</b>	<b>0</b>
<b>Year to Date</b>	<b>\$0.00</b>	<b>Year to Date</b>	<b>0</b>

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

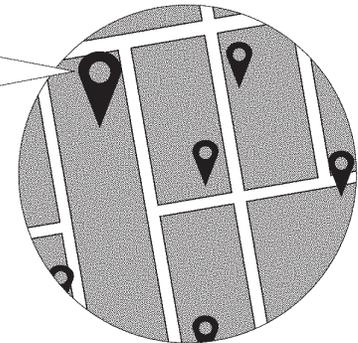
<sup>1</sup> See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

*NOW THERE ARE MORE PLACES THAN EVER TO  
**USE YOUR CARD AND GET REWARDED.***



More places to use your Card means more ways to:

- Get rewards on eligible purchases\*
- Consolidate your business spending
- Support small businesses in your area



Find local places to shop for your business at [shopsmallnow.com/open](https://shopsmallnow.com/open).

\*Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**Business Platinum Card®**  
**PALAZZO FOR CONGRESS**  
**STEVEN M PALAZZO**  
 Closing Date 11/11/16 Next Closing Date 12/12/16

**OPEN**<sup>SM</sup>

p. 1/10

Account Ending [REDACTED]

<b>New Balance</b>	<b>\$9,196.10</b>
<b>Please Pay By</b>	<b>11/26/16<sup>‡</sup></b>

<sup>‡</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

**Membership Rewards® Points**  
 Available and Pending as of 09/30/16  
**7,783**

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

**Account Summary**

Previous Balance	\$2,325.51
Payments/Credits	-\$2,325.51
New Charges	+\$9,196.10
Fees	+\$0.00
<b>New Balance</b>	<b>\$9,196.10</b>

Days in Billing Period: 30

See page 2 for important information about your account.

MORE PLACES TO SPEND WITH YOUR CARD.  
**MORE WAYS TO SHOP SMALL®.**



Check out [shopsmallnow.com/open](http://shopsmallnow.com/open) to find places near you that now accept your American Express® Card.



**Customer Care**

 **Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

**Customer Care**    **Pay by Phone**  
 1-800-492-8468    1-800-472-9297

 See page 2 for additional information.

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

 **Payment Coupon**  
 Do not staple or use paper clips

 **Pay by Computer**  
[open.com/pbc](http://open.com/pbc)

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

**Account Ending** [REDACTED]  
 Enter 15 digit account # on all payments.  
 Make check payable to American Express.

STEVEN M PALAZZO  
 PALAZZO FOR CONGRESS  
 970 TOMMY MUNRO DR  
 STE D  
 BILOXI MS 39532-2176

Please Pay By <b>11/26/16</b>
Amount Due <b>\$9,196.10</b>

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS  
 P.O. BOX 650448  
 DALLAS TX 75265-0448



**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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**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.

	<b>Customer Care &amp; Billing Inquiries</b>	1-800-492-8468	<b>Hearing Impaired</b>
	<b>International Collect</b>	1-623-492-7719	<b>TTY:</b> 1-800-221-9950
	<b>Large Print &amp; Braille Statements</b>	1-800-492-8468	<b>FAX:</b> 1-800-695-9090
	<b>Express Cash</b>	1-800-CASH-NOW	<b>In NY:</b> 1-800-522-1897

	<b>Website:</b> americanexpress.com
	<b>Mobile Site:</b> amexmobile.com
<b>Customer Care &amp; Billing Inquiries</b>	<b>Payments</b>
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

**Change of Address**  
If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address	<input type="text"/>
City, State	<input type="text"/>
Zip Code	<input type="text"/>
Area Code and Home Phone	<input type="text"/>
Area Code and Work Phone	<input type="text"/>
Email	<input type="text"/>

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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).



**Payments and Credits**

**Summary**

	<b>Total</b>
<b>Payments</b>	-\$2,325.51
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$2,325.51</b>

**Detail** \*Indicates posting date

<b>Payments</b>	<b>Amount</b>
10/28/16* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$2,325.51

**New Charges**

**Summary**

	<b>Total</b>
STEVEN M PALAZZO [REDACTED]	\$627.12
CASEY STREET [REDACTED]	\$1,488.68
STEPHEN MOORE [REDACTED]	\$1,615.82
JILL DUCKWORTH [REDACTED]	\$5,464.48
<b>Total New Charges</b>	<b>\$9,196.10</b>

**Detail**



**STEVEN M PALAZZO**  
 Card Ending [REDACTED]

	<b>Amount</b>
10/18/16 NEWK'S EXPRESS CAFE DIBERVILLE MS \$58.81 3883 PROMANADE PARKWAY D FOOD/BEVERAGE \$55.81 TIP \$3.00	
10/24/16 EL BOSQUE MEXICAN GRILL 65000000649476 DIBERVILLE MS \$53.16 2283960044 TIP \$8.86	
10/25/16 VUCINOVICH'S RESTAURANT 650000002551755 NEW ORLEANS LA \$37.89 5042545246	
10/30/16 HOOTERS OF HATTIESBURG 0079 HATTIESBURG MS \$114.04 FAST FOOD RESTAURANT Description FAST FOOD RESTAURANT	
11/01/16 RICHS CAR WASH 000000001 BILOXI MS \$18.00 2282170314 Description REFER TO RECEIPT	
11/02/16 OSAKA JAPANESE HIBACHI & SUSHI RESTAURANT DIBERVILLE MS \$77.91 USFC39540	
11/06/16 CAMP SHELBY ALL RANKS CLUB Camp Shelby MS \$25.00 squareup.com/receipts	
11/08/16 CHEF SCOTT'S RESTAURANT & 6500000032291 OCEAN SPRINGS MS \$143.81 2288723544 TIP \$25.00	
11/10/16 DONANELLES BAR AND GRILL 000000001 HATTIESBURG MS \$98.50 6015453860 Description REFER TO RECEIPT	

Continued on reverse

## Detail Continued

				Amount
	<b>CASEY STREET</b> Card Ending [REDACTED]			
				Amount
10/13/16	THE BRIG 0855 202-675-1000 FOOD	WASHINGTON	DC	\$127.00
				\$127.00
10/19/16	NAHRO NAHRO CHARITABLE ORG	WASHINGTON	DC	\$25.00
10/31/16	FACEBK *J2J3DA25Y2 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$310.79
11/01/16	AJAX SEAFOOD KITCHEN & BAR 65000000898 2282844728 TIP	GULFPORT	MS	\$22.98
				\$8.00
11/01/16	WAL-MART SUPERCENTER 2715 2715 DISCOUNT STORE	DIBERVILLE	MS	\$147.97
11/01/16	GoGoAir.Com INFLIGHT INTERNET ACC	877-350-0038	CO	\$9.95
11/02/16	AJAX SEAFOOD KITCHEN & BAR 65000000898 2282844728 TIP	GULFPORT	MS	\$136.49
				\$25.00
11/02/16	POP'S PIZZERIA 0023 228-207-6473 Description FOOD/BEVERAGE	BILOXI	MS	\$32.73
11/03/16	GULF BREEZE BAR AT ISLAND (228)314-2100 TIP	GULFPORT	MS	\$9.50
				\$3.00
11/03/16	TWIN PEAKS D'IBERVILLE 2252528261	DIBERVILLE	MS	\$44.41
11/03/16	HILTON GARDEN INN GULFPORT AIR RESTAURANT TIP	GULFPORT	MS	\$34.89
				\$6.00
11/03/16	DICKEY'S MS-639 RESTAURANT	D'IBERVILLE	MS	\$69.44
11/04/16	CORAS RESTAURANT 650000007813176 6154067993 TIP	BILOXI	MS	\$80.99
				\$20.00
11/04/16	BOZOS GROCERY AND GRILL 000000001 2287623322 Description RESTAURANT CHARGES	PASCAGOULA	MS	\$52.83
11/05/16	UNIV OF SOUTHERN MIS#0450 000000450 9089912629 Description Merchandise	HATTIESBURG	MS	\$64.18
11/06/16	UBER *US NOV05 VZKJ7 HELP.UBER.COM	HELP.UBER.COM	CA	\$9.70
11/06/16	MUGSHOTS GRILL & BAR 650000008814140 6012712299 TIP	HATTIESBURG	MS	\$32.37
				\$6.00
11/06/16	CREATESEND.COM EMAIL LEVEL 38 201 ELIZABETH S	SYDNEY	NS	\$171.57
11/08/16	LOVES TRAVEL STOPS #402 AUTO FUEL DISPENSER Quantity Description Price 18 FUEL \$1.93	BILOXI	MS	\$34.95
11/08/16	MUGSHOTS GRILL & BAR 650000008814140 6012712299 TIP	HATTIESBURG	MS	\$8.00
				\$4.00

Continued on next page



**Detail Continued**

				<b>Amount</b>
11/08/16	MUGSHOTS GRILL & BAR 650000008814140 6012712299 TIP	HATTIESBURG	MS	\$34.62
	\$6.00			
11/09/16	UBER *US NOV08 R2XO5 HELP.UBER.COM	HELP.UBER.COM	CA	\$6.20
11/09/16	TOPHERS OF HARDY M 542929806737813 6014341439 FOOD/BEVERAGE	HATTIESBURG	MS	\$22.12
	\$22.12			



**STEPHEN MOORE**

Card Ending [REDACTED]

				<b>Amount</b>
10/12/16	ED'S BURGER JOINT USFC39401	HATTIESBURG	MS	\$37.92
10/20/16	FARMERS FEED & SUPPLY FARMERS FEED & PET SHOP/FOOD/SUPPLY	NEW AUGUSTA	MS	\$11.63
10/27/16	COURTYARD HATTIESBURG LODGING FOOD/BEVERAGE TIP	HATTIESBURG	MS	\$25.80
	\$21.80 \$4.00			
10/27/16	HOOTERS OF HATTIESBURG 0079 FAST FOOD RESTAURANT Description FAST FOOD RESTAURAN	HATTIESBURG	MS	\$41.86
10/27/16	HOOTERS OF HATTIESBURG 0079 FAST FOOD RESTAURANT Description FAST FOOD RESTAURAN	HATTIESBURG	MS	\$82.90
10/29/16	MUGSHOTS GRILL & BAR 650000008814140 6012712299 TIP	HATTIESBURG	MS	\$41.86
	\$6.00			
10/29/16	ROSES BBQ 201001003185808 601-584-8691	HATTIESBURG	MS	\$482.26
10/31/16	WAL-MART SUPERCENTER 3528 3528 DISCOUNT STORE	WIGGINS	MS	\$196.59
11/06/16	HOOTERS OF HATTIESBURG 0079 FAST FOOD RESTAURANT Description FAST FOOD RESTAURAN	HATTIESBURG	MS	\$52.30
11/06/16	HOOTERS OF HATTIESBURG 0079 FAST FOOD RESTAURANT Description FAST FOOD RESTAURAN	HATTIESBURG	MS	\$103.53
11/07/16	JR FOOD MART 6015820193 Description SVC STA, WITH/WITHO	PETAL	MS	\$7.03
	Price \$7.03			
11/08/16	TOPHERS OF HARDY M 542929806737813 6014341439 FOOD/BEVERAGE	HATTIESBURG	MS	\$19.53
	\$19.53			
11/08/16	TOPHERS OF HARDY M 542929806737813 6014341439 FOOD/BEVERAGE	HATTIESBURG	MS	\$8.55
	\$8.55			
11/08/16	COURTYARD HATTIESBURG LODGING FOOD/BEVERAGE TIP	HATTIESBURG	MS	\$353.43
	\$253.43 \$100.00			

Continued on reverse

**Detail Continued**

					<b>Amount</b>
11/08/16	LINCOLN ROAD PACKAGE STOR 650000008073 6012683677 Description LINCOLN ROAD PACKAG	Price \$32.68	HATTIESBURG	MS	\$32.68
11/08/16	LINCOLN ROAD PACKAGE STOR 650000008073 6012683677 Description LINCOLN ROAD PACKAG	Price \$94.26	HATTIESBURG	MS	\$94.26
11/09/16	CHICK-FIL-A 6015799119		HATTIESBURG	MS	\$23.69



**JILL DUCKWORTH**

Card Ending [REDACTED]

					<b>Amount</b>
10/14/16	FEDEX# 784340365926 784340365926 FedEx #1-800-622-1147 TO: Koch Companies LA FROM: Jill Duckworth 39401 001 Standard 1LB AWB784340365926 FedEx #1-800-622-1147		MEMPHIS	TN	\$32.00
10/27/16	IHEART MEDIA 4301 307 78258 ADVERTISING AGENCY/SVSS		SAN ANTONIO	TX	\$5,220.05
10/27/16	WAFFLE HOUSE 228-867-9911 Description FOOD/BEVERAGE		GULFPORT	MS	\$24.00
10/29/16	UNIV OF SOUTHERN MIS#0450 000000450 9089912629 Description Merchandise		HATTIESBURG	MS	\$138.97
11/01/16	NEWK'S EXPRESS CAFE 3883 PROMANADE PARKWAY D FOOD/BEVERAGE TIP	\$46.46 \$3.00	DIBERVILLE	MS	\$49.46

**Fees**

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

**2016 Fees and Interest Totals Year-to-Date**

		<b>Amount</b>
Total Fees in 2016		\$450.00
Total Interest in 2016		\$0.00



# Membership Rewards® Monthly Statement and Program News

Prepared for STEVEN M PALAZZO

Account Number [REDACTED]

**Total Points Balance** **7,783**

**Points Earned this Period** **2,113**

**Account Summary** September 1, 2016 - September 30, 2016

Opening Points Balance	5,670
Points Earned this Period	+2,113
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>7,783</b>

**Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.**

## Questions About Your Account?

[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300  
International Collect: 1-336-393-1111

## Did You Know?

### Use Points For Your Charges

Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at [membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

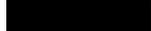
## Points Transaction Detail

September 1, 2016 - September 30, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Business Pla XXXX-XXXX [REDACTED]	1,011	0	1,011
Add'l Business Platinum XXXX-XXXX [REDACTED]	1,102	0	1,102
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business num XXXX-XXXX [REDACTED]	0	0	0
Add'l Business Platinum XXXX-XXXX [REDACTED]	0	0	0
Add'l Business num XXXX-XXXX [REDACTED]	0	0	0
<b>Total</b>	<b>2,113</b>	<b>0</b>	<b>2,113</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

Prepared for  
**STEVEN M PALAZZO**  
Membership Rewards® Account Number





# OPEN Savings® Summary

PALAZZO FOR CONGRESS  
STEVEN M PALAZZO  
Closing Date 11/11/16

Account Ending [REDACTED]

<b>Discounts</b>		<b>Membership Rewards® Points</b>	
<b>This Period</b>	<b>\$0.00</b>	<b>This Period</b>	<b>64</b>
<b>Year to Date</b>	<b>\$0.00</b>	<b>Year to Date</b>	<b>64</b>

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
FEDEX GROUND & FEDEX EXPRESS - Visit <a href="https://opensavings.com">opensavings.com</a>	\$32.00	\$0.00	64	\$32.00	\$0.00	64
<b>Ongoing Benefits Total</b>	<b>\$32.00</b>	<b>\$0.00</b>	<b>64</b>	<b>\$32.00</b>	<b>\$0.00</b>	<b>64</b>
<b>Grand Totals</b>		<b>\$0.00</b>	<b>64<sup>2</sup></b>		<b>\$0.00</b>	<b>64<sup>2</sup></b>

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

1 See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

# AMERICAN EXPRESS OPEN® TALKS TO YOUR QUICKBOOKS®

Using QuickBooks Online? You can save time managing expenses by enrolling in Connect to QuickBooks, a feature that comes with your Business Card that automatically transfers your Business Card transactions to your QuickBooks every day.

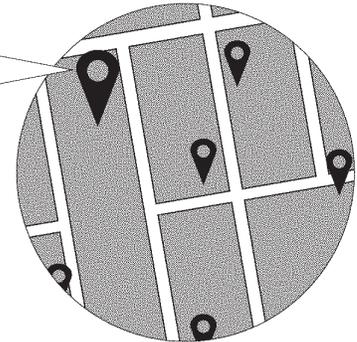
Learn more today at [OPEN.com/QuickBooks](https://OPEN.com/QuickBooks).



“ It helps me free up time and energy so I can reinvest it back into growing my business. ”

Michael Morley  
Owner  
Book Solutions LLC

NOW THERE ARE MORE PLACES THAN EVER TO  
**USE YOUR CARD AND GET REWARDED.**



More places to use your Card means more ways to:

- Get rewards on eligible purchases\*
- Consolidate your business spending
- Support small businesses in your area



Find local places to shop for your business at [shopsmallnow.com/open](https://shopsmallnow.com/open).

\*Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**



**Business Platinum Card®**  
 PALAZZO FOR CONGRESS  
 STEVEN M PALAZZO  
 Closing Date 12/12/16 Next Closing Date 01/12/17

**OPEN**<sup>SM</sup>

p. 1/10

Account Ending [REDACTED]

<b>New Balance</b>	<b>\$7,909.01</b>
<b>Please Pay By</b>	<b>12/27/16<sup>‡</sup></b>

<sup>‡</sup> Payment is due upon receipt. We suggest you pay by the Please Pay By date.

**Membership Rewards® Points**  
 Available and Pending as of 10/31/16  
**52,784**

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

**Account Summary**

Previous Balance	\$9,196.10
Payments/Credits	-\$9,196.10
New Charges	+\$7,909.01
Fees	+\$0.00
<b>New Balance</b>	<b>\$7,909.01</b>

Days in Billing Period: 31

See page 2 for important information about your account.

MORE PLACES TO SPEND WITH YOUR CARD.  
**MORE WAYS TO SHOP SMALL®.**



Check out [shopsmallnow.com/open](http://shopsmallnow.com/open) to find places near you that now accept your American Express® Card.



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 1-800-492-8468    1-800-472-9297

 See page 2 for additional information.

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

**Account Ending** [REDACTED]  
 Enter 15 digit account # on all payments.  
 Make check payable to American Express.

STEVEN M PALAZZO  
 PALAZZO FOR CONGRESS  
 970 TOMMY MUNRO DR  
 STE D  
 BILOXI MS 39532-2176

Please Pay By <b>12/27/16</b>
Amount Due <b>\$7,909.01</b>

Check here if your address or phone number has changed. Note changes on reverse side.

  
 AMERICAN EXPRESS  
 P.O. BOX 650448  
 DALLAS TX 75265-0448



**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. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. 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 balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

**How to Avoid Paying Interest:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

**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.

	<b>Customer Care &amp; Billing Inquiries</b>	1-800-492-8468	<b>Hearing Impaired</b>
	<b>International Collect</b>	1-623-492-7719	<b>TTY:</b> 1-800-221-9950
	<b>Large Print &amp; Braille Statements</b>	1-800-492-8468	<b>FAX:</b> 1-800-695-9090
	<b>Express Cash</b>	1-800-CASH-NOW	<b>In NY:</b> 1-800-522-1897

	<b>Website:</b> americanexpress.com
	<b>Mobile Site:</b> amexmobile.com
<b>Customer Care &amp; Billing Inquiries</b>	<b>Payments</b>
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX 75265-
79998-1535	0448

**Change of Address**  
If correct on front, do not use.

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address	<input type="text"/>
City, State	<input type="text"/>
Zip Code	<input type="text"/>
Area Code and Home Phone	<input type="text"/>
Area Code and Work Phone	<input type="text"/>
Email	<input type="text"/>

**Pay Your Bill with AutoPay**

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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).



**Payments and Credits**

**Summary**

	<b>Total</b>
<b>Payments</b>	-\$9,196.10
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$9,196.10</b>

**Detail** \*Indicates posting date

<b>Payments</b>	<b>Amount</b>
11/25/16* STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU	-\$9,196.10

**New Charges**

**Summary**

	<b>Total</b>
STEVEN M PALAZZO [REDACTED]	\$1,549.40
CASEY STREET [REDACTED]	\$4,853.89
TJ MORAN [REDACTED]	\$1,081.13
STEPHEN MOORE [REDACTED]	\$25.86
JILL DUCKWORTH [REDACTED]	\$398.73
<b>Total New Charges</b>	<b>\$7,909.01</b>

**Detail**

 **STEVEN M PALAZZO**  
 Card Ending [REDACTED]

	<b>Amount</b>
11/17/16 DSC ATL B CLUB215571 57960215571 EAST POINT GA \$4.24 678-2966452 FOOD/BEVERAGE \$4.24	\$4.24
11/17/16 TORTILLA COAST 0000 WASHINGTON DC \$103.51 202-362-9842 Description FOOD/BEVERAGE	\$103.51
11/18/16 EL SALTILLO II 000000001 BILOXI MS \$78.31 2283962121 Description REFER TO RECEIPT	\$78.31
11/23/16 CHEF SCOTTS RESTAURANT & 6500000032291 OCEAN SPRINGS MS \$165.34 2288723544 TIP \$25.00	\$165.34
11/26/16 OFFICE DEPOT #271 000000271 BILOXI MS \$168.95 8004633768	\$168.95
11/27/16 LOVE'S TRAVEL STOPS #595 GULFPORT MS \$37.44 AUTO FUEL DISPENSER Quantity Description Price 21 FUEL \$1.80	\$37.44
11/27/16 RICH'S CAR WASH 000000001 BILOXI MS \$18.00 2282170314 Description REFER TO RECEIPT	\$18.00

Continued on reverse

<b>Detail Continued</b>
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				<b>Amount</b>
11/29/16	MSE BRANDED GULFPORT BIL 770-532-3301 Description FAST FOOD RESTAURAN	GULFPORT	MS	\$7.27
12/02/16	SAVANNAH CANDY KITCHEN 4047682002 Description REFER TO RECEIPT	COLLEGE PARK	GA	\$19.03
12/03/16	PIGGLY WIGGLY 6019284544 Description GROCERY STORES, SUP	WIGGINS	MS	\$339.50
		Price \$339.50		
12/05/16	MSE BRANDED GULFPORT BIL 770-532-3301 Description FAST FOOD RESTAURAN	GULFPORT	MS	\$6.94
12/06/16	LONGWORTH FC 571-2354959 FOOD/BEVERAGE	WASHINGTON	DC	\$8.35
		\$8.35		
12/06/16	HOUSE GIFT SHOP 000000001 2022253520 Description REFER TO RECEIPT	WASHINGTON	DC	\$203.00
12/08/16	LONGWORTH FC 571-2354959 FOOD/BEVERAGE	WASHINGTON	DC	\$5.90
		\$5.90		
12/08/16	INTERCONTINENTAL WILLARD LODGING TIP	WASHINGTON	DC	\$60.60
		\$10.00		
12/09/16	USCONNECT BLACK TIE SERVICES2 65000000 3363930031	HALETHORPE	MD	\$3.85
12/09/16	USCONNECT BLACK TIE SERVICES2 65000000 3363930031	HALETHORPE	MD	\$8.50
12/09/16	USCONNECT BLACK TIE SERVICES2 65000000 3363930031	HALETHORPE	MD	\$3.85
12/10/16	THE HOME DEPOT 800-654-0688	BILOXI	MS	\$306.82

**CASEY STREET**

Card Ending [REDACTED]

				<b>Amount</b>
11/16/16	LONGWORTH FC 571-2354959 FOOD/BEVERAGE	WASHINGTON	DC	\$5.10
		\$5.10		
11/16/16	CAPITOL HILL WINE & SPIRI 650000009270 2025467070 Description CAPITOL HILL WINE &	WASHINGTON	DC	\$13.69
		Price \$13.69		
11/16/16	WE, THE PIZZA 0072 202-544-4008 Description FOOD/BEVERAGE	WASHINGTON	DC	\$74.37
11/21/16	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555 Description NEW CONGRESSIONAL L	WASHINGTON	DC	\$27.58
		Price \$27.58		
11/22/16	MOBILESPHERESLYDIAL*MOBILESPHERE 617-399-9980 Description MOBILESPHERESLYDIAL	BOSTON	MA	\$2.95
11/30/16	FACEBK *ZP4YQAAS2 FACEBOOK ADVERTISING	FB.ME/ADS	CA	\$323.70

Continued on next page



**Detail Continued**

					<b>Amount</b>
11/30/16	USPS PO 1050091422 001434192	WASHINGTON	DC		\$17.00
	8002758777 Description POST SVCS GO			Price \$17.00	
11/30/16	BULLFEATHERS LLC 201001003473907	WASHINGTON	DC		\$153.11
	202-484-0228				
12/02/16	TORTILLA COAST 0000	WASHINGTON	DC		\$37.30
	202-362-9842 Description FOOD/BEVERAGE				
12/02/16	TORTILLA COAST 0000	WASHINGTON	DC		\$219.53
	202-362-9842 Description FOOD/BEVERAGE				
12/06/16	WAL-MART SUPERCENTER 5941 5941	WASHINGTON	DC		\$99.68
	DISCOUNT STORE				
12/06/16	FEDEX OFFICE	WASHINGTON	DC		\$42.83
	1-888-889-7121 BOXDBLW 24X24X24 1CT BOX RTL 23X17X12 1CT				
12/06/16	Acqua AI 2/Harold Blac	Washington	DC		\$80.10
	202-525-4375				
12/06/16	WALGREENS #16290 000016290	WASHINGTON	DC		\$9.56
	8002892273 Description REFER TO RECEIPT				
12/06/16	CREATESEND.COM EMAIL	SYDNEY	NS		\$171.57
	LEVEL 38 201 ELIZABETH S				
12/07/16	M PRINTS PROMOTIONAL PROD 000000001	MERIDIAN	MS		\$665.11
	6014830796 Description REFER TO RECEIPT				
12/07/16	M PRINTS PROMOTIONAL PROD 000000001	MERIDIAN	MS		\$700.00
	6014830796 Description REFER TO RECEIPT				
12/07/16	HOUSE GIFT SHOP 000000001	WASHINGTON	DC		\$50.75
	2022253520 Description REFER TO RECEIPT				
12/07/16	M PRINTS PROMOTIONAL PROD 000000001	MERIDIAN	MS		\$788.37
	6014830796 Description REFER TO RECEIPT				
12/07/16	M PRINTS PROMOTIONAL PROD 000000001	MERIDIAN	MS		\$1,000.00
	6014830796 Description REFER TO RECEIPT				
12/07/16	HANKS OYSTER BAR 628111004780003	WASHINGTON	DC		\$139.50
	202-733-1971 TIP			\$37.20	
12/08/16	Belga Cafe	Washington	DC		\$84.40
	202-544-0100				
12/08/16	MOLLY MALONE'S	WASHINGTON	DC		\$29.20
	2025471222 TIP			\$5.00	
12/09/16	The Ugly Mug	Washington	DC		\$54.00
	202-547-8459 FOOD			\$54.00	

Continued on reverse

**Detail Continued**

					<b>Amount</b>
12/09/16	UBER *US DEC09 7US3L HELP.UBER.COM	HELP.UBER.COM	CA		\$14.91
12/09/16	NEW CONGRESSIONAL LIQUORS 650000009172 4104589555 Description NEW CONGRESSIONAL L	WASHINGTON	DC	Price \$49.58	\$49.58



**TJ MORAN**

Card Ending [REDACTED]

					<b>Amount</b>
11/29/16	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS		\$616.76
12/01/16	SAM'S CLUB 8236 8236 WHOLESALE CLUB	GULFPORT	MS		\$196.17
12/01/16	ALL SIGNS INC 0157 DURABLE GOODS Description DURABLE GOODS	GULFPORT	MS		\$192.60
12/01/16	WINN DIXIE 8775299466 Description GROCERY STORE	GULFPORT	MS		\$75.60



**STEPHEN MOORE**

Card Ending [REDACTED]

					<b>Amount</b>
12/08/16	NEWK'S HATTIESBURG 1005 NEWK'S HATTIES 4700 HARDY STREET SUITE A FOOD/BEVERAGE TIP	HATTIESBURG	MS	\$22.86 \$3.00	\$25.86



**JILL DUCKWORTH**

Card Ending [REDACTED]

					<b>Amount</b>
11/26/16	SHELL OIL 57542916606 GAS STATION	BRANDON	MS		\$37.19
11/26/16	SHELL OIL 52308970061 GAS STATION	BRANDON	MS		\$43.37
12/09/16	MEDIUM RARE BARRACKS R 000000001 2022371432 Description REFER TO RECEIPT	WASHINGTON	DC		\$318.17

**Fees**

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

**2016 Fees and Interest Totals Year-to-Date**

		<b>Amount</b>
Total Fees in 2016		\$450.00
Total Interest in 2016		\$0.00



# Membership Rewards® Monthly Statement and Program News

Prepared for STEVEN M PALAZZO

Account Number [REDACTED]

**Total Points Balance** **52,784**

**Points Earned this Period** **45,001**

**Account Summary** October 1, 2016 - October 31, 2016

Opening Points Balance	7,783
Points Earned this Period	+45,001
Points Used this Period	0
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>52,784</b>

**Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.**

## Questions About Your Account?

[membershiprewards.com](http://membershiprewards.com)

1-800-297-1300  
International Collect: 1-336-393-1111

## Did You Know?

**Use Points For Your Charges**  
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges).

## Points Transaction Detail

October 1, 2016 - October 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Business Pla</b> XXXX-XXXX [REDACTED]	738	<b>64</b> FedEx - OPEN Savings A35F	43,413
		<b>2,611</b> 1.5X A9N6	
		<b>40,000</b> B Plat \$5K spend/40K MR Pts A9PK	
<b>Add'l Busine</b> num XXXX-XXXX [REDACTED]	1,237	<b>0</b>	1,237
<b>Add'l Business Platinum</b> XXXX-XXXX [REDACTED]	0	<b>0</b>	0
<b>Add'l Business Platinum</b> XXXX-XXXX [REDACTED]	0	<b>0</b>	0
<b>Add'l Busine</b> num XXXX-XXXX [REDACTED]	194	<b>0</b>	194
<b>Add'l Business Platinum</b> XXXX-XXXX [REDACTED]	157	<b>0</b>	157
<b>Total</b>	<b>2,326</b>	<b>42,675</b>	<b>45,001</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

Prepared for  
**STEVEN M PALAZZO**

Membership Rewards® Account Number





# OPEN Savings® Summary

PALAZZO FOR CONGRESS  
STEVEN M PALAZZO  
Closing Date 12/12/16

Account Ending [REDACTED]

<b>Discounts</b>		<b>Membership Rewards® Points</b>	
<b>This Period</b>	<b>\$0.00</b>	<b>This Period</b>	<b>86</b>
<b>Year to Date</b>	<b>\$0.00</b>	<b>Year to Date</b>	<b>150</b>

Remember, you can get benefits on eligible purchases with OPEN Savings® partners<sup>1</sup> automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](https://opensavings.com).

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	Transactions	Savings Earned	Points Earned	Transactions	Savings Earned	Points Earned
FEDEX GROUND & FEDEX EXPRESS - Visit <a href="https://opensavings.com">opensavings.com</a>	\$0.00	\$0.00	0	\$32.00	\$0.00	64
FedEx Office - <a href="https://opensavings.com">opensavings.com</a>	\$42.83	\$0.00	86	\$42.83	\$0.00	86
<b>Ongoing Benefits Total</b>	<b>\$42.83</b>	<b>\$0.00</b>	<b>86</b>	<b>\$74.83</b>	<b>\$0.00</b>	<b>150</b>
<b>Grand Totals</b>		<b>\$0.00</b>	<b>86<sup>2</sup></b>		<b>\$0.00</b>	<b>150<sup>2</sup></b>

Discounts will be applied in the form of a statement credit. For full terms and conditions go to [opensavings.com](https://opensavings.com).

1 See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

**Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit [opensavings.com](https://opensavings.com) for details.**



Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at [opensavings.com](https://opensavings.com).

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**

# SHOP SMALL.<sup>®</sup> EARN BIG.

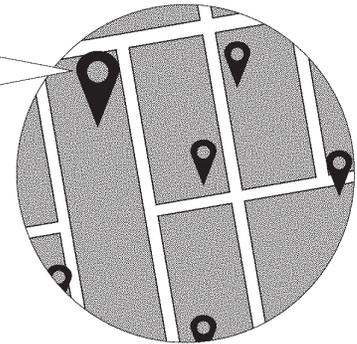
**Get 2X rewards** by earning 1 additional Membership Rewards<sup>®</sup> point for each dollar spent using your enrolled Card at small businesses listed on the Shop Small Map, available at **shopsmallnow.com**, through 12/31/16 on up to \$250,000 in purchases. Terms apply.

Visit **open.com/shopsmallMR1** to view the full terms of the offer and enroll your eligible Card.

Your Card must also be enrolled in the Membership Rewards<sup>®</sup> program.



*NOW THERE ARE MORE PLACES THAN EVER TO  
USE YOUR CARD AND GET REWARDED.*



More places to use your Card means more ways to:

- Get rewards on eligible purchases\*
- Consolidate your business spending
- Support small businesses in your area



Find local places to shop for your business at **shopsmallnow.com/open**.

\*Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.

**Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.**