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

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

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

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

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

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

FORMER STAFFER B: Sorry. I don't
know what happened.

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

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

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

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

FORMER STAFFER B: Correct.

MR. BROWN: Okay. Let me ask you this. I -- I believe that's February 20th. When does your -- when does the -- the -- your
termination occur -- I think it's February 20th.
When does that occur relative to your conversations with Michele and the Congressman about your concerns about Kyle Palazzo and the way his Re-enlistment Code was being handled?

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

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

FORMER STAFFER B: I do. So my reviews -- you know, through the Wounded Warrior Fellowship you had reviews and the Congressman's office had reviews. I was not -- I was not
required to have a review by Michele. That was not something that was necessary, however, I never objected to it.

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

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

And so it was very, very random that it happened. And after that conversation, things drastically changed in that office. And I had
sent Sol an email because I had become very
frustrated with the sudden changes.

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

FORMER STAFFER B: It was paid.

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

FORMER STAFFER B: And --

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

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

She was to train me and I thought when
I went to D.C. that I was going to get some
training, and I really didn't. Jessica had a lot
of cases. I never really received any training
and the second day in there I was calling
constituents and doing casework. So I really
trained myself.

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

And there was a case where it was voc
rehab, and that is a very weird program within
the VA. There is not a lot of regulations on it.
There is not a lot of documentation. There just isn't a lot of training on it. You don't get a lot of cases with it because it's not used very often.

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

I am going to cut this kind of short, but long story short, and Alita -- not Alita. I am sorry. Anita wrote back and gave some guidance and that guidance ended up being wrong. And so a couple -- I don't know -- a week later or something she wrote me about it and in that email she highlighted Michele Gargiulo, she highlighted the veteran constituent liaison that work with the VA that we worked with. She -- she bolded and highlighted and all this stuff and it was -- she was nasty.
I mean, she just -- she would talk to people however she wanted. She wouldn't understand somebody and she would put you down and it was -- it was -- she ran off a lot of caseworkers. Let's just say that. A lot of people ended up quitting because of her.

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

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

And then that night when I got home to my house she called me on my cell phone and cussed me out. And one of the reasons that, you
know, I am a Wounded Warrior is I have taken PTSD
and part of that is, you know, dealing with
situations where somebody is coming at you
aggressively. You know, whether it be on the
phone or that, I don't handle them very well.

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

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

And so, you know, Michele had tried to
call me that night and I was upset. You know, I really -- I mean, I know everybody can, you know, stroke their own ego and -- and so say that they worked their butt off for that training, but I really did. I mean, I was in the office every weekend. I was the first person in the office. I was always the last person to leave and I -- you know, I put my heart and soul into that job. And so to have somebody treat me like that because I had asked for help, I was just like this is not -- this is not worth it. And so I went in that morning -- and I took the next day off. Michele told me to take the day off. And I went in the very next day and Michele had said, You know, we will talk when I get in the office. And so I thought, you know, I had a really good -- I thought I had a really good professional working relationship with Michele and, you know, I thought we would discuss everything that was going on and this and that. And, instead, when I went into the system, all of my cases had been reassigned to
Anita. So I didn't have any work. And I was a little, you know, thrown back by that and I was, like, okay.

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

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

And I said, Michele, I don't want to leave this job, but I am not going to be -- you know, I said, You have a bully in the office that you have over Constituent Services. I said, She
doesn't really do the job the way it's supposed
to be done and, I said, she talks to people
however she wants and I am not that person that's
going to allow that. And I said, And -- and I
don't think that you, as a district director,
should allow her to continue to do this to
people.

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

And I said, I am logging into my
computer.

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

And I said, I am contacting Sol.

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

So I called Sol and I explained
everything that had happened and, you know, I had
vented to him about it before and about how there
was, you know -- but most of the time it was, you
know, bragging about the great things that were
happening, you know, putting on the veterans'
events and, you know, trying to be the model
Wounded Warrior Fellow and being able to help
other Wounded Warrior Fellows put on events
throughout the United States that, you know,
mimicked the event that I had put on for the
Claims Clinic.

And so, you know, I reached out to
him. And -- and he was like, I am sure
everything will calm down and, you know, just
stay calm and, you know, I got to call Mac and
let him know. And he was -- you know, he is
like, I will call and talk to Michele. And so he
called me back and said, Hey, I talked to
Michele. She said you both just needed to take,
you know, some time to calm down, you know, that
things weren't right and everything is going to
be all right, Former Staffer B.
And I said, Okay. Well, that's good.
In the meantime, my car had broke down, but -- so
I was like, you know, and so okay.
Not even an hour later I got a text
message from Sol that said I needed to turn in my
computer and my cell phone and all of my
belongings and my key. And I was really confused
because I was like, wait. What is happening?
And he said, I don't know. He said, I
don't know why they are asking for this. I don't
know anything -- or, no, I got a text message
from Leslie, the scheduler, asking me to turn in
my keys and stuff. And I text Sol and was like,
You know, what is this all about?
And he is like, I don't know. I will
find out.
And the next -- I think the very next
day I got told, Hey, you are being put on
administrative leave, you know, until we can
figure things out.
MR. BROWN: And what -- what was the --
you told you were being put on administrative
leave --

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

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

FORMER STAFFER B: Correct.

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

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

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

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

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

MR. BROWN: And so eventually --

FORMER STAFFER B: -- work related.

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

FORMER STAFFER B: So I kept
hounding -- I kept hounding them because I wanted to go back and, you know, if I was going to be terminated, I wanted to know, you know, this and that.

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

And at that point, to be honest with you, I was willing to do just about anything to go back to that office because I knew that the veterans wouldn't be being taken care of like they were. So I agreed. I said, I will go, you know. Oh, I had started counseling. That was the one thing they said, you know, start counseling with the VA.
Then I was told when they came down that in order for me to return I would have to be cleared by the VA Medical Center Behavioral Health, that I would have to get a clearance to return to work. Okay. I never -- I never had anything that said I couldn't work. So I figured it was an easy process.

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

But when I called and requested that,
they said, Well, we have the girl that is
counseling you call you back on that because I
don't know if she can do that over the phone. So
she told me that, you know, she wasn't
comfortable --

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

FORMER STAFFER B: Yes.

MR. BROWN: So I think I saw in your
e-mails eventually this -- you know, you get
that -- you get that issue sorted, right?

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

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

FORMER STAFFER B: No.

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

FORMER STAFFER B: Correct.
MR. BROWN: Okay. Well, let -- let me ask you this then. So what I am hearing from you is the administrative leave occurs, but, you know, everybody still thinks you can -- you know, you can do the job and you do the job well.

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

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

MR. BROWN: Okay.

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

FORMER STAFFER B: I have no idea. I did -- there was a -- there was a Captain
that worked over at Keesler Air Force Base that
we would exchange, like, funny emails.

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

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

And I was -- I mean, I never saw a
need for my emails to be -- the only other email
would be -- and that went out to a stakeholder
Gabby, who is the staff assistant. She -- her
and I exchanged one or two emails about the joke
in the office that they would call the Leaning
Tower of Palazzo. And nobody -- I mean, she --
her and I and one other staffer were the only
ones that even knew what that meant. So I don't
think it would be that.
Other than that, I don't know, unless
I -- you know, to be honest with you, I thought
about this ever since I was terminated because,
like I said, I busted my butt. I -- you know, I
had veterans' wives that would stalk me. I had
several people that would threaten me. You know,
it was not -- it was not an easy job, but, you
know, I did it. I did a good job at it.
Everybody -- you know, Michele told me, I have
never met a caseworker like you, Former Staffer
B, and I was a caseworker.

And we had an individual --

MS. EISNER: What about --

FORMER STAFFER B: Go ahead. Yes?

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

FORMER STAFFER B: Captain [REDACTED] and
I -- actually, I loaned him money and he loaned
me money on several different occasions.
MS. EISNER: Okay. And but what type of occasions?

FORMER STAFFER B: Do what?

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

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

MS. EISNER: Okay.

MR. BROWN: Did you guys have a --

MS. EISNER: What --

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

FORMER STAFFER B: Yes. I mean, we talked outside of the office. We text all the time and it was really more of, like, a -- a playful type -- I mean, just like a joking and then, I mean, like I said, he loaned me money the
one time and I loaned him money and I don't think I actually ever even got paid back.

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

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

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

MS. EISNER: Okay.

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

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

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

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

MR. BROWN: Did -- did anybody --

FORMER STAFFER B: I mean --

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

FORMER STAFFER B: No. Michele knew that I would joke with Captain [REDACTED] all the time. There was -- we would joke about it. She was -- he called the office one time and he acted
like a little old lady -- and this is where it
goes back to the -- the putty, you know, said, I
need help and I need you guys to investigative.
I have a pile of poop on my desk. And he
literally sounded like a little old lady. And I
was like what in the heck is happening right now?
And it was him.

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

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

 FORMER STAFFER B: Never.

 MS. EISNER: Okay.

 MR. BROWN: Let me ask you this. In
one of submissions to us you said that, I think
it was right after your termination, you tried to
explain to Mac that you had just spoken up to the
Congressman about, you know, Kyle and his
Re-enlistment Code. What -- what was that
conversation like with Mac and -- and how would
-- how did he react to it?

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

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

And he just told me, You know, Former
Staffer B, you are -- you are hardheaded. You
know, the best I can tell you is don't have communication with anybody that you have met through this office and through this job.

And I said, Why?

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

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

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

FORMER STAFFER B: And I mean the office. The relationship in the office -- the environment in the office, in the Biloxi and Gulfport office, with the Congressman. Not
with -- not with Mac and Sol, but I mean the
conversation that I had with Michele.

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

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

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

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

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

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

VIDEO TECHNICIAN: Counsel, I --

MS. EISNER: I think Michael has a comment.

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

MR. BROWN: While we are waiting
for her to reconnect, Peggy, do you or does
anybody --

FORMER STAFFER B: Okay. I am back.

MR. BROWN: Okay.

FORMER STAFFER B: Can you hear me?

MR. BROWN: Yes, we can hear you,

Former Staffer B.

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

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

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

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

MS. EISNER: Okay.
MR. BROWN: Okay. Real quick, you --
again, you -- you said you were terminated.
This -- this wasn't a resignation, right?
FORMER STAFFER B: I think I was
offered the opportunity to resign. No, I was
not. Well, I think I ended up having to resign
to not accept the severance. I don't remember
how that worked.

MR. BROWN: Okay.

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

MR. BROWN: Okay. Well, --

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

MR. BROWN: Let -- let's get to that.
You sent Helen a copy of an email and it was an
e-mail that was from Angie in the CAO's office and
attached to that email was a Severance Agreement.
I just want to make sure this -- this email and
this Severance Agreement, those are the
documents. That's an email to you and that's the
Severance Agreement you received from them?
FORMER STAFFER B: Correct.

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

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

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

FORMER STAFFER B: It -- it -- they were on the same phone call and, apparently, when they called me it was a conference call that HR, Michele -- I don't know who else was on the phone because I thought it was just me and Michele, and then all of a sudden I was surprised with, Hey,
there is about seven other people on the phone and you are being terminated.

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

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

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

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

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

FORMER STAFFER B: No.

MR. BROWN: Okay. So --

FORMER STAFFER B: Actually, I
think -- actually, I -- I -- I apologize. I
think that when I called Mac back -- so Mac was
actually in the Gulfport office and Gabby, who is
the staff assistant, it's Gabriella Putnam, but
she had text me and said, Are you okay? You
know, what's going on? Leslie just told me
something and Mac is here and you are not here.
And she said, Mac just told me that if I am
talking to you or if I talk to you to tell you to
stay calm. And what's going on?
And so I had called Mac and tried to explain to him that, You know, you all are believing this is about an email, but nobody can explain to me randomly my emails started being monitored. Nobody can tell me what that alleged email was. You know nothing.

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

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

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

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

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

MR. BROWN: Okay. Well, let me just
confirm a couple things about the Severance
Agreement. So it looks to me like, just to be clear, you did not accept this Severance Agreement? You didn't sign it?

FORMER STAFFER B: I did not.

MR. BROWN: Okay.

FORMER STAFFER B: Did not.

MR. BROWN: And why not?

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

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

but --

MR. BROWN: Yeah. Well, let me ask
you this. I am trying to get a sense for to what
degree Representative Palazzo and/or the CAO were
involved with this. So on the call where the
severance was offered Michele was on that call,
correct?

FORMER STAFFER B: Correct.

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

FORMER STAFFER B: Correct.

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

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

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

FORMER STAFFER B: Yes.

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

FORMER STAFFER B: I would imagine,
since Michele --

MR. BROWN: At least -- at least

Michele was aware of it?

FORMER STAFFER B: Yes.

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

FORMER STAFFER B: Correct.

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

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

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

FORMER STAFFER B: (Former Staffer B
shook her head.)
MR. BROWN: Yeah. Okay. And that --
okay.

Helen, did you have anything else
about the severance?

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

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

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

FORMER STAFFER B: I don't.

MR. BROWN: Peggy? Okay.

THE COURT REPORTER: Yeah.

MR. BROWN: What do you need?

THE COURT REPORTER: Just five
minutes.

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

(Thereupon, a brief break was taken,
and the interview continued as follows:)
MR. BROWN: Former Staffer B, I want to move on to a bit of a -- a different but perhaps related topic here and that is, you know, you -- you said in some of your submissions to us that there were staff members in Representative Palazzo's Congressional office that were performing personal errands for the Congressman and his family. So I am hoping we can -- we can talk about some of that.

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

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

MR. BROWN: And this was all done
during -- during a workday?

FORMER STAFFER B: Yes, it was.

MR. BROWN: And it was you and Michele?

FORMER STAFFER B: Correct.

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

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

MR. BROWN: This was because --

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

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

FORMER STAFFER B: Correct.
MR. BROWN: Okay. That was the only thing you were involved in, but I know you sent us some materials where you highlighted that other staffers were involved in doing personal errands for the Congressman.

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

FORMER STAFFER B: Okay.

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

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

FORMER STAFFER B: Well, they were -- one -- it was also the -- the people that would do work on the house, but mainly it was one man. But Michele would go to the house or Leslie would
have to go to the house because there was a
viewing. I never went to the house. Even though
he held an event there, I never went.

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

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

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

FORMER STAFFER B: Correct.

MR. BROWN: Okay.

FORMER STAFFER B: Correct.

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

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

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

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

And we had this big, long conversation
about he wanted her to re -- you know, find
somebody. And I told her that, you know, getting
somebody that is certified versus not certified
when it comes to mold remediation is a -- you
know, you pay a lot of money and the problem is
solved versus you pay a little bit of money and
the problem isn't fixed; it's just covered up.
So --

MR. BROWN: And, again, this is --
FORMER STAFFER B: -- there was --
MR. BROWN: -- this is all relative to
the river house and the preparations for getting
it sold?
FORMER STAFFER B: Correct, yes.
MR. BROWN: Okay.
MS. EISNER: And how do you -- sorry to
interrupt, Jeff.
How do you know it was related to the
preparations for getting it sold?
FORMER STAFFER B: Because they always
talked about that he was selling it and that's
why they were making the repairs to the house.
MS. EISNER: Okay.
MR. BROWN: Was there -- was there ever
any suggestion that, you know, this is something
that Leslie or Michele are doing on a volunteer
basis or is this stuff that they are doing during
official work hours?
FORMER STAFFER B: It was always during official work hours and sometimes it would turn into, you know, We are going to meet the Boss at the river house and, you know, we have got to look at whatever, the carpeting or whatever. I don't -- you know, actual details were not always -- most of the time they were discussed as far as what they were going over there for, but remembering those today, I don't.

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

MR. BROWN: Okay.

FORMER STAFFER B: We are going to his --

MR. BROWN: That brings me to my -- my -- my next point, which is that's another item that you mentioned. So tell us about that. You said that, you know, staff was picking up his
laundry and delivering it to his car at the
airport. How did that work and who was doing
that?

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

MR. BROWN: Is this --

FORMER STAFFER B: Go ahead.

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

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

MR. BROWN: Okay. And do you know how
they get that? Does the Congressman give it to
them in the office or how does that work?
FORMER STAFFER B: That I don't know.

I don't know if he dropped that off and then they would pick it up to put it back in there, but any time he was coming in, the dry cleaning had to be put into his vehicle.

MR. BROWN: Okay.

MS. EISNER: Did they ever complain about that?

FORMER STAFFER B: Yes.

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

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

So it was -- you know, Michele was really good at communicating where she was at and
what she was doing and a lot of times she would
be on the phone and, you know, driving down the
street and trying to handle business while she
was doing this.

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

MR. BROWN: And you --

FORMER STAFFER B: -- for the river

house or for laundry or --

MR. BROWN: And you said on a couple
occasions that, you know, they were his personal
assistants. Is that like a joke in the office?

Is that the way you describe it? Is that the way
that they described it?

FORMER STAFFER B: It was never really
discussed. Like, at the office Gabby and I used
to talk about it. You know, Jessica used to talk
about it. It -- it would be Bridgette and

Michele and Leslie would go and go to the river

house and do these errands for the Congressman

and, you know, it was a conversation that other
staffers that weren't involved in doing that would talk about.

MR. BROWN: Okay.

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

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

MR. BROWN: How about --

FORMER STAFFER B: And so that -- go
MR. BROWN: How about -- how about taking care of the -- the kids or shuttling the kids back and forth? Like, when -- when he was responsible for the kids was the staff ever involved in -- in taking care of that?

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

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

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

FORMER STAFFER B: It was -- well,
everybody knows that in the D.C. office he sleeps there. He lives there. We know that. That's fine.

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

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

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

A Yes. And Southern Charm Furniture received payment for it and it is in the office, so. And there was concern that it wasn't a fit and, yes, it is in the office.
MR. BROWN: And this is a sleeper sofa? It's not like a wall bed that comes out of a shelving unit?

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

MR. BROWN: Okay. And --

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

FORMER STAFFER B: Correct.

MS. EISNER: Okay.

FORMER STAFFER B: She is in Gulfport.

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

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

MR. BROWN: So you wouldn't have really had the opportunity to -- to see or establish any of that, but you are aware that there was a sleeper -- a leather sleeper --
sleeper sofa in the Gulfport office -- Gulfport office?

FORMER STAFFER B: Correct.

MR. BROWN: Okay.

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

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

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

And, actually, I had gotten involved in that and asked him like, Hey, we have been
trying to get -- like, there wasn't a wheelchair ramp, and I got that actually installed.

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

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

MR. BROWN: I think -- FORMER STAFFER B: And it was a very -- it happened quickly. There was a lot of cosmetic changes that were made --

MR. BROWN: Yeah, I think --
FORMER STAFFER B: -- and nobody

knows why we moved.

MR. BROWN: I think you told Helen at

some point that there was, like, a remodel done

of the office. What -- what --

FORMER STAFFER B: Yes.

MR. BROWN: -- what did that entail?

FORMER STAFFER B: They installed a

shower. They took out -- I think there was a

second stall. They installed a shower. They

repainted the whole place. I want to say they

took down a wall. There was a lot of cosmetic

changes that had happened.

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

FORMER STAFFER B: Repainted the whole

place -- I am sorry?

MR. BROWN: Was the Gulfport office

like, you know, the -- the new office, was that

better suited for the -- the needs of the

Congressional office than the Biloxi office?

FORMER STAFFER B: No. No, it was

horrible. It was -- it's in the middle of a
neighborhood. It's very hard to find. It's next to a, like, mom-and-pop -- mom-and-pop hardware store. That's about the only thing that's around there. It's -- it's -- it's kind of hidden. It used to be a bank.

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

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

MR. BROWN: And in -- and in the prior -- in the prior space you had more offices and everybody had -- you know, everybody who was
a caseworker and was going to be on the phone had
their own private space?

FORMER STAFFER B: Correct.

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

FORMER STAFFER B: Robert Schwartz?

No.

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

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

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

FORMER STAFFER B: That I don't know,
but the only thing I was told is that Michele knew nothing about this building. It was a place that he -- her -- that the Congressman's realtor found for him and he liked it and that's where we were going.

MR. BROWN: Okay.

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

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

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

VIDEO TECHNICIAN: Sure. Please stand by.

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

FORMER STAFFER B: Okay.

MR. BROWN: Michael, can you scroll
down a couple pages? Right there. Just, yup, up one page. Sorry.

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

FORMER STAFFER B: I can. I can zoom.

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

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

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

FORMER STAFFER B: I think that's -- I
mean, the bathroom was completely remodeled and 
there is only one bathroom in there. So I don't 
know why they would have installed the toilet, 
but --

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

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

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

FORMER STAFFER B: No.

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

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

And that was -- I was very hands off 
when it came to the actual remodeling of the
location, but that was discussed in the office
because they would keep us updated.

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

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

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

MS. EISNER: Do you -- just one other
question on that. I mean, I -- I know that this
all happened very quickly, but do you have any
hunch or understanding of why this particular
location might have been appealing to the
Congressman?

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

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

This was you would walk in, Gabby is
still in the open, but there is a brick -- there
is -- like a brick wall, but it's not really a
wall. There is a cutout, you know, so she is
still open and a seating area. And then to the left was the conference room and then you would walk back and the offices were there.

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

MS. EISNER: Okay.

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

MS. EISNER: Okay. And just two other
questions about that location. You -- I think when we spoke you talked about seeing a car outside that you believed to be the Congressman's. Can you just -- is that still the case or when was the last time you saw that car outside?

FORMER STAFFER B: What do you mean?

I am sorry.

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

FORMER STAFFER B: Oh, at both of the offices he was always -- I mean, always at the Biloxi office and then on the weekends, yes. And, actually, I was there I don't know how long after, but I dropped off some shirts and some items that I had that I didn't, you know, want any part of and his car was there. But Michele pulled up when I -- when I was dropping that off and I just sat it down and got in my car and left.
But, yes, his car was always there.
It still is always there. I have drove by --
it's kind of a weird location, but if you are
going to go certain parts of Gulfport you pass it
because it's -- it's on a main street in a
residential area, if that makes sense.

MS. EISNER: Okay.

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

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

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

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

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

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

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

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

MR. BROWN: Okay. And do you -- do
you know he was staying there or that was just your assumption? Did he tell you, like --

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

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

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

MR. BROWN: Chevy Tahoe.

FORMER STAFFER B: It might be a Tahoe.

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

FORMER STAFFER B: I -- I think
it's -- it might be a -- it's -- it might be a Tahoe, yeah.

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

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

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

FORMER STAFFER B: Yes.

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

FORMER STAFFER B: I have no idea. I know that Tyler Levins was, I think, who drove that. That's who they were potentially going to
have buy that vehicle. They were talking about
him driving it back to the coast. So I think it
was a vehicle that he used when he did stuff in
D.C., but I don't know because it made it sound
like it was the vehicle that Tyler used
throughout the day.

MR. BROWN: Okay.

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

MR. BROWN: Sure.

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

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

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

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

MS. EISNER: Okay. Was there any
conversation about him staying at the river
FORMER STAFFER B: I didn't hear a conversation about him staying at the river house.

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

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

MR. BROWN: With -- with Kyle?

FORMER STAFFER B: With Kyle, yes.

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

FORMER STAFFER B: It was --

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

FORMER STAFFER B: Because they would come in and tell the office. There was a time, like I said, she came in with giant hickeys and was laughing about her and Kyle had drank wine all night and looked at pictures and -- I mean,
the -- the river house was not a secret. When people go to the river house it was not a secret at all.

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

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

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

FORMER STAFFER B: He had a -- dang, I can't believe I live in Mississippi and I can't think what they are called. Oh, crawfish. He had a crawfish boil at the river house.
MS. EISNER: And what -- who was that for?

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

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

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

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

FORMER STAFFER B: I did not. I never went to the river house. I actually -- Jessica had pointed it out a couple times because there was signs outside and, you know, like political signs outside of the gate, but I never even knew where it was because I just kind of -- it was -- it just -- like I said, it seemed like the party pad and so I just always, you know, never had any desire to go over there or any of that. So I always stayed away from it.
MS. EISNER: Okay. So besides the crawfish boil, were there any other events that come to mind that you would have been familiar with that took place at the river house?

FORMER STAFFER B: No.

MS. EISNER: Okay.

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

MS. EISNER: Okay.

FORMER STAFFER B: Yes.

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

FORMER STAFFER B: Yes.

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

FORMER STAFFER B: Yes.
MR. BROWN: Okay. Any other encounters with the House Ethics Committee?

FORMER STAFFER B: Not that I know of.

MR. BROWN: Okay.

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

MR. BROWN: Okay. Just making sure.

The -- we have -- we have discussed a little bit about the -- there was a staff retreat. Was that retreat for official staff or for campaign staff or -- or for both? Do you know?

FORMER STAFFER B: Official.

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

FORMER STAFFER B: Michele.

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

FORMER STAFFER B: There was. And there was an individual that was flown in, and I don't know what his role or what -- you know, I mean, I know he was -- he was supposed to talk
about improving office relations and he did -- he
made us do, like, a personality test beforehand.
That was the only agenda -- really thing put on
the agenda.

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

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

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

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

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

FORMER STAFFER B: Correct. It was
two days.

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

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

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

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

But, you know, they turned it into --
but, you know, they serve you dinner. We had a
very formal dinner. And then they had a very
open bar and in the -- in the main building, you
know, they had a pool table and a fireplace with
stuff set up. So I think it's, you know, intended for groups of -- you know, like, large groups of people, but I don't think they do any team building or anything like that.

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

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

But you know what, I will be honest with you, I would call up to D.C. and I think I had the right area to call to ask these questions, but I was just the caseworker. I would call and they would be like, Oh, no, you are not calling the right number, you need to call -- so Michele had had me call and talk to somebody in one office -- I don't know -- about,
you know, a staff retreat and the funding for
that and there is a book that that's in. There
is a whole section on that and paying for a staff
retreat.

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

FORMER STAFFER B: Correct.

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

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

MR. BROWN: Aside --

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

MR. BROWN: Aside from the one
individual who was flown down from D.C. to -- to
do like a team building exercise, was there any
other formal stuff done by the Congressman or any
staffers?

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

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

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

FORMER STAFFER B: I actually reached
out to -- so I talked to -- so a lot of the
Wounded Warrior Fellows had reached out to me and -- you know, I had talked to a lot of them from all over the State and a lot of them reached out to me and they advised me to contact some representatives that they said would love to jump all over this. And I don't remember who that was, but I emailed them. Never heard back.

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

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

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

FORMER STAFFER B: Correct.

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

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

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

MR. BROWN: So you didn't know him
before you reached out to him and --

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

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

FORMER STAFFER B: Correct. And I
wanted -- I want -- the big thing with him is
I -- you know, the Congressman was acting like
this event was all put on for -- by him and, you
know, this is something that him and his office
had done and, you know, I had asked for $200 for
a radio advertisement or to be put on some
advertisement and he wouldn't do that.
And so when, you know, they were
making this huge deal about it, he -- he -- he
has the radio show he talks about and that was
really what it started out reaching out to him
about.

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

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

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

MR. BROWN: Okay.
FORMER STAFFER B: Not for that office
but towards this.

MR. BROWN: Anybody else come to mind?

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

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

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

She was -- how do I say this -- in
the -- I don't know how to -- here is the thing
is if Leslie doesn't like you or has a problem
with you, you are going to end up gone. And so
even though Jessica was doing her job, even
though she has special needs children, even
though she is a mother, she had surgery, she had
her grandpa die, those things were held against
her.

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

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

MR. BROWN: Let me ask you one --

FORMER STAFFER B: But she --

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

FORMER STAFFER B: Yes.

MR. BROWN: I am sorry to interrupt

your -- you flow here --

FORMER STAFFER B: That's okay.
MR. BROWN: -- but I understand that
the staff was alerted to the fact that they
should not -- official staff should not be
handing out these books. Did you see -- you saw
those books being handed out at that Claims
Clinic the day after -- I think it was a day or
two after you were -- you were let go. Is -- is
that -- is that when you saw them being handed
out by Anita?

FORMER STAFFER B: Yes, and I took
pictures.

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

MR. BROWN: Were there --

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

MR. BROWN: Were there any other
instances where you -- you saw those books being
handed out? Are you aware of them continuing to
be handed out?
FORMER STAFFER B: Yes. So Stephen Moore, who is the field rep -- there was a -- there was one last event that was scheduled for the Congressman to attend to hand out those books and we were, you know, going to cancel it and we were told we were canceling it.

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

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

MR. BROWN: How -- how -- that -- that -- the Stephen Moore incident, that would
have been after the staff was directed not to
hand these out?

FORMER STAFFER B: Correct.

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

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

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

And I said, Well, I don't know what we
are going to do with them. Maybe we can contact
Glen Robinson to pick them up, because we really
went through hell to get those books, but --

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

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

MR. BROWN: Okay.

FORMER STAFFER B: He -- I mean --

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

FORMER STAFFER B: And then --

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

FORMER STAFFER B: Yes.

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

FORMER STAFFER B: No, no. And I
know -- I don't know if it was email, but I know
that they were alerted. And the thing is is that
it was done in a way to not try to make Colleen
feel bad because she -- she didn't realize what
she was doing when she spoke to Franking and --
and then it created this big, huge issue.

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

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

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

FORMER STAFFER B: Correct, I did.

MR. BROWN: Okay. And the Ethics
Committee tells you -- told you you can't hand
out these books, Franking was right, this is a
problem?
FORMER STAFFER B: Correct. And we went -- we -- we had a very in-depth conversation because the State of Mississippi had put a lot of money towards it. But when you open the book, it asks for donations and it -- it talks about the fact that it is published by a nonprofit organization.

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

MR. BROWN: Let me just make sure I have this down real quick. There is a newsletter and Franking is aware that the Congressman and official staffers in his office are handing out this book. Franking raises an issue. You and
others are alerted by Franking and the Ethics Committee that these books cannot be handed out and the staff is fully alerted that the books can't be handed out.

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

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

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

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

MR. BROWN: Okay.
FORMER STAFFER B: So there was three occasions.

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

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

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

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

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

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

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

MR. BROWN: Well --
FORMER STAFFER B: -- I will keep it with that.

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

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

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

(Signature having not been waived, the
interview of FORMER STAFFER B was concluded at 1:40 p.m.)

(Former Staffer B Interview Exhibits 1 through 3 were marked for identification and attached to the transcript.)
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)
CERTIFICATE OF SHORTHAND REPORTER/E-NOTARY PUBLIC

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

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

My commission expires: August 1, 2022

__________________
PEGGY L. DINGLE

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<table>
<thead>
<tr>
<th>Page</th>
<th>Line</th>
<th>Correction</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
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This errata sheet is submitted subject to 18 U.S.C. § 1001 (commonly known as the False Statements Act).

Witness Name: [Redacted]

Witness Signature: [Redacted]

Date: 08/12/2020
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
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
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 didn't 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
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 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
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 what's 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: Robert 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
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


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. Farm Bureau
2. Jackson Day
3. Thank you notes
EXHIBIT 19
New Balance $450.00
Please Pay By 05/27/16

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

Visit www.membershiprewards.com

Account Summary
Previous Balance $0.00
Payments/Credits -$0.00
New Charges +$0.00
Fees +$450.00
New Balance $450.00
Days in Billing Period: 15

Customer Care
Pay by Computer open.com/pbc
Customer Care 1-800-492-8468
Pay by Phone 1-800-472-9297
See page 2 for additional information.

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.

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

Payment Coupon
Do not staple or use paper clips

Pay by Phone
1-800-472-9297
Enter 15 digit account # on all payments. Make check payable to American Express.

Account Ending

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

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

AMERICAN EXPRESS
P.O. BOX 650440
DALLAS TX 75265-0440
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 cleared 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 the cancelled check from 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. EST 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 how to obtain the 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. You 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 authority 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.

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Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash
1-800-492-8468
1-623-492-7719
1-800-492-8468
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9500
FAX: 1-800-995-9090
In NY: 1-800-522-1979

Website: americanexpress.com
Mobile Site: amexmobile.com
Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 650458
DALLAS TX 75265-0448

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Change of Address
If correct on form, do not use.
- To change your address online, visit 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

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Pay Your Bill with AutoPay
- Avoid late fees
- Save time
Deduct your payment from your bank account automatically each month
Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

20-2124_0725
AMEX000006
AMEX_0006
### Fees

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<tr>
<td>05/12/16</td>
<td>ANNUAL MEMBERSHIP FEE</td>
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**Total Fees for this Period**

$450.00

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

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<td>Total Fees in 2016</td>
<td>$450.00</td>
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<tr>
<td>Total Interest in 2016</td>
<td>$0.00</td>
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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.

### Summary of Changes, effective with billing cycles ending on or after July 1, 2016

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<th>Description</th>
<th>Details</th>
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| **About Pay Over Time features** | 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."
We are also providing more detail about the type of charges that are not eligible for the Pay Over Time feature. |
| **How we calculate your Minimum Payment Due** | 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.
When Cardmembers carry Pay Over Time balances under $50,000, this change will not affect the Minimum Payment Due calculation. |
| **How we calculate interest** | 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. |
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."
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:

| How we calculate Your Minimum Payment Due | 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 higher of (1) or (2) below, then we round that number to the nearest dollar and add any Pay Over Time amount past due:
|   | (1) $35, or 
|   | (2) The amount calculated using the following steps:
|   | I. Subtract the interest charged on the statement from the Pay Over Time New Balance. This gives you a Modified Pay Over Time Balance.
|   | II. Add the following together:
|   |   I. 1% of the portion of the Modified Pay Over Time Balance less than or equal to $50,000 and
|   |   II. 5% of the portion of the Modified Pay Over Time Balance greater than $50,000 and less than or equal to $100,000 and
|   |   III. 10% of the portion of the Modified Pay Over Time Balance greater than $100,000
|   | III. Divide the sum from step II by the Modified Pay Over Time Balance and round to four decimals (ex 0.1234)
|   | IV. Multiply the result from step III and the Modified Pay Over Time Balance.
|   | V. Add the interest charged on the statement to the result from step IV.
|   | 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.

**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:
|   |   I. 1% multiplied by $50,000 = $500
|   |   II. 5% multiplied by ($74,250.41 - $50,000) = $1,212.52
|   |   III. $1,712.52 divided by $74,250.41 = 0.02306411
|   |   Round to four decimals = 0.0231
|   | IV. 0.0231 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.
Remember, you can get benefits on eligible purchases with OPEN Savings® partners! automatically when you use your Business Card from American Express OPEN. Learn more at opensavings.com.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to 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.

1 See individual OPEN Savings partner terms and conditions located at 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 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.

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.
New Balance: $607.25
Please Pay By: 06/26/16

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

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!

Account Summary
- Previous Balance: $450.00
- Payments/Credits: -$450.00
- New Charges: +$607.25
- Fees: +$0.00
- New Balance: $607.25
- Days in Billing Period: 29

Customer Care
Pay by Computer:
open.com/pbc
Customer Care: 1-800-492-9468
Pay by Phone:
1-800-472-9297
See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Phone
1-800-472-9297
Enter 15 digit account # on all payments. Make check payable to American Express.

Please Pay By: 06/26/16
Amount Due: $607.25

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

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

AMERICAN EXPRESS
P.O. BOX 650440
DALLAS TX 75265-0440

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20-2124_0733
AMEX_0014
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 higher 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.

Change of Address
If correct on form, do not use.
• To change your address online, visit 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
## Payments and Credits

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Payments</strong></td>
<td>-$450.00</td>
</tr>
<tr>
<td><strong>Credits</strong></td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total Payments and Credits</strong></td>
<td>-$450.00</td>
</tr>
</tbody>
</table>

### Detail

*Indicates posting date

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/04/16</td>
<td>PAYMENT RECEIVED - THANK YOU</td>
<td>-$450.00</td>
</tr>
</tbody>
</table>

## New Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total New Charges</strong></td>
<td>$607.25</td>
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</tbody>
</table>

### Detail

<table>
<thead>
<tr>
<th>Card Ending</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>STEVEN M PALAZZO</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/12/16</td>
<td>TORTILLA COAST 0000 WASHINGTON DC 202-362-9842 Description FOOD/BEVERAGE</td>
<td>$117.41</td>
</tr>
<tr>
<td>05/14/16</td>
<td>LICKETY SPLIT - 4244 0000000001 WASHINGTON DC S172795542 Description REFER TO RECEIPT</td>
<td>$5.49</td>
</tr>
<tr>
<td>05/17/16</td>
<td>THE CAPITOL LOUNGE WASHINGTON DC 202-547-2098</td>
<td>$35.25</td>
</tr>
<tr>
<td>05/22/16</td>
<td>EL SALTILLO 0000000001 BILOXI MS 2283962121 Description REFER TO RECEIPT</td>
<td>$48.52</td>
</tr>
<tr>
<td>05/26/16</td>
<td>TORTILLA COAST 0000 WASHINGTON DC 202-362-9842 Description FOOD/BEVERAGE</td>
<td>$195.29</td>
</tr>
<tr>
<td>05/26/16</td>
<td>TARGET ALEXANDRIA VA DISCOUNT STORE</td>
<td>$110.90</td>
</tr>
</tbody>
</table>
### Detail Continued

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/28/16</td>
<td>RICH'S CAR WASH 000000001 BILOXI MS 2282170314 REFER TO RECEIPT</td>
<td>$18.00</td>
</tr>
<tr>
<td>06/04/16</td>
<td>CAMP SHELBY ALL RANKS CLUB Camp Shelby MS squareup.com/receipts</td>
<td>$45.00</td>
</tr>
<tr>
<td>06/04/16</td>
<td>NEWK'S HATTIESBURG 100S NEWK'S HATTIES HATTIESBURG MS 4700 HARDY STREET SUITE A FOOD/Beverage $29.39 TIP $2.00</td>
<td>$31.39</td>
</tr>
</tbody>
</table>

### Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fees for this Period</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fees in 2016</td>
<td>$450.00</td>
</tr>
<tr>
<td>Total Interest in 2016</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Summary of Changes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Using the card</strong></td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td><strong>Converting charges made in a foreign currency</strong></td>
</tr>
<tr>
<td>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. (&quot;AEEML&quot;) will convert that charge into U.S. dollars.</td>
</tr>
<tr>
<td><strong>Closing your Account</strong></td>
</tr>
<tr>
<td>We are changing our policy for refunding Annual Membership fees for voluntary account cancellations taking place on or after September 1, 2016.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>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.</td>
</tr>
</tbody>
</table>

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

ID 11583
**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. ("AEEM") will convert it into U.S. dollars on the date we or our agents process it, so that we will bill you for the charge in U.S. dollars based upon this conversion. Unless a particular rate is required by law, AEEM will choose a conversion rate that is acceptable to us for that date. The rate AEEM uses is no more than the highest official rate published by a government agency or the highest interbank rate AEEM 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.
Total Points Balance 0

Points Earned this Period 0

Account Summary

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Opening Points Balance</td>
<td>0</td>
</tr>
<tr>
<td>Points Earned this Period</td>
<td>0</td>
</tr>
<tr>
<td>Points Used this Period</td>
<td>0</td>
</tr>
<tr>
<td>Reinstated Points and Adjustments</td>
<td>0</td>
</tr>
<tr>
<td>Total Points Balance</td>
<td>0</td>
</tr>
</tbody>
</table>

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

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

Questions About Your Account?

membershiprewards.com
1-800-297-1300
International Collect: 1-336-393-1111

Points Transaction Detail

<table>
<thead>
<tr>
<th>Category</th>
<th>Points Activity On Eligible Charges</th>
<th>Bonus Points Awarded</th>
<th>Total Points Activity Per Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Pla XXXX-XXXXX</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

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 Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.
Remember, you can get benefits on eligible purchases with OPEN Savings® partners automatically when you use your Business Card from American Express OPEN. Learn more at opensavings.com.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to 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.

1 See individual OPEN Savings partner terms and conditions located at 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 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.

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.
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.

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 membershiprewards.com

Account Summary

Previous Balance $607.25
Payments/Credits -0.00
New Charges +$3,299.78
Fees +0.00

New Balance $3,817.03

Days in Billing Period: 32

Customer Care

Pay by Computer
open.com/pbc

Pay by Phone
1-800-492-9468

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

Pay by Phone
1-800-472-9297

Account Ending

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 650440
DALLAS TX 75265-0440

AMEX0000023
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.
# New Charges

## Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>STEVEN M PALAZZO</td>
<td>$1,494.78</td>
</tr>
<tr>
<td>CASEY STREET</td>
<td>$1,715.00</td>
</tr>
<tr>
<td><strong>Total New Charges</strong></td>
<td><strong>$3,209.78</strong></td>
</tr>
</tbody>
</table>

## Detail

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Location</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/13/16</td>
<td>HOUSE GIFT SHOP 0000000001</td>
<td>WASHINGTON DC</td>
<td>$54.00</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>REFER TO RECEIPT</td>
<td></td>
<td></td>
</tr>
<tr>
<td>06/13/16</td>
<td>CHICK-FIL-A #02673 000000000889289</td>
<td>ARLINGTON VA</td>
<td>$91.99</td>
</tr>
<tr>
<td>06/16/16</td>
<td>TORTILLA COAST 0000</td>
<td>WASHINGTON DC</td>
<td>$186.86</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>FOOD/BEVERAGE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>06/17/16</td>
<td>SAVANNAH CANDY KITCHEN 0000000001</td>
<td>ATLANTA GA</td>
<td>$23.95</td>
</tr>
<tr>
<td></td>
<td>Description</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>REFER TO RECEIPT</td>
<td></td>
<td></td>
</tr>
<tr>
<td>06/19/16</td>
<td>MCELROYS 084870017918062</td>
<td>BILOXI MS</td>
<td>$126.46</td>
</tr>
<tr>
<td></td>
<td>MCELROY@<a href="mailto:SEAFOOD@YAHOO.COM">SEAFOOD@YAHOO.COM</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>06/20/16</td>
<td>MARY MAHONEY’S OLD FRENCH HOUSE RESTAURANT</td>
<td>BILOXI MS</td>
<td>$206.74</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>TIP</td>
<td></td>
<td>$35.00</td>
</tr>
<tr>
<td>06/20/16</td>
<td>NEWK’S EXPRESS CAFE</td>
<td>DIBERVILLE MS</td>
<td>$59.28</td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
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<td>FOOD/BEVERAGE</td>
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<td>$59.28</td>
</tr>
<tr>
<td>06/21/16</td>
<td>QDOBA</td>
<td>WASHINGTON DC</td>
<td>$12.76</td>
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</tbody>
</table>

Continued on reverse
<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/22/16</td>
<td>DELTA AIR LINES</td>
<td>$29.00</td>
</tr>
<tr>
<td></td>
<td>ATLANTA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>DELTA AIR LINES</td>
<td></td>
</tr>
<tr>
<td></td>
<td>From: N/A</td>
<td>To: N/A</td>
</tr>
<tr>
<td></td>
<td>Carrier: YY</td>
<td>Class: 00</td>
</tr>
<tr>
<td></td>
<td>N/A</td>
<td>YY</td>
</tr>
<tr>
<td></td>
<td>N/A</td>
<td>YY</td>
</tr>
<tr>
<td></td>
<td>N/A</td>
<td>YY</td>
</tr>
<tr>
<td></td>
<td>N/A</td>
<td>YY</td>
</tr>
<tr>
<td></td>
<td>Ticket Number: 0060174530934</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Passenger Name: PALAZZO/STEVEN M</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Document Type: CLUB MEMBERSHIP FEE</td>
<td></td>
</tr>
<tr>
<td>06/23/16</td>
<td>TORTILLA COAST 0000</td>
<td>$77.57</td>
</tr>
<tr>
<td></td>
<td>WASHINGTON DC</td>
<td></td>
</tr>
<tr>
<td></td>
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## Fees

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

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<th>Description</th>
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<tr>
<td>Total Interest in 2016</td>
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### Prepared for STEVEN M PALAZZO

<table>
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<tr>
<th>Total Points Balance</th>
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<table>
<thead>
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<th>Points Earned this Period</th>
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#### Account Summary

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<td>Opening Points Balance</td>
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<td>Points Earned this Period</td>
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<td>Points Used this Period</td>
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<tr>
<td>Reinstated Points and Adjustments</td>
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Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

#### Points Transaction Detail

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<thead>
<tr>
<th>May 1, 2016 - May 31, 2016</th>
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<tbody>
<tr>
<td>Points Earned this Period</td>
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<tr>
<td>Points Activity On Eligible Charges</td>
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<tr>
<td>Bonus Points Awarded</td>
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<td>Total Points Activity Per Card</td>
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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. For more information, visit membershiprewards.com. For more information, visit 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.

---

**Questions About Your Account?**

- 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 or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.
Remember, you can get benefits on eligible purchases with OPEN Savings® partners\(^1\) automatically when you use your Business Card from American Express OPEN. Learn more at [opensavings.com](http://opensavings.com).

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

\(^1\) See individual OPEN Savings partner terms and conditions located at [opensavings.com](http://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](http://opensavings.com) for details.

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](http://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.

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

Michael Morley
Owner
Book Solutions LLC

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.
New Balance $1,853.08
Please Pay By 08/27/16

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

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 to find places near you that now accept your American Express® Card.

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

Payment Coupon Pay by Computer Pay by Phone
Do not staple or use paper clips open.com/pbc 1-800-472-9297

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

Account Ending

Membership Rewards® Points
Available and Pending as of 06/30/16
606
For up to date point balance and full program details, visit membershiprewards.com

Account Summary
Previous Balance $3,817.03
Payments/Credits ($3,817.03
New Charges +$1,853.08
Fees $40.00
New Balance $1,853.08

Days in Billing Period: 31

Customer Care
Pay by Phone 1-800-472-9297

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

AMERICAN EXPRESS
P.O. BOX 650440
DALLAS TX 75265-0440
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.

---

Change of Address
If correct on form, do not use.
1. To change your address online, visit www.americanexpress.com/updatecontactinfo.
2. For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
3. 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
Visit americanaexpress.com/autopay
Deduct your payment from your bank account automatically each month

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

---

American Express Company
P.O. BOX 981535
EL PASO, TX 79998-1355
800-650-4448

American Express Financial Services LLC
P.O. BOX 981535
EL PASO, TX 79998-1355
800-650-4448

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Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash
1-800-492-8468
1-623-492-7719
1-800-492-8468
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9550
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Website: americanaexpress.com
Mobile Site: americamobile.com

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1-800-212-4075
## Payments and Credits

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## New Charges

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### Fees

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# 2016 Fees and Interest Totals Year-to-Date

<table>
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<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
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<td>Total Interest in 2016</td>
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Points Earned this Period: 606

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<th>June 1, 2016 - June 30, 2016</th>
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</thead>
<tbody>
<tr>
<td>Opening Points Balance</td>
<td>0</td>
</tr>
<tr>
<td>Points Earned this Period</td>
<td>+606</td>
</tr>
<tr>
<td>Points Used this Period</td>
<td>0</td>
</tr>
<tr>
<td>Reinstated Points and Adjustments</td>
<td>0</td>
</tr>
<tr>
<td>Total Points Balance</td>
<td>606</td>
</tr>
</tbody>
</table>

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

Points Transaction Detail: June 1, 2016 - June 30, 2016

<table>
<thead>
<tr>
<th>Points Earned this Period</th>
<th>Points Activity On Eligible Charges</th>
<th>Bonus Points Awarded</th>
<th>Total Points Activity Per Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Plan</td>
<td>606</td>
<td>0</td>
<td>606</td>
</tr>
<tr>
<td>Add'l Business Platinum</td>
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<td>0</td>
<td>0</td>
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<td>Add'l Business Platinum</td>
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<td>0</td>
</tr>
<tr>
<td>Add'l Business Platinum</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Add'l Business Platinum</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>606</td>
<td>0</td>
<td>606</td>
</tr>
</tbody>
</table>

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. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.
Remember, you can get benefits on eligible purchases with OPEN Savings® partners¹ automatically when you use your Business Card from American Express OPEN. Learn more at opensavings.com.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to 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.

¹ See individual OPEN Savings partner terms and conditions located at 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 for details.

FedEx, HP, Hertz, Barnes & Noble BN.com, flowers.com

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.

---

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.
New Balance $2,108.96
Please Pay By 09/26/16†

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

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 to find places near you that now accept your American Express® Card.

Account Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Balance</td>
<td>$1,853.08</td>
</tr>
<tr>
<td>Payments/Credits</td>
<td>-$1,853.08</td>
</tr>
<tr>
<td>New Charges</td>
<td>+$2,108.96</td>
</tr>
<tr>
<td>Fees</td>
<td>+$0.00</td>
</tr>
<tr>
<td>New Balance</td>
<td>$2,108.96</td>
</tr>
</tbody>
</table>

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

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

See page 2 for additional information.

Payment Coupon Do not staple or use paper clips
Pay by Computer open.com/pbc
Pay by Phone 1-800-472-9297

Account Ending

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.

AMERICAN EXPRESS
P.O. BOX 650440
DALLAS TX 75265-0440

AMEX000042 20-2124_0761
AMEX_0042
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 U.S. bank and payable in U.S. dollars, or with a negotiable instrument payable in U.S. dollars and cleared through the U.S. 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 U.S. dollars and cleared through the U.S. banking system. If we accept payment in a foreign currency, we will convert it into U.S. 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 from 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.

Change of Address
If correct on front, do not use.
- To change your address online, visit 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 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.
# Payments and Credits

## Summary

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payments</td>
<td>-$1,853.08</td>
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<tr>
<td>Credits</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total Payments and Credits</strong></td>
<td><strong>-$1,853.08</strong></td>
</tr>
</tbody>
</table>

## Detail

*Indicates posting date

### Payments

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/20/16*</td>
<td>-$1,853.08</td>
<td>PAYMENT RECEIVED - THANK YOU</td>
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## New Charges

## Summary

<table>
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<tr>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>STEVEN M PALAZZO</td>
<td>$1,009.39</td>
</tr>
<tr>
<td>CASEY STREET</td>
<td>$1,099.57</td>
</tr>
<tr>
<td><strong>Total New Charges</strong></td>
<td><strong>$2,108.96</strong></td>
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</tbody>
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## Detail

### STEVEN M PALAZZO

### Card Ending

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/13/16</td>
<td>HILTON JACKSON JACKSON MS</td>
<td>$19.25</td>
</tr>
<tr>
<td></td>
<td>Arrival Date</td>
<td>Departure Date</td>
</tr>
<tr>
<td></td>
<td>08/11/16</td>
<td>08/12/16</td>
</tr>
<tr>
<td></td>
<td>00000000</td>
<td></td>
</tr>
<tr>
<td>08/13/16</td>
<td>CAMP SHELBY ALL RANKS CLUB Camp Shelby MS squareup.com/receipts</td>
<td>$65.00</td>
</tr>
<tr>
<td>08/13/16</td>
<td>RICH'S CAR WASH 0000000001 BILOXI MS</td>
<td>$18.00</td>
</tr>
<tr>
<td></td>
<td>2282170314 Description</td>
<td>REFER TO RECEIPT</td>
</tr>
<tr>
<td>08/16/16</td>
<td>MOVIE STAR RESTAURANT 650000002964842 HATTIESBURG MS</td>
<td>$27.00</td>
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<td></td>
<td>6012640606 TIP</td>
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<td>08/17/16</td>
<td>CAMP SHELBY ALL RANKS CLUB Camp Shelby MS squareup.com/receipts</td>
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<td>08/19/16</td>
<td>CYPRESS HOUSE Stennis Space Center MS GOODS/SERVICES</td>
<td>$88.75</td>
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Continued on reverse
<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Location</th>
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<tr>
<td>08/19/16</td>
<td>EL BOSQUE MEXICAN GRILL 65000000649476 DIBERVILLE MS</td>
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<td>TIP</td>
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<td>08/23/16</td>
<td>RICH'S CAR WASH 000000001 BILOXI MS</td>
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<td></td>
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<td></td>
<td></td>
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<td>REFER TO RECEIPT</td>
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<td>08/26/16</td>
<td>TARANTOS CRAWFISH 6500000008684808 BILOXI MS</td>
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<td>TIP</td>
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<td>08/31/16</td>
<td>CORAS RESTAURANT 6500000007813176 BILOXI MS</td>
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<td>MUGSHOTS GRILL &amp; BAR 650000008814140 HATTIESBURG MS</td>
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<td>SULLYS TAVERN 084890016954276 HATTIESBURG MS</td>
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<td>COUNTRY KITCHEN 0324 PURVIS MS</td>
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<td></td>
<td>Description</td>
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</tr>
<tr>
<td></td>
<td>FAST FOOD RESTAURAN</td>
<td></td>
<td></td>
</tr>
<tr>
<td>09/02/16</td>
<td>LAKE SERENE GROCERY 98 00000000205259 HATTIESBURG MS</td>
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<tr>
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<td>UNIV OF SOUTHERN MIS#0450 000000450 HATTIESBURG MS</td>
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<td></td>
<td>Merchandise</td>
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<td>INFINITY SCIENCE CENTER 94890830000036 BAY SAINT LOU MS</td>
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<td>09/03/16</td>
<td>RICH'S CAR WASH 000000001 BILOXI MS</td>
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<td>Description</td>
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<td>REFER TO RECEIPT</td>
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<td>09/09/16</td>
<td>CELLULAR SALES GC-MV 0000 MANDEVILLE LA</td>
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<td>Description</td>
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<tr>
<td></td>
<td>CELLULAR PHONES/BEE</td>
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### CASEY STREET
Card Ending:

<table>
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<th>Date</th>
<th>Transaction</th>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>08/23/16</td>
<td>UNITED AIRLINES</td>
<td>HOUSTON TX</td>
<td>$8.99</td>
</tr>
<tr>
<td>From: LAS VEGAS MCCARRAN</td>
<td>To: WASHINGTON DULLES</td>
<td>Carrier: UA</td>
<td>Class: 00</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>YY</td>
<td>00</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>YY</td>
<td>00</td>
</tr>
<tr>
<td>Ticket Number: 01629234409434</td>
<td>Date of Departure: 08/23</td>
<td></td>
<td></td>
</tr>
<tr>
<td>08/24/16</td>
<td>HILTON KING EDWARD GRL 341875</td>
<td>JACKSON MS</td>
<td>$26.80</td>
</tr>
<tr>
<td>(601)353-5464</td>
<td>TIP</td>
<td>$5.00</td>
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<tr>
<td>08/25/16</td>
<td>HILTON KING EDWARD GRL 341875</td>
<td>JACKSON MS</td>
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</tr>
<tr>
<td>(601)353-5464</td>
<td>TIP</td>
<td>$10.00</td>
<td></td>
</tr>
<tr>
<td>08/25/16</td>
<td>OLE TAVERN ON GEORGE ST 000000001</td>
<td>JACKSON MS</td>
<td>$44.00</td>
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<tr>
<td>6019602700</td>
<td>Description: RESTAURANT CHARGES</td>
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<tr>
<td>08/25/16</td>
<td>AJAX SEAFOOD KITCHEN &amp; BAR 65000000898</td>
<td>GULFPORT MS</td>
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<td>2282844728</td>
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<td>08/25/16</td>
<td>THE MANSHIP WOOD FIRED 000000001</td>
<td>JACKSON MS</td>
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<td>6015721006</td>
<td>Description: REFER TO RECEIPT</td>
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<tr>
<td>08/26/16</td>
<td>F&amp;B CATERING</td>
<td>BAY ST LOUIS MS</td>
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</tr>
<tr>
<td>2016082600000581 39520</td>
<td>Description: RESTAURANT</td>
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<tr>
<td>08/26/16</td>
<td>HILTON GARDEN INN</td>
<td>JACKSON MS</td>
<td>$135.54</td>
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<tr>
<td>Arrival Date 08/24/16</td>
<td>Departure Date 08/25/16</td>
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<tr>
<td>00000000</td>
<td>LODGING</td>
<td></td>
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<tr>
<td>08/26/16</td>
<td>HILTON GARDEN INN</td>
<td>JACKSON MS</td>
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</tr>
<tr>
<td>Arrival Date 08/24/16</td>
<td>Departure Date 08/25/16</td>
<td></td>
<td></td>
</tr>
<tr>
<td>00000000</td>
<td>LODGING</td>
<td></td>
<td></td>
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</tbody>
</table>

Continued on reverse
### Detail Continued

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/26/16</td>
<td>HILTON GARDEN INN</td>
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<tr>
<td></td>
<td>JACKSON, MS</td>
<td></td>
</tr>
<tr>
<td></td>
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<tr>
<td></td>
<td>Departure Date: 08/25/16</td>
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</tr>
<tr>
<td></td>
<td>LODGING</td>
<td></td>
</tr>
<tr>
<td>08/26/16</td>
<td>UBER *US AUG25 WECCJ UBER *US AUG2</td>
<td>$10.67</td>
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<tr>
<td></td>
<td>866-576-1039 CA</td>
<td></td>
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<tr>
<td></td>
<td>8665761039</td>
<td></td>
</tr>
<tr>
<td>08/26/16</td>
<td>UBER *US AUG25 LQSYI UBER *US AUG2</td>
<td>$10.86</td>
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<td></td>
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<td>08/26/16</td>
<td>GoGoAir.Com INFLIGHT</td>
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<td></td>
<td>877-350-0038 CO</td>
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<tr>
<td></td>
<td>INTERNET ACC</td>
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</tr>
<tr>
<td>08/26/16</td>
<td>MSE BRANDED GULFPORT BIL</td>
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<td></td>
<td>GULFPORT, MS</td>
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<td></td>
<td>770-532-3301</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Description FAST FOOD RESTAURAN</td>
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</tr>
</tbody>
</table>

### Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fees for this Period</td>
<td>$0.00</td>
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</table>

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

<table>
<thead>
<tr>
<th>Description</th>
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</tr>
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<tbody>
<tr>
<td>Total Fees in 2016</td>
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<tr>
<td>Total Interest in 2016</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
**Membership Rewards® Monthly Statement and Program News**

**Prepared for STEVEN M PALAZZO**

**Account Number**

**Total Points Balance** 3,816

**Points Earned this Period** 3,210

**Account Summary**

<table>
<thead>
<tr>
<th>Points Earned this Period</th>
<th>Points Activity On Eligible Charges</th>
<th>Bonus Points Awarded</th>
<th>Total Points Activity Per Card</th>
</tr>
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<tbody>
<tr>
<td><strong>Business Pla</strong></td>
<td>1,494</td>
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<td>1,494</td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>Add'l Business Platinum</strong></td>
<td>1,716</td>
<td>0</td>
<td>1,716</td>
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<tr>
<td>XXXX-XXXX</td>
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</tr>
<tr>
<td><strong>Add'l Business Platinum</strong></td>
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<td>0</td>
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<tr>
<td>XXXX-XXXX</td>
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<tr>
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<td>XXXX-XXXX</td>
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<tr>
<td><strong>Total</strong></td>
<td>3,210</td>
<td>0</td>
<td>3,210</td>
</tr>
</tbody>
</table>

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
- 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.

**Points Transaction Detail**

**Prepared for STEVEN M PALAZZO**

**Account Number**

**Total Points Balance** 3,816

**Points Earned this Period** 3,210

**Account Summary**

<table>
<thead>
<tr>
<th>Points Earned this Period</th>
<th>Points Activity On Eligible Charges</th>
<th>Bonus Points Awarded</th>
<th>Total Points Activity Per Card</th>
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<tbody>
<tr>
<td><strong>Business Pla</strong></td>
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<tr>
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<td></td>
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<tr>
<td><strong>Total</strong></td>
<td>3,210</td>
<td>0</td>
<td>3,210</td>
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</tbody>
</table>

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. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.
Remember, you can get benefits on eligible purchases with OPEN Savings® partners¹ automatically when you use your Business Card from American Express OPEN. Learn more at opensavings.com.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to 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.

¹ See individual OPEN Savings partner terms and conditions located at 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 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.

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.
New Balance  $2,325.51
Please Pay By  10/27/16†

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

See page 2 for important information about your account.

See page 7 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Account Summary

Previous Balance $2,108.96
Payments/Credits -$2,108.96
New Charges +$2,325.51
Fees +$0.00

New Balance $2,325.51
Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-492-9468
Pay by Phone 1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Phone 1-800-472-9297
Enter 15 digit account # on all payments. Make check payable to American Express.

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

AMERICAN EXPRESS
P.O. BOX 650440
DALLAS TX 75265-0440
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 clearing 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 you 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.

---

Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries
P.O. BOX 981533
EL PASO, TX
79999-1533

Payments
P.O. BOX 650448
DALLAS TX 75265-0448

Change of Address
If correct on form, do not use.
• To change your address online, visit 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
## Payments and Credits

### Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payments</td>
<td>-$2,108.96</td>
</tr>
<tr>
<td>Credits</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total Payments and Credits</td>
<td>-$2,108.96</td>
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</tbody>
</table>

### Detail

<table>
<thead>
<tr>
<th>Date</th>
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<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/16/16*</td>
<td>STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU</td>
<td>-$2,108.96</td>
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## New Charges

### Summary

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<th>Description</th>
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<tr>
<td>STEVEN M PALAZZO</td>
<td>$737.91</td>
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<tr>
<td>CASEY STREET</td>
<td>$1,236.52</td>
</tr>
<tr>
<td>STEPHEN MOORE</td>
<td>$193.57</td>
</tr>
<tr>
<td>JILL DUCKWORTH</td>
<td>$157.51</td>
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<td><strong>Total New Charges</strong></td>
<td><strong>$2,325.51</strong></td>
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### Detail

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<td>09/15/16</td>
<td>RICHS CAR WASH 000000001 BILOXI MS 2282170314 REFERENCE TO RECEIPT</td>
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<td>09/21/16</td>
<td>USCONNECT BLACK TIE SERVICES52 65000000 HALETHORPE MD</td>
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<tr>
<td>09/22/16</td>
<td>TORTILLA COAST 0000 WASHINGTON DC 202-362-9842</td>
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<td>09/29/16</td>
<td>ATL AIRP DIVERSE-DR3 ATLANTA GA FAST FOOD RESTAURANT FOOD/BEVERAGE</td>
<td>$6.03</td>
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### Detail Continued

<table>
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<tr>
<th>Date</th>
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<td>POP'S PIZZERIA 0023 BILOXI MS</td>
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<td>EL BOSQUE MEXICAN GRILL 65000000649476</td>
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### CASEY STREET

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<th>Description</th>
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<tbody>
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<td>Description MOBILESHEREESLYDIAL</td>
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<td>09/22/16</td>
<td>MOBILESHEREESLYDIAL*MOBILESHERE BOSTON MA</td>
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<td>10/06/16</td>
<td>CREATESEND.COM EMAIL SYDNEY NS LEVEL 38 201 ELIZABETH S</td>
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<td>$171.57</td>
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### STEPHEN MOORE

<table>
<thead>
<tr>
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<th>Location</th>
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<td>Date</td>
<td>Description</td>
<td>Location</td>
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<tr>
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<td>PURPLE PARROT CRESCENT CITY GR 6500000</td>
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<td>HATTIESBURG</td>
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<td>10/03/16</td>
<td>COURT YARD HATTIESBURG</td>
<td>HATTIESBURG, MS</td>
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<td></td>
<td>LODGING</td>
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<td>CHICK-FIL-A #02463 0000000000840101</td>
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<td>TEXACO 0357764/CHEVRON</td>
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<td>CHEVRON</td>
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<td>TAX</td>
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<tr>
<td>10/08/16</td>
<td>THE HOME DEPOT</td>
<td>BILOXI, MS</td>
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<td>FAYARDS 00000168252</td>
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<td>228-388-1021</td>
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<td></td>
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<tr>
<td></td>
<td>601-296-7901</td>
<td>Description</td>
<td></td>
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<tr>
<td></td>
<td>Description</td>
<td>EATING PLACES, REST</td>
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**JILL DUCKWORTH**
Card Ending

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Location</th>
<th>Amount</th>
</tr>
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<tbody>
<tr>
<td>10/03/16</td>
<td>INSOMNIA COOKIES - HATTIE 000000001</td>
<td>HATTIESBURG, MS</td>
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<td>HATTIESBURG</td>
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<tr>
<td></td>
<td>8776326654</td>
<td>Description</td>
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<td>REFER TO RECEIPT</td>
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</tr>
<tr>
<td>10/11/16</td>
<td>WAL-MART SUPERCENTER 916 0916</td>
<td>HATTIESBURG, MS</td>
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Continued on reverse
## Fees

<table>
<thead>
<tr>
<th>Total Fees for this Period</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0.00</td>
</tr>
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</table>

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fees in 2016</td>
<td>$450.00</td>
</tr>
<tr>
<td>Total Interest in 2016</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
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
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.
Prepared for STEVEN M PALAZZO

Account Number

Total Points Balance 5,670

Points Earned this Period 1,854

Account Summary August 1, 2016 - August 31, 2016

<table>
<thead>
<tr>
<th>Points Earned this Period</th>
<th>Points Activity On Eligible Charges</th>
<th>Bonus Points Awarded</th>
<th>Total Points Activity Per Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Pla</td>
<td>370</td>
<td>0</td>
<td>370</td>
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<tr>
<td>Add'l Business Platinum</td>
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<td>576</td>
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<tr>
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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

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.

Points Transaction Detail August 1, 2016 - August 31, 2016

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. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.
Remember, you can get benefits on eligible purchases with OPEN Savings® partners¹ automatically when you use your Business Card from American Express OPEN. Learn more at opensavings.com.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to 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.

¹ See individual OPEN Savings partner terms and conditions located at 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 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.

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.
New Balance $9,196.10
Please Pay By 11/26/16

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

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 to find places near you that now accept your American Express® Card.

Account Ending

Membership Rewards® Points
Available and Pending as of 09/30/16 7,783
For up to date point balance and full program details, visit membershiprewards.com

Account Summary

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<tr>
<th>Description</th>
<th>Amount</th>
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<td>Payments/Credits</td>
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<td>New Charges</td>
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Customer Care

Pay by Computer
open.com/pbc

Pay by Phone
1-800-492-8468
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297
Enter 15 digit account # on all payments. Make check payable to American Express.

Account Ending

Please Pay By 11/26/16
Amount Due $9,196.10

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

STEVEN M PALAZZO
PALAZZO FOR CONGRESS
970 TOMMY MUNROE DR
STE D
BILONGI MS 39532-2176

AMERICAN EXPRESS
P.O. BOX 650440
DALLAS TX 75265-0440

AMEX000062 20-2124_0781
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 received 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 authority 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.

Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash

1-800-492-8468
1-623-492-7719
1-800-492-8468
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9900
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries
P.O. BOX 981533
EL PASO, TX
79998-1535

Payments
P.O. BOX 650448
DALLAS TX 75265-0448

Change of Address
If correct on form, do not use.
• To change your address online, visit 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 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.
## Payments and Credits

### Summary

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<tr>
<th>Description</th>
<th>Amount</th>
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<td>Credits</td>
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<td><strong>Total Payments and Credits</strong></td>
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### Detail

*Indicates posting date

<table>
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<tbody>
<tr>
<td>10/28/16*</td>
<td>STEVEN M PALAZZO PAYMENT RECEIVED - THANK YOU</td>
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## New Charges

### Summary

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<td>STEVEN M PALAZZO</td>
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<tr>
<td>CASEY STREET</td>
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<td>STEPHEN MOORE</td>
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<td>JILL DUCKWORTH</td>
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### Detail

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<td>Camp Shelby.com/receipts</td>
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<td>WASHINGTON</td>
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<td>FB.ME/ADS</td>
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<td>AJAX SEAFOOD KITCHEN &amp; BAR 65000000898 2282844728 TIP</td>
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<td>POP'S PIZZERIA 0023 228-207-6473 Description FOOD/BEVERAGE</td>
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<td>GULF BREEZE BAR AT ISLAND (228)314-2100 TIP</td>
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<td>TWIN PEAKS D'IBERVILLE 225258261</td>
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<td>HILTON GARDEN INN GULFPORT AIR RESTAURANT TIP</td>
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<td>DICKEY'S MS-639 RESTAURANT</td>
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<td>CORAS RESTAURANT 650000007813176 6154067993 TIP</td>
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<td>BOZOS GROCERY AND GRILL 000000001 2287623322 Description RESTAURANT CHARGES</td>
<td>PASCAGOULA</td>
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<td>UNIV OF SOUTHERN MISHE450 000000450 9089912629 Description Merchandise</td>
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<tr>
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<td>CREATESEND.COM EMAIL LEVEL 38 201 ELIZABETH S</td>
<td>SYDNEY</td>
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<td>11/08/16</td>
<td>LOVES TRAVEL STOPS #402 AUTO FUEL DISPENSER Quantity 18</td>
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<td>FARMERS FEED &amp; SUPPLY FARMERS FEED &amp; PET SHOP/FOOD/SUPPLY</td>
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<td>Description Price LINCOLN ROAD PACKAG</td>
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### Jill Duckworth

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<td>FedEx #1-800-622-1147</td>
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<td></td>
<td>TO: Koch Companies LA</td>
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<tr>
<td></td>
<td>FROM: Jill Duckworth 39401</td>
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<td>FedEx #1-800-622-1147</td>
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<tr>
<td>10/27/16</td>
<td>IHEART MEDIA 4301</td>
<td>SAN ANTONIO, TX</td>
<td>$5,220.05</td>
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<tr>
<td></td>
<td>307 78258</td>
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<td></td>
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<tr>
<td></td>
<td>ADVERTISING AGENCY/SVSS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10/27/16</td>
<td>WAFFLE HOUSE</td>
<td>GULFPORT, MS</td>
<td>$24.00</td>
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<tr>
<td></td>
<td>228-867-9911</td>
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<tr>
<td></td>
<td>Description FOOD/BEVERAGE</td>
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<td></td>
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<tr>
<td>10/29/16</td>
<td>UNIV OF SOUTHERN MIS#0450 000000450</td>
<td>HATTIESBURG, MS</td>
<td>$138.97</td>
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<tr>
<td>11/01/16</td>
<td>NEWK'S EXPRESS CAFE</td>
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<td></td>
<td>3883 PROMANADE PARKWAY D</td>
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<td></td>
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<td>$3.00</td>
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</table>

## Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fees for this Period</td>
<td>$0.00</td>
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## 2016 Fees and Interest Totals Year-to-Date

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fees in 2016</td>
<td>$450.00</td>
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<tr>
<td>Total Interest in 2016</td>
<td>$0.00</td>
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### Account Summary

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<thead>
<tr>
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<th>September 1, 2016 - September 30, 2016</th>
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</thead>
<tbody>
<tr>
<td>Opening Points Balance</td>
<td>5,670</td>
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<tr>
<td>Points Earned this Period</td>
<td>+2,113</td>
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<tr>
<td>Points Used this Period</td>
<td>0</td>
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<tr>
<td>Reinstated Points and Adjustments</td>
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</tr>
<tr>
<td>Total Points Balance</td>
<td>7,783</td>
</tr>
</tbody>
</table>

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

### Points Transaction Detail

<table>
<thead>
<tr>
<th>Points Earned this Period</th>
<th>Points Activity On Eligible Charges</th>
<th>Bonus Points Awarded</th>
<th>Total Points Activity Per Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business PLA</td>
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<td>Add'l Business Platinum</td>
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<td>Total</td>
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<td>2,113</td>
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</table>

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.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.
Remember, you can get benefits on eligible purchases with OPEN Savings® partners automatically when you use your Business Card from American Express OPEN. Learn more at opensavings.com.

### OPEN Savings Benefits

<table>
<thead>
<tr>
<th>Offer Description</th>
<th>Transactions</th>
<th>Savings Earned</th>
<th>Points Earned</th>
<th>Transactions</th>
<th>Savings Earned</th>
<th>Points Earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>FEDEX GROUND &amp; FEDEX EXPRESS - Visit opensavings.com</td>
<td>$32.00</td>
<td>$0.00</td>
<td>64</td>
<td>$32.00</td>
<td>$0.00</td>
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<tr>
<td>Ongoing Benefits Total</td>
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<td>64</td>
<td>$32.00</td>
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<tr>
<td><strong>Grand Totals</strong></td>
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<td></td>
<td><strong>$0.00</strong></td>
<td><strong>64</strong></td>
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</table>

Discounts will be applied in the form of a statement credit. For full terms and conditions go to opensavings.com.

1. See individual OPEN Savings partner terms and conditions located at 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 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.

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.

"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.

*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.
New Balance $7,909.01
Please Pay By 12/27/16

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

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 to find places near you that now accept your American Express® Card.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

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

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

AMERICAN EXPRESS
P.O. BOX 650440
DALLAS TX 75265-0440

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

 Membership Rewards® Points
Available and Pending as of 10/31/16
52,784
For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Previous Balance $9,196.10
Payments/Credits -$9,196.10
New Charges +$7,909.01
Fees +$0.00

New Balance $7,909.01

Days in Billing Period: 31

Account Ending

Customer Care

Pay by Computer
open.com/pbc

Customer Care 1-800-472-9297

Pay by Phone 1-800-492-0468

See page 2 for additional information.
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 U.S. bank and payable in U.S. dollars, or with a negotiable instrument payable in U.S. dollars and cleareable through the U.S. 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 U.S. dollars and cleareable through the U.S. banking system. If we accept payment in a foreign currency, we will convert it into U.S. 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. We will 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.

---

Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements Express Cash
1-800-492-8468
1-623-492-7719
1-800-492-8468
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-800-695-9009
In NY: 1-800-522-1897

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

---

Change of Address
If correct on form, do not use.

To change your address online, visit 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 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.

---

20-2124_0792
AMEX00073
AMEX_0073
## Payments and Credits

### Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<td>Payments</td>
<td>-$9,196.10</td>
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<tr>
<td>Credits</td>
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<tr>
<td>Total Payments and Credits</td>
<td>-$9,196.10</td>
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</tbody>
</table>

### Detail

*Indicates posting date

<table>
<thead>
<tr>
<th>Date</th>
<th>Reference</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/25/16*</td>
<td>STEVEN M PALAZZO</td>
<td>PAYMENT RECEIVED - THANK YOU</td>
<td>-$9,196.10</td>
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</table>

## New Charges

### Summary

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<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>STEVEN M PALAZZO</td>
<td>$1,549.40</td>
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<tr>
<td>CASEY STREET</td>
<td>$4,853.89</td>
</tr>
<tr>
<td>TJ MORAN</td>
<td>$1,081.13</td>
</tr>
<tr>
<td>STEPHEN MOORE</td>
<td>$25.86</td>
</tr>
<tr>
<td>JILL DUCKWORTH</td>
<td>$398.73</td>
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<td>Total New Charges</td>
<td>$7,909.01</td>
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### Detail

<table>
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<th>Reference</th>
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<tbody>
<tr>
<td>11/17/16</td>
<td>DSC ATL B CLUB 57960215571</td>
<td>EAST POINT GA FOOD/BEVERAGE</td>
<td>$4.24</td>
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<tr>
<td>11/17/16</td>
<td>TORTILLA COAST 0000 202-362-9842</td>
<td>WASHINGTON DC FOOD/BEVERAGE</td>
<td>$103.51</td>
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<tr>
<td>11/18/16</td>
<td>EL SALTIMBO II 0000000001 2283962121</td>
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<td>11/23/16</td>
<td>CHEF SCOTT S RESTAURANT &amp; 65000000032291 2286723544</td>
<td>OCEAN SPRINGS MS TIP</td>
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<td>11/26/16</td>
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<td>BILOXI MS</td>
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<td>LOVE'S TRAVEL STOP #595 AUTO FUEL DISPENSER QUANTITY 21</td>
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<td>RICH CAR WASH 0000000001 2282170314</td>
<td>BILOXI MS Description REFER TO RECEIPT</td>
<td>$18.00</td>
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<table>
<thead>
<tr>
<th>Date</th>
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<th>Location</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>11/29/16</td>
<td>MSE BRANDED GULFPORT BIL 770-532-3301</td>
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<td>SAVANNAH CANDY KITCHEN 4047682002</td>
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<td>12/03/16</td>
<td>PIGGLY WIGGLY 6019284544</td>
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<td>Description GROCERY STORES, SUP</td>
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<td>12/05/16</td>
<td>MSE BRANDED GULFPORT BIL 770-532-3301</td>
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<td>LONGWORTH FC 571-2354959 FOOD/BEVERAGE</td>
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<td>THE HOME DEPOT 800-654-0688</td>
<td>BILOXI</td>
<td>$306.82</td>
</tr>
<tr>
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**CASEY STREET**

<table>
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<tr>
<td>11/16/16</td>
<td>LONGWORTH FC 571-2354959 FOOD/BEVERAGE</td>
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<td>WE, THE PIZZA 0072 202-544-4008</td>
<td>WASHINGTON</td>
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<td>11/21/16</td>
<td>NEW CONGRESSIONAL LIQUORS 650000009172</td>
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<td>11/22/16</td>
<td>MOBILESAPPERSLYDIAL*MOBILESAPPERS 617-399-9980</td>
<td>BOSTON</td>
<td>$2.95</td>
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<tr>
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<td>Description MOBILESAPPERSLYDIAL</td>
<td>MA</td>
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<tr>
<td>11/30/16</td>
<td>FACEBK *ZP4YQAASY2 FACEBOOK ADVERTISING</td>
<td>FB,ME/ADS</td>
<td>$323.70</td>
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<thead>
<tr>
<th>Date</th>
<th>Description</th>
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<tr>
<td>11/30/16</td>
<td>POST SVCS GO 8002758777</td>
<td>WASHINGTON</td>
<td>DC</td>
<td>$17.00</td>
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<td>11/30/16</td>
<td>BULLFEATHERS LLC 201001003473907</td>
<td>WASHINGTON</td>
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<td>$153.11</td>
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<tr>
<td>12/02/16</td>
<td>TORTILLA COAST 0000 202-362-9842</td>
<td>WASHINGTON</td>
<td>DC</td>
<td>$37.30</td>
</tr>
<tr>
<td>12/02/16</td>
<td>TORTILLA COAST 0000 202-362-9842</td>
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<td>DC</td>
<td>$219.53</td>
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<tr>
<td>12/06/16</td>
<td>WAL-MART SUPERCENTER 5941 5941 DISCOUNT STORE</td>
<td>WASHINGTON</td>
<td>DC</td>
<td>$99.68</td>
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<tr>
<td>12/06/16</td>
<td>FEDEX OFFICE 1-888-889-7121 BOXDBLW 24X24X24 1CT BOX RTL 23X17X12 1CT</td>
<td>WASHINGTON</td>
<td>DC</td>
<td>$42.83</td>
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<td>12/06/16</td>
<td>Acqua Al 2/Harold Blac 202-525-4375</td>
<td>Washington</td>
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<tr>
<td>12/06/16</td>
<td>WALGREENS #16290 000016290 8002892273 REFER TO RECEIPT</td>
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<td>DC</td>
<td>$9.56</td>
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<tr>
<td>12/06/16</td>
<td>CREATESEND.COM EMAIL LEVEL 38 201 ELIZABETH S</td>
<td>SYDNEY</td>
<td>NS</td>
<td>$171.57</td>
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<td>12/07/16</td>
<td>M PRINTS PROMOTIONAL PROD 000000001 6014830796 REFER TO RECEIPT</td>
<td>MERIDIAN</td>
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<td>$665.11</td>
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<td>MS</td>
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<tr>
<td>12/07/16</td>
<td>HOUSE GIFT SHOP 000000001 2022253520 REFER TO RECEIPT</td>
<td>WASHINGTON</td>
<td>DC</td>
<td>$50.75</td>
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<td>M PRINTS PROMOTIONAL PROD 000000001 6014830796 REFER TO RECEIPT</td>
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<tr>
<td>12/07/16</td>
<td>HANKS OYSTER BAR 628111004780003 TIP 202-733-1971</td>
<td>WASHINGTON</td>
<td>DC</td>
<td>$139.50</td>
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<tr>
<td>12/08/16</td>
<td>Belga Cafe 202-544-0100</td>
<td>Washington</td>
<td>DC</td>
<td>$84.40</td>
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<tr>
<td>12/08/16</td>
<td>MOLLY MALONE'S 2025471222 TIP</td>
<td>WASHINGTON</td>
<td>DC</td>
<td>$29.20</td>
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<tr>
<td>12/09/16</td>
<td>The Ugly Mug 202-547-8459 FOOD</td>
<td>Washington</td>
<td>DC</td>
<td>$54.00</td>
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## Detail Continued

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Location</th>
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<tbody>
<tr>
<td>12/09/16</td>
<td>UBER *US DEC09 7US3L HELP.UBER.COM</td>
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<td>$14.91</td>
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<td>12/09/16</td>
<td>NEW CONGRESSIONAL LIQUORS 650000009172 4104589555 NEW CONGRESSIONAL L Price</td>
<td>WASHINGTON DC</td>
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### TJ MORAN

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Location</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/29/16</td>
<td>SAM'S CLUB 8236 8236 WHOLESALE CLUB</td>
<td>GULFPORT MS</td>
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<td>12/01/16</td>
<td>SAM'S CLUB 8236 8236 WHOLESALE CLUB</td>
<td>GULFPORT MS</td>
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<td>12/01/16</td>
<td>ALL SIGNS INC 0157 DURABLE GOODS Description DURABLE GOODS</td>
<td>GULFPORT MS</td>
<td>$192.60</td>
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<td>12/01/16</td>
<td>WINN DIXIE 8775299466 Description GROCERY STORE</td>
<td>GULFPORT MS</td>
<td>$75.60</td>
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### STEPHEN MOORE

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
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<tbody>
<tr>
<td>12/08/16</td>
<td>NEWK'S HATTIESBURG 1005 NEWK'S HATTIES 4700 HARDY STREET SUITE A FOOD/BEVERAGE</td>
<td>HATTIESBURG MS</td>
<td>$25.86</td>
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### JILL DUCKWORTH

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Location</th>
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</thead>
<tbody>
<tr>
<td>11/26/16</td>
<td>SHELL OIL 57542916606 GAS STATION</td>
<td>BRANDON MS</td>
<td>$37.19</td>
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<td>11/26/16</td>
<td>SHELL OIL 52308970061 GAS STATION</td>
<td>BRANDON MS</td>
<td>$43.37</td>
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<td>12/09/16</td>
<td>MEDIUM RARE BARRACKS R 0000000001 2022371432 REFER TO RECEIPT</td>
<td>WASHINGTON DC</td>
<td>$318.17</td>
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## Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Total Fees for this Period</td>
<td>$0.00</td>
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## 2016 Fees and Interest Totals Year-to-Date

<table>
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<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Total Fees in 2016</td>
<td>$450.00</td>
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<tr>
<td>Total Interest in 2016</td>
<td>$0.00</td>
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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
Total Points Balance 52,784

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

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.

Points Transaction Detail
October 1, 2016 - October 31, 2016

<table>
<thead>
<tr>
<th>Points Earned this Period</th>
<th>Points Activity On Eligible Charges</th>
<th>Bonus Points Awarded</th>
<th>Total Points Activity Per Card</th>
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<tbody>
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<td>Business Plan</td>
<td>738</td>
<td>64</td>
<td>43,413</td>
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<tr>
<td></td>
<td>FedEx - OPEN Savings A35F</td>
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<tr>
<td></td>
<td>2,611</td>
<td>1.5X A9N6</td>
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</tr>
<tr>
<td></td>
<td>40,000</td>
<td>B Plat $5K spend/40K MR Pts A9PK</td>
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<td>Add'l Business Platinum</td>
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<tr>
<td>Total</td>
<td>2,326</td>
<td>42,675</td>
<td>45,001</td>
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</table>

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. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.
Remember, you can get benefits on eligible purchases with OPEN Savings® partners1 automatically when you use your Business Card from American Express OPEN. Learn more at opensavings.com.

<table>
<thead>
<tr>
<th>OPEN Savings Benefits</th>
<th>This Period</th>
<th>Year to Date</th>
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</thead>
<tbody>
<tr>
<td>Offer Description</td>
<td>Transactions</td>
<td>Savings Earned</td>
</tr>
<tr>
<td>FEDEX GROUND &amp; FEDEX EXPRESS - Visit opensavings.com</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>FedEx Office - opensavings.com</td>
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<tr>
<td>Ongoing Benefits Total</td>
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<tr>
<td>Grand Totals</td>
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Discounts will be applied in the form of a statement credit. For full terms and conditions go to opensavings.com.
1 See individual OPEN Savings partner terms and conditions located at 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 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.

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® EARN BIG.

Get 2X rewards by earning 1 additional Membership Rewards® 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® 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.