



American Express® Personal Loans

DAVID CHAU

Invoice Date 01/23/20

Next Invoice Date 02/21/20



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Loan Account Ending 3-51004

Payment Information		Account Summary	
Outstanding Loan Balance	\$8,906.83	Previous Outstanding Loan Balance	\$9,313.46
Monthly Payment Due	\$468.64	Payments/Credits	-\$468.64
Payment Due Date	02/17/20[‡]	Loan Disbursements	+\$0.00
‡Late Payment Warning: If we do not receive your Monthly Payment Due by the Payment Due Date, you may have to pay a late fee of \$39.00.		Interest Charges	+\$62.01
		Fees	+\$0.00
		Outstanding Loan Balance	\$8,906.83
		Monthly Payment Due	\$468.64
		Original Loan Amount	\$19,200.00

Important Messages

- See page 2 for important information about your Loan Account.
- We will debit your bank account for your payment of \$468.64 on 02/07/20. This date may not be the same date your bank will debit your bank account. Any request to cancel this debit must be made before 02/05/20.
- To pay off your loan in full, you must pay the Outstanding Loan Balance above by your Next Invoice Date (otherwise interest will continue to accrue).
- As a reminder, you can update your personal details and Loan Account information by accessing your online account at americanexpress.com or by calling Customer Care at 1-844-273-1384.

Customer Care

Customer Care & Billing Inquiries 1-844-273-1384
International Collect 1-928-427-5126
Large Print & Braille Loan Invoices 1-844-273-1384
Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897

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

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-844-273-1384

Loan Account Ending 3-51004

* Enter 15 digit Loan Account # on all payments.
Make check payable to American Express.

DAVID CHAU
2020 LEANNE CT
WINTER PARK FL 32792

Payment Due Date
02/17/20
Outstanding Loan Balance
\$8,906.83
AutoPay Amount
\$468.64

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

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

\$ _____
Amount Enclosed



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Payments: Your payment must be sent to the payment address shown on your loan invoice and must be received by 5:00 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5:00 p.m. will not be credited to your Loan Account until the next day. Payments must also: (1) include the remittance coupon from your loan invoice; (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 Loan 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.

* You can find your full Loan Account number in your Loan Agreement, a copy of which is located in the Document Center in your American Express online account.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited to your Loan Account until the next day.

Prepayment: If you pay off your Outstanding Loan Balance early, you will not have to pay a penalty and you may be entitled to a refund of part of the finance charge. You are responsible for paying any additional charges, including late fees, that may have been incurred but are not reflected in your Outstanding Loan Balance for this Payment Due Date.

Monthly Payment Due: Pay this amount to keep your Loan Account current. This is the monthly scheduled payment amount plus any applicable fees, accrued interest and past due monthly scheduled payment amounts.

Credit Balance: A credit balance (designated CR) shown on this loan invoice represents money owed to you. If you have a credit balance on your Loan Account after you repay your loan in full, we will send you a check for the credit balance within 60 days if the amount of the credit balance is \$1.00 or more.

Credit Reporting: We may report information about your Loan Account to credit bureaus. Late payments, missed payments, or other defaults on your Loan Account may be reflected in your credit report.

Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit americanexpress.com/autopay today to enroll.

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



American Express® Personal Loans

DAVID CHAU
Invoice Date 01/23/20



PERSONAL
LOANS

Loan Account Ending 3-51004

Payments and Credits

Summary

Total

Payments	-\$468.64
Credits	\$0.00
Total Payments and Credits	-\$468.64

Detail

*Indicates posting date

Amount

01/07/20*	AUTOPAY PAYMENT RECEIVED - THANK YOU WELLS FARGO BANK, NA	-\$468.64
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Fees

Amount

Total Fees for this Period	\$0.00
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Interest Charges

Amount

01/23/20	Interest Charge	\$62.01
Total Interest Charges for this Period		\$62.01