

ASHLEY LOVE Closing Date 04/23/15

Next Closing Date 05/24/15

**▲** DELTA

Account Ending 7-93005

Delta SkyMiles® **New Balance** \$3,599.79 Earned this Period 1,012 **Minimum Payment Due** \$35.00 For more details about Rewards, please visit americanexpress.com/rewardsinfo **Payment Due Date** 05/18/15‡ Account Summary **Previous Balance** \$3,188.26 <sup>‡</sup>Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee of up to Payments/Credits -\$600.00 \$38.00 and your Purchase APR may be increased to the Penalty APR of 27.24%. **New Charges** +\$1,011.53 Fees +\$0.00 Interest Charged +\$0.00 Minimum Payment Warning: If you make only the minimum payment each period, **New Balance** \$3,599.79 you will pay more in interest and it will take you longer to pay off your balance. For **Minimum Payment Due** \$35.00 example: Credit Limit \$8,000.00 If you make no additional You will pay off the balance And you will pay an Available Credit \$4,400.21 estimated total of... charges and each month you shown on this statement in \$500.00 about... Cash Advance Limit Available Cash \$500.00 Only the \$7,551 13 years Days in Billing Period: 30 Minimum Payment Due \$4,640 **Customer Care** \$129 3 years (Savings = \$2,911)Pay by Computer If you would like information about credit counseling services, call 1-888-733-4139. americanexpress.com/pbc Pay by Phone See page 2 for important information about your account. **Customer Care** 1-800-472-9297 1-800-430-1000 See page 2 for additional information. (i) Your billing inquiry is under investigation. No payment on the amount under review of \$3,188.25 is required at this time. Please pay at least the Minimum Payment Due, which does not include the amount under review. If you wish to pay your balance in full, please deduct \$3,188.25 from the New Balance indicated above. To view the status of your investigation, please visit us at americanexpress.com/inquirycenter. ♦ Please fold on the perforation below, detach and return with your payment ♦ **Account Ending 7-93005** Payment Coupon Pay by Phone Pay by Computer Do not staple or use paper clips 1-800-472-9297 americanexpress.com/pbc Enter account number on all documents. Make check payable to American Express.

ASHLEY LOVE 1661 HAMILTON AVE APT 3 SAN JOSE CA 95125-5404 Payment Due Date 05/18/15

Minimum Payment Due \$35.00

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

AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

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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 deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. The method we use to figure the ADB and interest results in daily compounding of interest.

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

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



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

SkyMiles Account Balance and **Áward Redemption** 

1-800-430-1000 Hearing Impaired 1-336-393-1111 **TTY:** 1-800-221-9950

1-800-430-1000

**FAX:** 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897

1-800-325-3999 delta.com/skymiles



Website: american express.com Mobile Site: amexmobile.com

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

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

#### Change of Address

- 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.

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Account Ending 7-93005

Summary	
Payments	Total -\$600.00
Credits	\$0.00
Total Payments and Credits	-\$600.00
Detail *Indicates posting date	
Payments	Amount
04/07/15* ONLINE PAYMENT - THANK YOU	-\$100.00
04/20/15* ONLINE PAYMENT - THANK YOU	-\$500.00
New Charges	
Summary	
	Total
Total New Charges	\$1,011.53
Detail	
ASHLEY LOVE	
Card Ending 7-93005	
	Amount
04/01/15 Z AND Z PLUNBING OAKLAND CA	\$1,000.00
510-708-4237	
Description HEATING/COOLER/PLUM	
04/11/15 PANERA BREAD #04476 CAMPBELL CA	\$11.53
6506195600	·
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount
Total Interest Charged for this Period	\$0.00

### **About Trailing Interest**

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2015 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2015	\$0.00
Total Interest in 2015	\$57.00

# **Interest Charge Calculation**

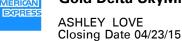
Your Annual Percentage Rate (A	APR) is the annual interest rate on your accoun <b>Transactions Dated</b>	t. Annual	Balance Subject to Interest Rate	Interest Charge
	From To	Percentage Rate		
Purchases	10/26/2013	17.24% (v)	\$0.00	\$0.00
Cash Advances	10/26/2013	25.24% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				

# Delta SkyMiles® Earned

**▲** DELTA

SkyMiles® Account Number: XXXXXX8877

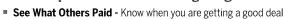
	Current Period	Year to Date
Miles Earned for Eligible Spend	1,012	21,775
Total Bonus Miles Earned	0	554
Total Miles Earned	1,012	22,329



Account Ending 7-93005







- Get Guaranteed Savings Upfront pricing information with built-in Card Member savings\*
- Use Your Card Participating dealers accept the American Express® Card for at least \$2,000

\*SEE SITE FOR DETAILS.

Visit americanexpress.com/autos or call 877-924-2922 to see how much you could save.