



Gold Delta SkyMiles® Credit Card

ASHLEY LOVE
Closing Date 04/23/15 Next Closing Date 05/24/15



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Account Ending 7-93005

New Balance **\$3,599.79**
Minimum Payment Due **\$35.00**
Payment Due Date **05/18/15†**

† **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 \$38.00 and your Purchase APR may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	13 years	\$7,551
\$129	3 years	\$4,640 (Savings = \$2,911)

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

ⓘ 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.

Delta SkyMiles®

Earned this Period

1,012

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Previous Balance	\$3,188.26
Payments/Credits	-\$600.00
New Charges	+\$1,011.53
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$3,599.79**
Minimum Payment Due **\$35.00**

Credit Limit	\$8,000.00
Available Credit	\$4,400.21
Cash Advance Limit	\$500.00
Available Cash	\$500.00

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-800-430-1000
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

americanexpress.com/pbc



Pay by Phone

1-800-472-9297

Account Ending 7-93005

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



\$ _____
Amount Enclosed

0000349992075735868 000359979000003500 20 H

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

ASHLEY LOVE
Closing Date 04/23/15

Account Ending 7-93005

Payments and Credits**Summary**

	Total
Payments	-\$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

DetailASHLEY LOVE
Card Ending 7-93005

	Amount
04/01/15 Z AND Z PLUNBING OAKLAND CA 510-708-4237 Description HEATING/COOLER/PLUM	\$1,000.00
04/11/15 PANERA BREAD #04476 CAMPBELL CA 6506195600	\$11.53

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 (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
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

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



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Don't Overpay for Your Next Car

American Express® Auto Purchasing Program

- **See What Others Paid** - Know when you are getting a good deal
- **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



POID: BQUJ:0001

*SEE SITE FOR DETAILS.

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