



Blue Cash Everyday® from American Express

p. 1/10

N GONABOYINA
Closing Date 10/15/18

Account Ending 6-32004

New Balance	\$3,670.15
Minimum Payment Due	\$94.00
Payment Due Date	11/09/18‡

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 11/09/18, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

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	14 years	\$8,950
\$140	3 years	\$5,054 (Savings = \$3,896)

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

See page 2 for important information about your account.

See page 9 for Important Changes to Your Account Terms.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

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↓ 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 6-32004

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

N GONABOYINA
9619 FONTAINEBL BLVD
APT 219
MIAMI FL 33172-6870

Payment Due Date
11/09/18

New Balance
\$3,670.15

Minimum Payment Due
\$94.00

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

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

\$ _____ • _____
Amount Enclosed



0000349992448952430 000367015000009400 11 H

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 each month your entire balance (or Adjusted Balance if applicable) 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 charge a fee of 2.70% of the converted US dollar amount.** 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

1-888-258-3741 **Hearing Impaired**
 1-336-393-1111 **TTY:** 1-800-221-9950
 1-888-258-3741 **FAX:** 1-800-695-9090
 1-800-CASH-NOW **In NY:** 1-800-522-1897



Website: americanexpress.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 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.



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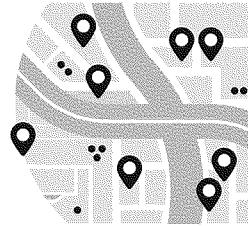
AMERICAN EXPRESS® PERSONAL LOANS

Did you know American Express® offers Personal Loans? Pre-approved Card Members can apply for a loan of up to \$40,000 with fixed monthly payments and APRs ranging from 6.98%-18.98%. Terms apply. Learn more by visiting americanexpress.com/loanoffer20

You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com



Payments and Credits

Summary

	Total
Payments	-\$570.00
Credits	-\$167.00
Total Payments and Credits	-\$737.00

Detail

*Indicates posting date

	Amount
Payments	
09/17/18* ONLINE PAYMENT - THANK YOU	-\$350.00
10/10/18* ONLINE PAYMENT - THANK YOU	-\$220.00
Credits	
09/15/18 BUFFALO WILD WINGS 0507 BUFFALO WILD W BRAINTREE MA 781-843-0753	-\$30.00
09/17/18 VICTORIA'S SECRET 0158 0158 BRAINTREE MA WOMEN'S CLOTHING	-\$137.00

New Charges

Summary

	Total
Total New Charges	\$1,557.75

Detail

	Amount
09/15/18 E-ZPASS MA 877-627-7745	877-627-7745 MA \$24.70
09/18/18 UBER TEMP AUTH HELP.UBER.COM	HELP.UBER.COM CA \$11.63
09/18/18 MBTA QUINCY CEN 000000074 6172223200	QUINCY MA \$2.75

Continued on reverse

Detail Continued

			Amount
09/18/18	MBTA QUINCY CEN 000000074 6172223200	QUINCY	\$2.75
09/18/18	MBTA SOUTH STATN 000000083 6172223200	BOSTON	\$4.50
09/19/18	TST* GOURMET INDIA - BOST 300004050 7817181219	BOSTON	\$33.74
09/19/18	MCDONALD'S 2038468309	NORWALK	\$8.48
09/20/18	ECONOLODGE SHARON 217513 Arrival Date Departure Date 09/18/18 09/19/18 00000000 LODGING	SHARON	\$100.52
09/21/18	ECONOLODGE SHARON 217513 Arrival Date Departure Date 09/19/18 09/21/18 00000000 LODGING	SHARON	\$100.52
09/21/18	PARADISE BRIYANI POINTE 0000 781-688-2726	NORWOOD	\$32.07
09/21/18	ECONOLODGE SHARON 217513 Arrival Date Departure Date 09/19/18 09/21/18 00000000 LODGING	SHARON	\$100.52
09/21/18	BEST BUY 888-BESTBUY	BRAINTREE	\$15.93
09/22/18	SUPER PETRO BRAINTREE 1 781-356-1960	BRAINTREE	\$32.89
09/23/18	CVS PHARMACY 8007467287 PHARMACIES	QUINCY	\$7.64
09/25/18	MITHAAS 0000 732-910-9173	PISCATAWAY	\$23.30
09/27/18	BHAVANI CASH AND CARRY GR 650000009345 7325296060	GREEN BROOK	\$22.28
09/27/18	GREYHOUND LINES CNP TICKET/PCKG	214-849-8966	\$51.50
09/28/18	ApIPay REGAL CINEMAS MOBILE APP 0898 877-835-5734	KNOXVILLE	\$28.30
09/28/18	SARAVANAA BHAVAN 732-767-0033	EDISON	\$40.00
09/29/18	HINDU TEMPLE & CULTU 436845558380316 TREASURER@VENKATESWARATEM	BRIDGEWATER	\$22.39
09/29/18	SUPER 8 Arrival Date Departure Date 09/29/18 09/30/18 00000000 LODGING	FREDERICKSBUR	\$77.20
09/29/18	EXXONMOBIL 4797 732-821-4740	MONMOUTH JUNC	\$38.04
09/29/18	Z Market 4DE 1537097004 FAST FOOD RESTAURANT	Newark	\$13.17
09/30/18	LOVES COUNTRY STORE #317 AUTO FUEL DISPENSER	SKIPERS	\$29.51
09/30/18	GATE 0209 Q/GATE PTRO SPC FOOD STR	POOLER	\$31.00
09/30/18	CIRCLE K # 23046 GAS STATION	HOPE MILLS	\$16.18



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				Amount
10/01/18	MICROTEL INNS & SUITES Arrival Date 09/30/18 00000000	KINGSLAND Departure Date 10/01/18	GA	\$85.30
10/01/18	EXXONMOBIL 9767 772-283-4771	STUART	FL	\$34.47
10/01/18	EXXONMOBIL 9767 772-283-4771	STUART	FL	\$2.00
10/04/18	TAJ MAHAL BENGAL INDIA 305-863-7233	MIAMI SPRINGS	FL	\$35.61
10/05/18	TORBURN CAFE 284836 93718284836 407-5957623	PLANTATION	FL	\$9.08
10/05/18	ASHOKA INDIAN CUISINE 0000 203-571-8966	MIAMI	FL	\$34.27
10/06/18	ASHOKA INDIAN CUISINE 0000 203-571-8966	MIAMI	FL	\$22.40
10/08/18	MOTEL 6 MOTEL 6 Arrival Date 10/07/18 00000000 LODGING	MIAMI Departure Date 10/10/18	FL	\$218.09
10/09/18	HOLIDAY CARS*CARRENTAL HOLIDAY CARS*CA 8556427826	TAMPA	FL	\$89.80
10/12/18	NJ E-ZPASS VIOLATIONS 888-288-6865	888-288-6865	NJ	\$52.90
10/14/18	DOLLAR CAR RENTAL Location Rental: BOSTON MA Return: BOSTON MA Agreement Number: 124935333 Renter Name: GONABOYINA /NAGA VENKATA	866-434-2226 Date 18/10/13 18/10/14	MA	\$89.70
10/15/18	UBER TEMP AUTH HELP.UBER.COM	HELP.UBER.COM	CA	\$12.62

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
10/15/18 Interest Charge on Purchases	\$57.75
Total Interest Charged for this Period	\$57.75

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.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$0.00
Total Interest in 2018	\$224.10

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		04/22/2017	21.99% (v)	\$3,094.39
Cash Advances		04/22/2017	27.24% (v)	\$0.00
Total				\$57.75

(v) Variable Rate



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Reward Dollar Summary

Total Reward Dollars as of Sep 2018 Billing Period 70.11

Beginning Reward Dollar Balance	+57.34
Reward Dollars Earned*	+12.77
Total Reward Dollar Balance	+70.11

*Reward Dollars Earned this period are pending until the minimum due is paid and your account is in good standing.

Base Reward Dollars

As of Sep 2018 Billing Period	Qualified Spend \$	Reward Dollars
U.S. Supermarkets	\$2.54 @3%	0.08
U.S. Gas Stations	\$102.45 @2%	2.05
Select U.S. Department Stores	\$0.00 @2%	0.00
Other Eligible Purchases	\$1,062.57 @1%	10.64
Total	\$1,167.56	12.77
Total Qualified Spend This Reward Year	\$7,065.00	

Important Messages

Visit americanexpress.com/rewarddollars to redeem for cash back, gift cards, and merchandise. Redemptions start at just 25 Reward Dollars.

Remember to pay at least the Minimum Payment Due, by the Payment Due Date, to be eligible to earn or redeem reward dollars and to avoid late fees.

Remember, you can earn a reward of 3% on the first \$6,000 of eligible purchases at U.S. supermarkets in an annual reward year (supermarkets do not include superstores and warehouse clubs), 2% on eligible purchases at U.S. gas stations, 2% on eligible purchases at select major department stores, and 1% on other eligible purchases.

Reward Dollars are calculated on each eligible transaction. The reward dollars shown above have been summarized for informational purposes. For specific details, please visit your online statement.

Reward Dollars Summary Important Notice

IMPORTANT NOTICE: Beginning in November 2018, the **Reward Dollar Summary** will no longer be included with your billing statements. To see information about your reward dollars balance and transactions, log into your online account at americanexpress.com/cashbackrewards

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Notice of Important Changes to Your Cardmember Agreement

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. 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.

Summary of Changes	
Plan Fee (Fixed Finance Charge)	Effective immediately , we are revising this row in the <i>Rates and Fees Table</i> to provide additional clarity that the plan fee for any plan is billed on a monthly basis.
About the Plan It feature	Effective February 1, 2019 , we are revising this sub-section under <i>About using your card</i> to specify that you may be able to include multiple qualifying purchases into a single plan, at our discretion.

ID12692

See the following page for the Detail of Important Changes to Your Agreement.

Details of Important Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend it 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.

Effective immediately, the *Rates and Fees Table* in Part 1 of the Cardmember Agreement is amended by revising the *Plan Fee (Fixed Finance Charge)* row to add a reference to "monthly" to clarify that the Plan Fee is charged on a monthly basis.

Effective February 1, 2019, the *About using your card* section in Part 2 of your Cardmember Agreement is amended by deleting the *About the Plan It feature* sub-section and replacing it with the following:

About the Plan It feature	<p>We may offer you Plan It, which allows you to create a payment plan for qualifying purchases, subject to a plan fee. This fee is a fixed finance charge that will be charged each month that a plan is active.</p> <p>You may use this feature by selecting a qualifying purchase(s) and a plan duration. You will be able to view the monthly plan payments, including the plan fee, for your selection. Each plan fee will be disclosed prior to your establishing the applicable plan and will be based on the plan duration, the APR that would otherwise apply to the purchase(s), and other factors. When you set up a plan, the purchase(s) will be moved to a plan balance and will be subject to a plan fee instead of the APR for purchases.</p> <p>A qualifying purchase for Plan It is a purchase of at least a specified dollar amount and does not include a purchase of cash or cash equivalents, or a purchase subject to Foreign Transaction Fees or any fee owed to us, including Annual Membership fees.</p>	<p>Your ability to initiate new plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate plans if your Account is cancelled. You will also not be able to initiate plans if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you, and your ability to include multiple qualifying purchases into a single plan, will be at our discretion and will be based on a variety of factors such as your creditworthiness, the amount of the purchase(s), and your Account history.</p> <p>Plans cannot be cancelled after they have been set up but you can choose to pay them early by paying the New Balance shown on your most recent billing statement in full. If you pay a plan off early, you will not incur any future plan fees on that plan.</p>
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