



# Blue Cash Everyday® from American Express

p. 1/7

N GONABOYINA  
Closing Date 08/15/18

Account Ending 6-32004

**New Balance** **\$2,482.89**

**Minimum Payment Due** **\$60.00**

**Payment Due Date** **09/09/18<sup>‡</sup>**

<sup>‡</sup>**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 09/09/18, 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	11 years	\$5,534
\$95	3 years	\$3,408 (Savings = \$2,126)

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

➔ See page 2 for important information about your account.

❗ Please note, your credit limit is \$14,500.00 and your cash limit is \$2,900.00.

❗ **Did you know?** You can use [Plan It](#) to split up large purchases and pay them off over time for a fixed monthly fee and no interest. Plus, still earn rewards on Plan It purchase amounts. Terms apply. Visit [americanexpress.com/payitplanit](#).

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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  
178 MOUNTAIN AVE  
PISCATAWAY NJ 08854-2118

Payment Due Date  
**09/09/18**

New Balance  
**\$2,482.89**

Minimum Payment Due  
**\$60.00**



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

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349992448952430 000248289000006000 11 4

## Blue Cash Rewards

as of Jul 2018

**45.60**



For more details about Rewards, please visit [americanexpress.com/rewardsinfo](#)

## Account Summary

Previous Balance \$1,482.84

Payments/Credits -\$55.58

New Charges +\$1,019.99

Fees +\$0.00

Interest Charged +\$35.64

**New Balance** **\$2,482.89**

**Minimum Payment Due** **\$60.00**

Credit Limit \$14,500.00

Available Credit \$12,017.11

Cash Advance Limit \$2,900.00

Available Cash \$2,900.00

Days in Billing Period: 31

## Customer Care



**Pay by Computer**  
[americanexpress.com/pbc](#)

**Customer Care**  
1-888-258-3741

**Pay by Phone**  
1-800-472-9297



See Page 2 for additional information.



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**You Spoke. We Listened.**Over 1.5 million more places in the U.S. started  
accepting American Express® Cards in 2017.Visit [ShopSmallNow.com](http://ShopSmallNow.com)**Payments and Credits****Summary**

	Total
<b>Payments</b>	-\$51.00
<b>Credits</b>	-\$4.58
<b>Total Payments and Credits</b>	<b>-\$55.58</b>

**Detail**

\*Indicates posting date

Payments	Amount
07/28/18* ONLINE PAYMENT - THANK YOU	-\$51.00
Credits	Amount
08/02/18 WAL-MART STORE#2341 2341 QUINCY MA DISCOUNT STORE	-\$4.58

**New Charges****Summary**

	Total
<b>Total New Charges</b>	<b>\$1,019.99</b>

**Detail****N GONABOYINA**  
Card Ending 6-32004

	Amount
07/17/18 SOUTH SHORE DESI MARKET 65000001032933 7818488937 BRAINTREE MA	\$22.12
07/18/18 K & L GULF 000000000687314 6173289406 QUINCY MA	\$38.21
07/18/18 ENTERPRISE RENT A CAR Location: QUINCY MA Date: 18/07/18 Rental: QUINCY MA Date: 18/07/19 Return: QUINCY MA Agreement Number: D238833 Renter Name: GONABOYINA/NAGA VENK	\$6.95
07/19/18 BHEEMAS INDIAN CUISINE BHEEMAS INDIAN 6173022668 QUINCY MA	\$13.12
07/21/18 UBREAKIFIX - DEDHAM 000000001 7817525051 DEDHAM MA	\$63.74
07/21/18 TOWN LINE LUXURY LANES 00-08030413333 BOWLING ALLEY MALDEN MA	\$42.00
07/21/18 BHEEMAS INDIAN CUISINE BHEEMAS INDIAN 6173022668 QUINCY MA	\$35.21

Continued on reverse

<b>Detail Continued</b>
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				Amount
07/21/18	ENTERPRISE RENT A CAR Location Rental: QUINCY MA Return: QUINCY MA Agreement Number: D238833 Renter Name: GONABOYINA/NAGA VENK	QUINCY Date 18/07/21 18/07/22	MA	\$18.35
07/22/18	VILLAGE QUICK BITES 00-08030224771 FAST FOOD RESTAURANT	PROVIDENCE	RI	\$13.00
07/22/18	USA*CUSTOM VENDING INC FAST FOOD RESTAURANT	WRENTHAM	MA	\$3.50
07/22/18	USA*CUSTOM VENDING INC FAST FOOD RESTAURANT	WRENTHAM	MA	\$3.50
07/22/18	USA*CUSTOM VENDING INC FAST FOOD RESTAURANT	WRENTHAM	MA	\$3.50
07/23/18	K & L GULF 000000000687314 6173289406	QUINCY	MA	\$39.55
07/24/18	OPS* DC LAUNDROMAT VTM 1 000000001 6177709256	QUINCY	MA	\$20.00
07/24/18	LOGAN PARKING MASSPORT 0000 617-568-1032	BOSTON	MA	\$19.00
07/25/18	ENTERPRISE RENT A CAR Location Rental: QUINCY MA Return: QUINCY MA Agreement Number: D238833 Renter Name: GONABOYINA/NAGA VENK	QUINCY Date 18/07/25 18/07/26	MA	\$15.30
07/27/18	UBER TRIP NYOIW HELP.UBER.COM	HELP.UBER.COM	CA	\$8.34
07/28/18	MTA EWRLCTCTP/CT 0029 888-250-8277	NEWARK	NJ	\$8.00
07/28/18	MTA EWRLCTCTP/CT 0029 888-250-8277	NEWARK	NJ	\$12.00
07/28/18	SUNOCO 0012135010 0012 856-235-9462	MOUNT LAUREL	NJ	\$14.44
07/28/18	S & G PETROLEUM 000000000673330 9739235290	HILLSIDE	NJ	\$23.00
08/01/18	WAL-MART 2341 2341 DISCOUNT STORE	QUINCY	MA	\$7.56
08/05/18	BHEEMAS INDIAN CUISINE BHEEMAS INDIAN 6173022668	QUINCY	MA	\$3.21
08/08/18	GEICO AUTO INSURANCE	(800)841-3000	DC	\$377.10
08/08/18	WAL-MART 2341 2341 DISCOUNT STORE	QUINCY	MA	\$12.20
08/08/18	WAL-MART 2341 2341 DISCOUNT STORE	QUINCY	MA	\$15.94
08/11/18	OPS* DC LAUNDROMAT VTM 1 000000001 6177709256	QUINCY	MA	\$20.00
08/11/18	OPS* DC LAUNDROMAT VTM 2 000000001 6177709256	QUINCY	MA	\$2.00
08/13/18	AMC BRAINTREE 10 781-356-0112	BRAINTREE	MA	\$44.67
08/14/18	0343 PLANET FITNESS 6174713333	QUINCY	MA	\$30.48
08/14/18	THAI HERBAL THERAPY INC 0000 617-773-9999	QUINCY	MA	\$84.00

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**Fees**

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**Interest Charged**

	Amount
08/15/18 Interest Charge on Purchases	\$29.91
08/15/18 Interest Charge on Promotional Balances	\$5.73
<b>Total Interest Charged for this Period</b>	<b>\$35.64</b>

**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	\$125.15

**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		21.74% (v)	\$1,618.71	\$29.91
Cash Advances	04/22/2017		26.99% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expired	04/22/2017	05/15/2018	21.74% (v)	\$310.35	\$5.73
<b>Total</b>					<b>\$35.64</b>

(v) Variable Rate



N GONABOYINA  
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**Reward Dollar Summary****Total Reward Dollars as of Jul 2018 Billing Period**  
**45.60**

Beginning Reward Dollar Balance +35.23

Reward Dollars Earned\* +10.37

**Total Reward Dollar Balance +45.60****\*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 Jul 2018 Billing Period	Qualified Spend \$	Reward Dollars
U.S. Supermarkets	\$29.07 @3%	0.87
U.S. Gas Stations	\$78.41 @2%	1.57
Select U.S. Department Stores	\$29.99 @2%	0.60
Other Eligible Purchases	\$732.49 @1%	7.33
<b>Total</b>	<b>\$869.96</b>	<b>10.37</b>
<b>Total Qualified Spend This Reward Year</b>	<b>\$4,882.03</b>	

**Important Messages**

Visit [americanexpress.com/rewarddollars](http://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.