



Blue Cash Everyday® from American Express

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N GONABOYINA
Closing Date 05/15/20

Account Ending 6-32004

New Balance**\$1,159.76****Adjusted Balance****\$429.10**

Includes your Plan Payment Due and Non-Plan Balance. Refer to Account Summary.

Minimum Payment Due**\$87.72**

Includes your Plan Payment Due and Non-Plan Minimum Due.

Payment Due Date**06/09/20‡**

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 06/09/20, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.24%.

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	17 months	\$1,176

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

→ See page 2 for important information about your account.

→ Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 9.**

→ For more information on Plan It™, please see **page 5**

Continued on page 3

↓ 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 6-32004Enter 15 digit account # on all payments.
Make check payable to American Express.

N GONABOYINA
3450 NW 85TH CT
APT 121
DORAL FL 33122-1925

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

Payment Due Date
06/09/20New Balance
\$1,159.76Minimum Payment Due
\$87.72\$ _____ • _____
Amount Enclosed

0000349992448952430 000115976000008772 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 represent 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 on page 3 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.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: www.americanexpress.com

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

www.americanexpress.com

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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.

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

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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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: 1-623-707-4442**
 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

Claims Resolution Clause Update

The address for sending a claim notice to American Express has changed.
 Notice to American Express should be sent to **American Express ADR**
c/o CT Corporation System, 28 Liberty Street, New York, New York 10005.

Payments and Credits

Summary

	Non-Plan Balance	Plan Balance	Total
Payments	-\$8.56	-\$56.44	-\$65.00
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$8.56	-\$56.44	-\$65.00

Detail

*Indicates posting date

Payments	Amount
04/15/20* ONLINE PAYMENT - THANK YOU	-\$65.00

New Charges

Summary

	Non-Plan Balance	Plan Balance	Total
Total New Charges	\$376.38	\$0.00	\$376.38

Detail

	N GONABOYINA Card Ending 6-32004	Amount
04/18/20	PUBLIX #1571 000001571 8636881188	FL \$38.24
05/01/20	HCC MEDICAL INSURANCE EXT 160010057 46204 INSURANCE BROKERS/UNDER	IN \$36.54
05/02/20	PUBLIX 3055912145	FL \$84.95
05/02/20	ABC FINE WINE SPIRITS 4078510000	FL \$83.45
05/05/20	WAL-MART SUPERCENTER#2091 2091 GROCERY STORE	FL \$15.93
05/05/20	FEDEX OFFICE COPY/REPRODUCTION	FL \$3.61
05/06/20	DONINO'S PIZZA 7349303030 FAST FOOD REST.	FL \$48.53

Continued on reverse

Detail Continued

			Amount
05/14/20	GOOGLE*VOICE GOOGLE PAYMENT TELECOM SERVICE	G.CO HELPPAY#	\$10.00
05/14/20	WAL-MART 1349 1349 DISCOUNT STORE	SUNRISE FL	\$55.13

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.

2020 Fees and Interest Totals Year-to-Date

			Amount
Total Fees in 2020			\$65.25
Total Interest in 2020			\$73.52

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		04/04/2019	23.99% (v)	\$0.00	\$0.00
Cash Advances		04/22/2017	25.24% (v)	\$0.00	\$0.00
Promotional Offer Rate Expires 01/15/2021 then will go to 23.99% (v)*		03/25/2020	6.99%	\$0.00	\$0.00
Plan It		09/11/2017	0.00%	\$783.38	\$0.00
Total					\$0.00

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.



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Plan Balance Details

For more details of your plans, visit www.americanexpress.com/viewyourplans

Created On	Description	Duration (Months)	Previous Balance	Payments/ Credits	Remaining Principal	Monthly Principal	Monthly Fee	Payment Due
03/25/20	Multi Transaction Plan for \$948.50	18	\$839.82	\$56.44	\$783.38	\$52.72	\$0.00	\$52.72
Plan Totals			\$839.82	\$56.44	\$783.38	\$52.72	\$0.00	\$52.72

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IMPORTANT NOTICES

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective for Billing Periods ending on or after August 1, 2020	
How we calculate your Minimum Payment Due	<p>We are changing how we calculate your Minimum Payment Due. As a result, your Minimum Payment Due may be higher. If you are in a payment program, your program enrollment will not be affected by this change and this change will become effective for you upon completion of your payment program.</p> <p>If you are enrolled in Autopay and selected Fixed Amount as your payment setting, please review the amount you chose, as it may now be less than your Minimum Payment Due.</p>

ID 13001

See the following page for the Detail of Changes to your Cardmember Agreement.

IMPORTANT NOTICES continued**Detail of Change to Your Cardmember Agreement**

This notice amends your American Express Cardmember Agreement ("Agreement") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

About Your Minimum Payment Due

Effective for billing periods ending on or after August 1, 2020, Part 2 of the Cardmember Agreement is amended by deleting the *How we calculate your Minimum Payment Due* section and replacing it with the following:

How we calculate your Minimum Payment Due	<p>To calculate the Minimum Payment Due for each billing statement, we start with the <i>highest</i> of:</p> <p>(1) Interest charged on the billing statement plus 1% of the New Balance (excluding any interest, penalty fees, overlimit amount, and plan balances); or</p> <p>(2) 2% of the New Balance (excluding any penalty fees, overlimit amount, and plan balances); or</p> <p>(3) \$40.</p> <p>Then we add any penalty fees shown on the billing statement, up to 1/24th of any overlimit amount, any plan payment due, and any amount past due.</p> <p>Your Minimum Payment Due will not exceed your New Balance. You may pay more than the Minimum Payment Due, up to your New Balance, at any time.</p> <p>EXAMPLE: Assume that your New Balance is \$2,900, interest is \$29.57, and you have no active plans, overlimit amount, penalty fees, or amounts past due.</p> <p>(1) \$29.57 + 1% multiplied by (\$2,900 - \$29.57) = \$58.27</p> <p>(2) \$58 (2% of \$2,900)</p> <p>(3) \$40</p> <p>The highest of (1), (2) or (3) is \$58.27</p> <p>If your account has any active plans, overlimit amount, penalty fees, or amounts past due, your Minimum Payment Due will be higher.</p>
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IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.