



Blue Cash Everyday® from American Express

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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.**

i 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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Reward Dollars
as of Sep 2018

70.11

For more details about Rewards, visit
americanexpress.com/cashbackrewards

Account Summary

Previous Balance \$2,791.65
 Payments/Credits -\$737.00
 New Charges +\$1,557.75
 Fees +\$0.00
 Interest Charged +\$57.75

New Balance **\$3,670.15**
Minimum Payment Due **\$94.00**

Credit Limit \$14,500.00
 Available Credit \$10,829.85
 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.

↓ 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

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

**Blue Cash Everyday® from American Express**

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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

Payments	Amount
09/17/18* ONLINE PAYMENT - THANK YOU	-\$350.00
10/10/18* ONLINE PAYMENT - THANK YOU	-\$220.00
Credits	Amount
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

N GONABOYINA
Card Ending 6-32004

	Amount
09/15/18 E-ZPASS MA 877-627-7745 MA	\$24.70
09/18/18 UBER TEMP AUTH 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	MA	\$2.75
09/18/18	MBTA SOUTH STATN 000000083 6172223200	BOSTON	MA	\$4.50
09/19/18	TST* GOURMET INDIA - BOST 300004050 7817181219	BOSTON	MA	\$33.74
09/19/18	MCDONALD'S 2038468309	NORWALK	CT	\$8.48
09/20/18	ECONOLOGGE SHARON 217513 Arrival Date 09/18/18 00000000 LODGING	SHARON	MA	\$100.52
09/21/18	ECONOLOGGE SHARON 217513 Arrival Date 09/19/18 00000000 LODGING	SHARON	MA	\$100.52
09/21/18	PARADISE BRIYANI POINTE 0000 781-688-2726	NORWOOD	MA	\$32.07
09/21/18	ECONOLOGGE SHARON 217513 Arrival Date 09/19/18 00000000 LODGING	SHARON	MA	\$100.52
09/21/18	BEST BUY 888-BESTBUY	BRAINTREE	MA	\$15.93
09/22/18	SUPER PETRO BRAINTREE 1 781-356-1960	BRAINTREE	MA	\$32.89
09/23/18	CVS PHARMACY 8007467287 PHARMACIES	QUINCY	MA	\$7.64
09/25/18	MITHAAS 0000 732-910-9173	PISCATAWAY	NJ	\$23.30
09/27/18	BHAVANI CASH AND CARRY GR 650000009345 7325296060	GREEN BROOK	NJ	\$22.28
09/27/18	GREYHOUND LINES CNP TICKET/PCKG	214-849-8966	TX	\$51.50
09/28/18	ApIPay REGAL CINEMAS MOBILE APP 0898 877-835-5734	KNOXVILLE	TN	\$28.30
09/28/18	SARAVANAA BHAVAN 732-767-0033	EDISON	NJ	\$40.00
09/29/18	HINDU TEMPLE & CULTU 436845558380316 TREASURER@VENKATESWARATEM	BRIDGEWATER	NJ	\$22.39
09/29/18	SUPER 8 Arrival Date 09/29/18 00000000 LODGING	FREDERICKSBUR	VA	\$77.20
09/29/18	EXXONMOBIL 4797 732-821-4740	MONMOUTH JUNC	NJ	\$38.04
09/29/18	Z Market 4DE 1537097004 FAST FOOD RESTAURANT	Newark	DE	\$13.17
09/30/18	LOVES COUNTRY STORE #317 AUTO FUEL DISPENSER	SKIPPERS	VA	\$29.51
09/30/18	GATE 0209 Q/GATE PTRO SPC FOOD STR	POOLER	GA	\$31.00
09/30/18	CIRCLE K # 23046 GAS STATION	HOPE MILLS	NC	\$16.18

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Detail Continued

					Amount
10/01/18	MICROTEL INNS & SUITES Arrival Date 09/30/18 00000000	Departure Date 10/01/18	KINGSLAND	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	Departure Date 10/10/18	MIAMI	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 BOSTON MA Rental: BOSTON MA Return: BOSTON MA Agreement Number: 124935333 Renter Name: GONABOYINA /NAGA VENKATA	Date 18/10/13 18/10/14	866-434-2226	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.

Continued on reverse

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	\$57.75
Cash Advances	04/22/2017		27.24% (v)	\$0.00	\$0.00
Total					\$57.75
(v) Variable Rate					

N GONABOYINA
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Account Ending 6-32004

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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