



Blue Cash Everyday® from American Express

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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‡

‡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.

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.

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 6-32004

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 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 1270
 NEWARK NJ 07101-1270

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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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	-\$51.00
Credits	-\$4.58
Total Payments and Credits	-\$55.58

Detail

*Indicates posting date

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

New Charges

Summary

	Total
Total New Charges	\$1,019.99

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 Rental: QUINCY MA Return: QUINCY MA Agreement Number: D238833 Renter Name: GONABOYINA/NAGA VENK	QUINCY Location Date 18/07/18 18/07/19	MA	\$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

Detail Continued

			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 00000000687314 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 EWRLOTCTP/CT 0029 888-250-8277	NEWARK	NJ \$8.00
07/28/18	MTA EWRLOTCTP/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 00000000673330 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
Total Fees for this Period	\$0.00

Interest Charged

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

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
Total				\$35.64
(v) Variable Rate				

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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
Total	\$869.96	10.37
Total Qualified Spend This Reward Year	\$4,882.03	

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.