



Blue Cash Everyday® from American Express

p. 1/7

RASHMI BARAL
Closing Date 02/21/22
Account Ending 2-31001

Customer Care: 1-888-258-3741
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$3,126.21**

Adjusted Balance **\$835.20**

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

Minimum Payment Due **\$192.74**

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

Payment Due Date **03/18/22**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 03/18/22, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan 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	20 months	\$3,209

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 on **page 7**.

Reward Dollars

as of 01/25/2022

7.35

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

Account Summary

Plan Balance

Previous Balance	\$2,596.49
Payments/Credits	-\$152.74
New Plan Principal	+\$0.00
Plan Fees	+\$0.00
Plan Balance =	\$2,443.75
Plan Payment Due	\$152.74

Non-Plan Balance

Previous Balance	\$451.24
Payments/Credits	-\$612.72
New Charges	+\$843.94
Fees	+\$0.00
Interest Charged	+\$0.00
Non-Plan Balance =	\$682.46
Non-Plan Minimum Due	\$40.00

Adjusted Balance Calculation

Plan Payment Due	\$152.74
Non-Plan Balance	+\$682.46
Adjusted Balance =	\$835.20

Credit Limit	\$20,700.00
Available Credit	\$17,573.79
Cash Advance Limit	\$4,100.00
Available Cash	\$4,100.00

Continued on page 3



Payment Coupon

Do not staple or use paper clips



Pay by Computer

americanexpress.com/pbc



Pay by Phone

1-800-472-9297

Account Ending 2-31001

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

RASHMI BARAL
10856 IVY HILL DR
UNIT 5
SAN DIEGO CA 92131-3960

Payment Due Date
03/18/22

New Balance
\$3,126.21

AutoPay Amount
\$192.74

See reverse side for instructions
on how to update your address,
phone number, or email.

AMERICAN EXPRESS
PO BOX 96001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed



0000349992281050540 000312621000019274 20 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. 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 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.

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

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.

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

p. 3/7

RASHMI BARAL
Closing Date 02/21/22

Account Ending 2-31001



Customer Care & Billing Inquiries
International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille Statements

1-888-258-3741
1-336-393-1111
1-800-CASH-NOW
1-888-258-3741

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-888-258-3741**



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
PO BOX 96001
LOS ANGELES CA
90096-8000

i We will debit your bank account for your payment of \$192.74 on 03/08/22. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 03/06/22. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 03/18/22.

i For more information on Plan It®, please see **page 6**

i Please note, your credit limit is \$20,700.00 and your cash limit is \$4,100.00.

Payments and Credits

Summary

	Non-Plan Balance	Plan Balance	Total
Payments	-\$342.26	-\$152.74	-\$495.00
Credits			
RASHMI BARAL 2-31001	-\$270.46	\$0.00	-\$270.46
Total Payments and Credits	-\$612.72	-\$152.74	-\$765.46

Detail

*Indicates posting date

Payments			Amount
02/03/22*	RASHMI BARAL	ONLINE PAYMENT - THANK YOU	-\$495.00
Credits			Amount
01/27/22	RASHMI BARAL	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$33.15
01/29/22	RASHMI BARAL	MACYS FASHN VALLEY 000000544 SAN DIEGO CA 8002896229	-\$48.96
01/29/22	RASHMI BARAL	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$19.28
01/29/22	RASHMI BARAL	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$17.23
01/30/22	RASHMI BARAL	ApIPay SKECHERS-USA #51 51 SAN DIEGO CA 800-746-3411	-\$94.02
02/01/22	RASHMI BARAL	WAL-MART 1700 1700 POWAY CA DISCOUNT STORE	-\$34.20
02/05/22	RASHMI BARAL	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES	-\$22.62

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
02/13/22	RASHMI BARAL	FUBO TV		- \$1.00
		844-441-3826	NY	
		CABLE & PAY TV		

New Charges**Summary**

	Non-Plan Balance	Plan Balance	Total
RASHMI BARAL 2-31001	\$817.88	\$0.00	\$817.88
SONIA DALAI 2-32017	\$26.06	\$0.00	\$26.06
Total New Charges	\$843.94	\$0.00	\$843.94

Detail**RASHMI BARAL**

Card Ending 2-31001

				Amount
01/25/22	AplPay VONS #2107 2107 800-898-4027	SAN DIEGO	CA	\$4.59
01/25/22	AMZN MKTP US*XW0CE5SN3 BOOK STORES	AMZN.COM/BILL	WA	\$17.23
01/25/22	AplPay CVS/PHARMACY 8007467287 PHARMACIES	SAN DIEGO	CA	\$1.61
01/25/22	AplPay PANDA EXPRESS FAST FOOD RESTAURANT	SAN DIEGO	CA	\$8.08
01/26/22	AMZN MKTP US*MY3Y25ZT3 BOOK STORES	AMZN.COM/BILL	WA	\$22.62
01/26/22	AMZN MKTP US*0N2A32NW3 BOOK STORES	AMZN.COM/BILL	WA	\$58.98
01/27/22	AplPay VONS #2107 2107 800-898-4027	SAN DIEGO	CA	\$16.44
01/29/22	AplPay MACYS FASHN VALLEY 000000544 8002896229	SAN DIEGO	CA	\$45.26
01/30/22	AplPay THE DISNEY STORE #929 929 866-902-2798	SAN DIEGO	CA	\$32.30
01/30/22	AplPay SKECHERS-USA #51 0000 800-746-3411	SAN DIEGO	CA	\$94.02
01/30/22	AplPay SKECHERS-USA #51 0000 800-746-3411	SAN DIEGO	CA	\$93.69
01/30/22	AplPay NIKE FACTORY STORE SPORTS CLOTHING	SAN YSIDRO	CA	\$53.86
01/31/22	AMAZON.COM*2G8L619Q3 MERCHANDISE	AMZN.COM/BILL	WA	\$4.17
01/31/22	AMZN MKTP US*JQ0EP1BL3 BOOK STORES	AMZN.COM/BILL	WA	\$16.15
02/03/22	AplPay YOGURT HEAVEN 0000 858-549-9205	SAN DIEGO	CA	\$6.09
02/04/22	AplPay THE KEBAB SHOP squareup.com/receipts	San Diego	CA	\$6.45
02/05/22	AplPay KOHL'S 0535 920646	POWAY	CA	\$0.90
02/09/22	AplPay VONS #2079 2079 800-898-4027	SAN DIEGO	CA	\$11.81

Continued on next page

**Blue Cash Everyday® from American Express**

p. 5/7

RASHMI BARAL
Closing Date 02/21/22

Account Ending 2-31001

Detail Continued

				Amount
02/10/22	AplPay STARBUCKS STORE 0545 FAST FOOD RESTAURANT	SAN DIEGO	CA	\$1.25
02/11/22	AplPay ARIANA PRODUCE & CUISINE 858-566-7700	SAN DIEGO	CA	\$27.94
02/13/22	FUBO TV CABLE & PAY TV	844-441-3826	NY	\$1.00
02/13/22	AplPay CVS/PHARMACY 8007467287 PHARMACIES	SAN DIEGO	CA	\$1.07
02/13/22	AplPay TRADER JOE'S #221 QPS 221 626-599-3700	SAN DIEGO	CA	\$14.76
02/14/22	AMAZON.COM*G21F714F3 MERCHANDISE	AMZN.COM/BILL	WA	\$25.00
02/14/22	AplPay THE OLIVE GARDEN 858-4859873	SAN DIEGO	CA	\$80.70
02/17/22	USH FLEXPAY NA 6074CF839BB1D1F31916080 ADMISSION/TICKETS	UNIVERSAL CIT	CA	\$14.56
02/19/22	AplPay TRADER JOE'S #221 QPS 221 626-599-3700	SAN DIEGO	CA	\$13.43
02/19/22	AMZN MKTP US*1I80F0Z21 BOOK STORES	AMZN.COM/BILL	WA	\$86.19
02/19/22	AplPay AKSHAR CASH N CARRY 650000010837691 8586892222	SAN DIEGO	CA	\$52.74
02/20/22	AplPay VONS #2107 2107 800-898-4027	SAN DIEGO	CA	\$4.99

**SONIA DALAI**
Card Ending 2-32017

				Amount
01/24/22	JERSEY MIKES 20318 0000 858-412-3330	SAN DIEGO	CA	\$18.50
01/27/22	MAXI'S LUNCHEONETTE 545500001415421 MAXISLUNCHEONETTE@YAHOO.C	SAN DIEGO	CA	\$7.56

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 (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

Continued on reverse

2022 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2022	\$0.00
Total Interest in 2022	\$0.00

Interest Charge Calculation

Days in Billing Period: 28

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	08/25/2018		13.99% (v)	\$0.00	\$0.00
Cash Advances	10/24/2015		25.24% (v)	\$0.00	\$0.00
Plan It	09/20/2017		0.00%	\$2,443.75	\$0.00
Total					\$0.00
(v) Variable Rate					

Plan Balance DetailsFor 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
12/23/21	EMIRATES AWP LRPIYB WASHINGTON	18	\$2,596.49	\$152.74	\$2,443.75	\$152.74	\$0.00	\$152.74
Plan Totals			\$2,596.49	\$152.74	\$2,443.75	\$152.74	\$0.00	\$152.74

**IMPORTANT NOTICES****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.