#### Gold Delta SkyMiles® Credit Card

M POTHUGANTI Closing Date 06/13/19 **▲** DELTA

Account Ending 5-01006

New Balance\$930.75Minimum Payment Due\$35.00

Payment Due Date 07/08/19<sup>‡</sup>

**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	4 years	\$1,442
\$38	3 years	\$1,372 (Savings = \$70)

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 5 for Important Changes to Your Account Terms.

See page 7 for an Important Change to Your Account Terms.

Continued on page 3

Delta SkyMiles®

Miles Earned this Period

1,151

For more details about Rewards, please visit americanexpress.com/rewardsinfo

**Account Summary** 

Previous Balance \$130.67
Payments/Credits -\$351.72
New Charges +\$1,151.80
Fees +\$0.00
Interest Charged +\$0.00

New Balance \$930.75 Minimum Payment Due \$35.00

Credit Limit \$1,000.00
Available Credit \$69.25

Cash Advance Limit \$200.00
Available Cash \$69.25

Days in Billing Period: 30

#### **Customer Care**

Pay by Computer americanexpress.com/pbc

See page 2 for additional information.

 $\downarrow$  Please fold on the perforation below, detach and return with your payment  $\downarrow$ 







#### **Account Ending 5-01006**

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

M POTHUGANTI 700 PRINCETON BLVD APT 9 LOWELL MA 01851-2116

Payment Due Date
07/08/19
New Balance
\$930.75

Innimum Payment Due

Minimum Payment Due \$35.00

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

MadadadMaadladladladladladladladla

<sup>&</sup>lt;sup>‡</sup>Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 07/08/19, 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%.

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 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.

**Hearing Impaired** 

**TTY:** 1-800-221-9950

**FAX:** 1-623-707-4442



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

SkyMiles Account Balance and Award Redemption

1-800-430-1000 1-336-393-1111

1-800-430-1000

1-800-CASH-NOW **In NY:** 1-800-522-1897

1-800-325-3999 delta.com/skymiles



Website: american express.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.



**Total Fees for this Period** 

M POTHUGANTI Closing Date 06/13/19

Gold Delta SkyMiles® Credit Card

**▲** DELTA

Account Ending 5-01006

## Did you know?

You can choose to have all or part of your bill paid automatically from your bank account each month. Enroll today in AutoPay at americanexpress.com/autopay

	ents and Credits			
Summa	ary			
				Total
ayments				-\$351.72
Credits				\$0.00
otal Paym	ents and Credits			-\$351.72
Detail	*Indicates posting date			
Payments				Amount
)5/30/19*	ONLINE PAYMENT - THANK YOU			-\$200.00
05/30/19*	ONLINE PAYMENT - THANK YOU			-\$151.72
New (	Charges			
Summa	ary			
				Tota
	Charges			£1 1£1 0A
Total New	Charges			\$1,151.80
Total New Detail	Charges			\$1,151.00
Detail	POTHUGANTI			\$1,131.80
Detail M F				
Detail M F Car	POTHUGANTI d Ending 5-01006			Amount
Detail M F Car	POTHUGANTI d Ending 5-01006 PIZZA HUT CONCOURSE D DU 0000	DULLES	VA	Amount \$20.00
<b>Detail</b> M F  Car	POTHUGANTI d Ending 5-01006  PIZZA HUT CONCOURSE D DU 0000 305-871-0559  USPS.COM MOVER'S GUIDE 670178000	DULLES 800-238-3150	VA TN	Amount
Detail  M F Car  05/21/19 05/22/19	POTHUGANTI d Ending 5-01006  PIZZA HUT CONCOURSE D DU 0000 305-871-0559  USPS.COM MOVER'S GUIDE 670178000 8002383150  APPLE STORE R354 R354			<b>Amount</b> \$20.00
Detail  MF Car  05/21/19 05/22/19 05/22/19	POTHUGANTI d Ending 5-01006  PIZZA HUT CONCOURSE D DU 0000 305-871-0559  USPS.COM MOVER'S GUIDE 670178000 8002383150  APPLE STORE R354 R354 ELECTRONICS STORE TIRUMALA FOODS LLC 0000	800-238-3150	TN	\$20.00 \$1.05 \$1,099.00
Detail  MF Car  05/21/19 05/22/19 05/29/19 05/30/19	POTHUGANTI d Ending 5-01006  PIZZA HUT CONCOURSE D DU 0000 305-871-0559  USPS.COM MOVER'S GUIDE 670178000 8002383150  APPLE STORE R354 R354 ELECTRONICS STORE	800-238-3150 NASHUA	TN	\$20.00 \$1.05 \$1,099.00 \$15.40
Detail MF	POTHUGANTI d Ending 5-01006  PIZZA HUT CONCOURSE D DU 0000 305-871-0559  USPS.COM MOVER'S GUIDE 670178000 8002383150  APPLE STORE R354 R354 ELECTRONICS STORE  TIRUMALA FOODS LLC 0000 978-677-7181  TIRUMALA FOODS LLC 0000	800-238-3150 NASHUA LOWELL	TN NH MA	<b>Amount</b> \$20.00 \$1.05

\$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.

2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$0.00
Total Interest in 2019	\$0.00

# Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	01/15/2019	26.99% (v)	\$0.00	\$0.00
Cash Advances	01/15/2019	27.49% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				

#### **Miles Earned**

**▲** DELTA

SkyMiles® Account Number: XXXXXX9561

	Current Period	Year to Date
Miles Earned for Eligible Purchases	1,151	2,442
Total Bonus Miles Earned and Adjustments*	0	620
Total Miles Earned	1,151	3,062

<sup>\*</sup> Flv Now, Earn Later

If you received miles through Fly Now, Earn Later in the current period, these miles have been transferred to your Delta SkyMiles account and are included in the Total Bonus Miles Earned on this statement. As you earn, receive or are awarded miles on your Card, those miles are automatically applied to your Fly Now, Earn Later Balance and are not transferred to your Delta SkyMiles account until the miles earned are equal to or exceed the number of miles advanced. For the most up to date information on your Fly Now, Earn Later Balance, please see the tracker on your Card account homepage.

**▲** DELTA

Account Ending 5-01006

## **Notice of Important Changes to Your Account Terms**

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.

## Important Changes to Your Account Terms

The following is a summary of the changes that are being made to your account terms effective on **September 1, 2019**. For more detailed information, please see the Detail of Changes to your Cardmember Agreement that can be found on the following page.

The late payment fee and returned payment fee will be changed from a maximum of \$38 to a maximum of \$39. In addition, the first time a payment is not received by the Payment Due Date or returned unpaid by your bank, the fee will now be \$28.

For Card Members with a billing address in Puerto Rico, effective **September 1, 2019**, if we do not receive your Minimum Payment Due by the Payment Due Date, you may be assessed a late fee, regardless of whether you have ever previously been assessed a late fee.

Revised Terms, as of September 1, 2019	
Late Payment Fee	Up to <b>\$39</b> .
Returned Payment Fee	Up to <b>\$39</b> .

ID 12738

Please see reverse side for the Detail of Changes to Your Cardmember Agreement.

## **Detail of Changes 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.

#### Late Payment Fees and Returned Payment Fees

**Effective September 1, 2019**, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the Late Payment and Return Payment fees under the *Penalty Fees* subsection and replacing it with the following:

Pe	nalty Fees	
•	Late Payment	Up to <b>\$39</b> .
•	Returned Payment	Up to <b>\$39</b> .

## **Late Payment Fee**

**Effective September 1, 2019**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Late Payment* row by replacing each instance of "\$27" with "\$28" and replacing each instance of "\$38" with "\$39."

#### **Returned Payment Fee**

**Effective September 1, 2019**, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Returned Payment* row by replacing each instance of "\$27" with "\$28" and replacing each instance of "\$38" with "\$39."

**▲** DELTA

Account Ending 5-01006

# **Notice of Important Change to Your Cardmember Agreement**

We are making a change 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 change to your Cardmember Agreement can be found after the below summary chart.

	Summary of Change, Effective September 1, 2019
How we calculate your Minimum Payment Due	We are changing how we calculate your Minimum Payment Due. As a result, your Minimum Payment Due may be higher. These changes will be reflected on your billing statements received on or after <b>September 1, 2019</b> . 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.

ID 12762

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

## **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 September 1, 2019,** 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

To calculate the Minimum Payment Due for each billing statement, we start with the *highest* of:

- (1) Interest charged on the billing statement plus 1% of the New Balance (excluding any interest, penalty fees, overlimit amount, and plan balances); or
- (2) 2% of the New Balance (excluding any penalty fees, overlimit amount, and plan balances); or
- (3) \$39.

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.

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.

**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.

- **(1)** \$29.57 + 1% multiplied by (\$2,900 \$29.57) = \$58.27
- (2) \$58 (2% of \$2,900)
- (3) \$39

The highest of (1), (2) or (3) is \$58.27

If your account has any active plans, overlimit amount, penalty fees, or amounts past due, your Minimum Payment Due will be higher.