

**Gold Delta SkyMiles® Credit Card**M POTHUGANTI
Closing Date 06/13/19

p. 1/8

Account Ending 5-01006

New Balance **\$930.75**

Minimum Payment Due **\$35.00**

Payment Due Date **07/08/19[‡]**

‡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%.

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

Customer Care 1-800-430-1000
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 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
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



0000349992657160360 000093075000003500 10 H



Gold Delta SkyMiles® Credit Card

M POTHUGANTI
Closing Date 06/13/19



p. 3/8

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

Payments and Credits

Summary

	Total
Payments	-\$351.72
Credits	\$0.00
Total Payments and Credits	-\$351.72

Detail

*Indicates posting date

Payments	Amount
05/30/19* ONLINE PAYMENT - THANK YOU	-\$200.00
05/30/19* ONLINE PAYMENT - THANK YOU	-\$151.72

New Charges

Summary

	Total
Total New Charges	\$1,151.80

Detail



M POTHUGANTI
Card Ending 5-01006

	Amount
05/21/19 PIZZA HUT CONOURSE D DU 0000 305-871-0559 DULLES VA	\$20.00
05/22/19 USPS.COM MOVER'S GUIDE 670178000 8002383150 800-238-3150 TN	\$1.05
05/29/19 APPLE STORE R354 R354 ELECTRONICS STORE NASHUA NH	\$1,099.00
05/30/19 TIRUMALA FOODS LLC 0000 978-677-7181 LOWELL MA	\$15.40
05/30/19 TIRUMALA FOODS LLC 0000 978-677-7181 LOWELL MA	\$16.35

Fees

	Amount
Total Fees for this Period	\$0.00

Continued on reverse

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 Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
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

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

* Fly 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.



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 \$39 .
Returned Payment Fee	Up to \$39 .

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:

Penalty Fees	
• Late Payment	Up to \$39 .
• Returned Payment	Up to \$39 .

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."



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 September 1, 2019 . 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	<p>To calculate the Minimum Payment Due for each billing statement, we start with the <i>highest</i> of:</p> <ul style="list-style-type: none">(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. <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> <div><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) \$39</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></div>
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