

**Blue Cash Everyday® from American Express**

p. 1/6

YAAKOV BRECHER
Closing Date 04/19/19

Account Ending 1-21001

New Balance **\$199.54**

Minimum Payment Due **\$35.00**

Payment Due Date **05/15/19[‡]**

[‡]**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 05/15/19, 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	6 months	\$200

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

We will debit your bank account for your payment of \$199.54 on 05/04/19. 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 05/02/19. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 05/15/19.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com**.

Reward Dollars

as of 03/22/2019

12.47

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

Account Summary

Previous Balance	\$805.83
Payments/Credits	-\$805.83
New Charges	+\$199.54
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$199.54**
Minimum Payment Due **\$35.00**

Credit Limit	\$15,000.00
Available Credit	\$14,800.46
Cash Advance Limit	\$3,000.00
Available Cash	\$3,000.00
Days in Billing Period: 29	

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1-21001

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

YAAKOV BRECHER
269 SUMMIT AVE
BROOKLINE MA 02446

Payment Due Date
05/15/19
New Balance
\$199.54
AutoPay Amount
\$199.54

☐ 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



0000349992665297030 000019954000003500 17 H

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

YAAKOV BRECHER
Closing Date 04/19/19

Account Ending 1-21001

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% - 19.98%. Terms apply.
Learn more by visiting americanexpress.com/loanoffer20

Payments and Credits**Summary**

	Total
Payments	-\$805.83
Credits	\$0.00
Total Payments and Credits	-\$805.83

Detail

*Indicates posting date

Payments	Amount
04/05/19* AUTOPAY PAYMENT RECEIVED - THANK YOU BANK OF AMERICA, NA	-\$805.83

New Charges**Summary**

	Total
Total New Charges	\$199.54

Detail**YAAKOV BRECHER**

Card Ending 1-21001

	Amount
03/25/19 WASSERMAN SUPERMARKET GROCERY STORE FLUSHING NY	\$38.84
03/26/19 WASSERMAN SUPERMARKET GROCERY STORE FLUSHING NY	\$13.23
03/29/19 WASSERMAN SUPERMARKET GROCERY STORE FLUSHING NY	\$53.82
04/02/19 WASSERMAN SUPERMARKET GROCERY STORE FLUSHING NY	\$18.91
04/08/19 WASSERMAN SUPERMARKET GROCERY STORE FLUSHING NY	\$27.48
04/11/19 WASSERMAN SUPERMARKET GROCERY STORE FLUSHING NY	\$32.31
04/19/19 CHEGG ORDER 844-224-5952 SANTA CLARA CA	\$14.95

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 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

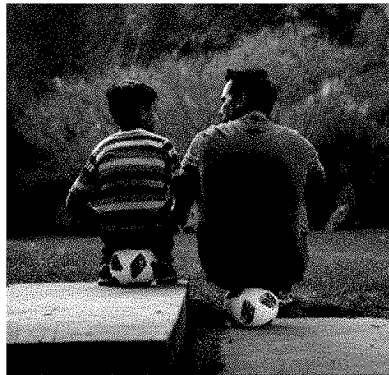
Interest Charge Calculation

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	02/08/2019		22.24% (v)	\$0.00	\$0.00
Cash Advances	02/08/2019		27.49% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 05/21/2020 then will go to 22.24% (v)*	02/08/2019		0.00%	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.



Take control of your identity. We'll be here if you need us.

Get comprehensive credit and identity monitoring, plus dedicated fraud assistance when you need it most.

Only **\$1** for the first 30 days and **\$16.99** every month thereafter.
Sales tax may apply. Terms and Conditions apply.

**Enroll at AmericanExpress.com/EnrollCreditSecure
or call 1-866-617-1893 for more information**

The Power of CreditSecure



3-Bureau Credit Monitoring

Stay on track with credit monitoring and calculators to plan for life's big moments.

- ✓ 3-Bureau credit reports, ongoing monitoring and monthly FICO® scores¹
- ✓ Financial calculators and credit score simulators



State-of-the-Art Identity Monitoring

Look out for your digital and financial life with confidence using our detection and alert tools.

- ✓ Dark Web Monitoring
- ✓ Social Security Number Monitoring
- ✓ Child Monitoring



U.S.-Based Fraud Assistance

Suspect fraud or have questions?
Give us a call.

- ✓ Dedicated U.S.-Based Fraud Assistance Team
- ✓ Lost Wallet Assistance

¹ Credit score calculated based on the FICO® 8 model. Your lender or insurer may use a different FICO® Score version than FICO® 8, or another type of credit score altogether.

FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

Keep an eye on spending in real time

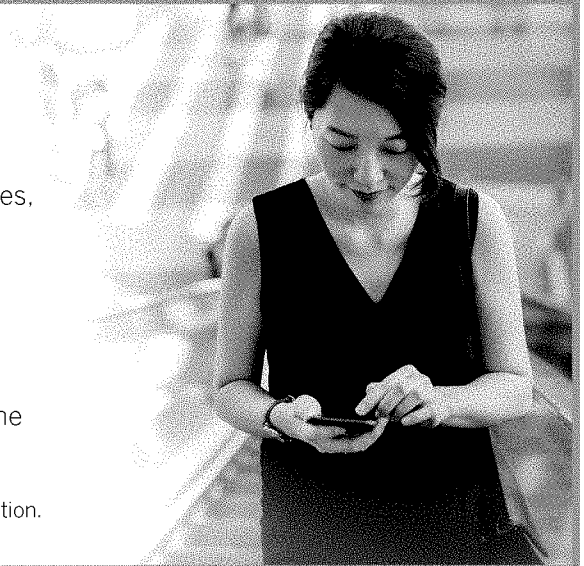
Did you know that the American Express® App lets you set account alerts that notify you about payments, charges, and much more?



Explore the many ways to take advantage of your membership with the Amex App at amex.co/getamexapp.

Text **AMEXAPP** to **86509** to receive a link to download the app. Message and data rates may apply.

iOS and Android only. See App Store listing for operating system information.



American Express®
Cards Warmly
Welcomed

THE STATIONERY STUDIO

Huge selection of personalized gifts/party supplies for all occasions including Mother's Day and weddings. Visit thestationerystudio.com today!

LITTMAN BROS LIGHTING

Family owned high-end lighting company for both homeowners and industry specialists. Visit our online store at littmanbros.com

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 2 of your statement or the number that is on the back of your Card.