



Gold Delta SkyMiles® Credit Card

DOUG CHANG
Closing Date 02/10/14



p. 1/10

Account Ending 1-01009

New Balance **\$1,626.54**

Minimum Payment Due **\$35.00**

Payment Due Date **03/07/14**

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee of up to \$35.00 and your Purchase APR may be increased to the Penalty APR of 27.24%.

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 years	\$2,474
\$57	3 years	\$2,038 (Savings = \$436)

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 9 for an Important Change to Your Account Terms**

i Your billing inquiry is under investigation. **No payment on the amount under review of \$38.06 is required at this time.** Please pay at least the Minimum Payment Due, which does not include the amount under review. If you wish to pay your balance in full, please deduct \$38.06 from the New Balance indicated above. To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

↓ 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 1-01009

Enter account number on all documents.
Make check payable to American Express.



DOUG CHANG
1057 SAGINAW TER
UNIT 101
SUNNYVALE CA 94089-2175

Delta SkyMiles®

Earned this Period

1,728



For details, see your Delta SkyMiles Summary.

Account Summary

Previous Balance \$2,479.38
 Payments/Credits -\$2,567.18
 New Charges +\$1,714.34
 Fees +\$0.00
 Interest Charged +\$0.00

New Balance **\$1,626.54**
Minimum Payment Due **\$35.00**

Credit Limit \$9,500.00
 Available Credit \$7,873.46
 Cash Advance Limit \$1,900.00
 Available Cash \$1,900.00
 Days in Billing Period: 28

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.



Check here if your address or phone number has changed.
Note changes on reverse side.



AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$

Amount Enclosed

0000349992083503191 000162654000003500 09 H

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.

Payments
BOX 0001
LOS ANGELES CA
90096-8000

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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Payments and Credits

Summary

	Total
Payments	-\$2,514.38
Credits	-\$52.80
Total Payments and Credits	-\$2,567.18

Detail *Indicates posting date

Payments	Amount
01/17/14* ONLINE PAYMENT - THANK YOU	-\$479.38
01/17/14* ONLINE PAYMENT - THANK YOU	-\$2,000.00
02/09/14* ONLINE PAYMENT - THANK YOU	-\$35.00
Credits	Amount
02/05/14* 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.40
02/05/14* AS8J:0002 \$50 Statement Credit for first purchase at Delta within 92 days of Acquisition	-\$50.00
02/07/14* 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.40

New Charges

Summary

	Total
Total New Charges	\$1,714.34

Detail

DOUG CHANG
Card Ending 1-01009

	Amount
01/14/14 RODA JAPAN HOUSE GLEN ALLEN VA 804-266-0002 Description FOOD/BEVERAGE	\$24.21
01/14/14 PEET'S COFFEE SFO-#3SAN FRANCISCO CA FAST FOOD RESTAURANT FOOD/BEVERAGE \$2.31	\$2.31
01/16/14 DNC TRAVEL - RICHMONRICHMOND VA (804)222-1227 TIP \$2.00	\$12.36
01/16/14 FAS MART 84 00000000HIGHLAND SPR VA 8043281322	\$9.44
01/16/14 FIVE GUYS #GA-1583 5ATLANTA GA 7039195289 FOOD/BEVERAGE \$6.41	\$6.41
01/16/14 HUDSON NEWSNIA RICHMRICHMOND VA BOOK STORE	\$3.99

Continued on reverse

Detail Continued

					Amount
01/16/14	HUDSON NEWSNIA RICHMRICHMOND	VA			\$9.47
	BOOK STORE				
01/16/14	POPEYES CHICKEN #3 5ATLANTA	GA			\$3.85
	4047682799				
	FOOD/BEVERAGE		\$3.85		
01/17/14	PARK SFO PARK SFO SOUTH SAN FRANCI	CA			\$51.68
	650-871-6137				
01/17/14	REDBOX DVD RENTAL 866-733-2693	IL			\$1.63
	DVD RENTAL				
01/20/14	Starbucks #05848 SanSan Jose	CA			\$1.75
	FAST FOOD RESTAURANT				
01/20/14	Starbucks #05848 SanSan Jose	CA			\$2.45
	FAST FOOD RESTAURANT				
01/20/14	USPS 057620955700205SUNNYVALE	CA			\$2.72
	800-2758777				
01/21/14	Starbucks #02822 PalPalo Alto	CA			\$4.20
	FAST FOOD RESTAURANT				
01/22/14	FRESH & EASY #1319 0SUNNYVALE	CA			\$12.56
	9999999999				
01/22/14	SAN JOSE INTL AIRPORSAN JOSE	CA			\$30.00
	4082773145				
	Description	Price			
	PARKING FEES	\$30.00			
01/23/14	THE NORTH FACE 3 PALO ALTO	CA			\$81.56
	SPORTING GOODS STORE				
01/26/14	SPECIALTYS CAFE & BASUNNYVALE	CA			\$2.15
	FAST FOOD RESTAURANT				
01/27/14	A GOOD MORNING LOS ALTOS	CA			\$8.78
	650-823-8849				
	Description				
	FOOD/BEVERAGE				
01/30/14	BAY CLUB CUPERTINO CUPERTINO	CA			\$700.00
	MEMBERSHIP CLUB				
02/01/14	Starbucks #00565 PalPalo Alto	CA			\$1.95
	FAST FOOD RESTAURANT				
02/02/14	LEMONADE 88430134419LOS ANGELES	CA			\$16.08
	FAST FOOD RESTAURANT				
02/03/14	HERTZ CAR RENTAL 800-654-4173	MN			\$198.06
	Location	Date			
	Rental: SAINT PAUL MN	14/02/02			
	Return: SAINT PAUL MN	14/02/03			
	Agreement Number: 593677641				
	Renter Name: CHANG /DOUG				
02/03/14	MINNESOTA! MAIN SAINT PAUL	MN			\$9.60
	FAST FOOD RESTAURANT				
02/03/14	WALGREENS #15344 000RICHMOND	VA			\$8.65
	8002892273				
	Description				
	REFER TO RECEIPT				

DOUG CHANG
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Account Ending 1-01009

Detail Continued

					Amount
02/04/14	DELTA AIR LINES	ATLANTA			\$7.00
	DELTA AIR LINES				
	From:	To:	Carrier:	Class:	
	N/A	N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 00601845548924				
	Passenger Name: CHANG/DOUG				
	Document Type: INFLIGHT CHARGES				
02/04/14	CAP ONE DEN CAFE	RICHMOND	VA		\$3.09
	CATERER				
02/04/14	CAP ONE DEN CAFE	RICHMOND	VA		\$4.32
	CATERER				
02/04/14	CAP ONE DEN CAFE	RICHMOND	VA		\$4.71
	CATERER				
02/04/14	KROGER #517 000000518008533033				\$9.87
	8008533033				
	GROCERY STORES				
02/05/14	DNC TRAVEL - RICHMON	RICHMOND	VA		\$10.69
	(804)222-1227				
	TIP		\$2.00		
02/05/14	SAVANNAH CANDY KITCH	COLLEGE PARK	GA		\$8.34
	CARD & SOUVENIR STORE				
02/05/14	SAN JOSE INTL AIRPOR	SAN JOSE	CA		\$60.00
	4082773145				
	Description	Price			
	PARKING FEES	\$60.00			
02/05/14	CAP ONE DEN CAFE	RICHMOND	VA		\$8.97
	CATERER				
02/05/14	WAWA 8605 0000000000	SANDSTON	VA		\$11.38
	8004449292				
02/06/14	DELTA AIR LINES	ATLANTA			\$7.00
	DELTA AIR LINES				
	From:	To:	Carrier:	Class:	
	N/A	N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 00601847768786				
	Passenger Name: CHANG/DOUG				
	Document Type: INFLIGHT CHARGES				
02/06/14	SWEET TOMATOES #133	MOUNTAIN VIEW	CA		\$10.43
	FAST FOOD RESTAURANT				
02/06/14	FELIPE'S MARKET 0000	SUNNYVALE	CA		\$36.92
	4087391812				
02/06/14	WINGATE BY WYNDHAM	SRICHMOND	VA		\$190.68
	Arrival Date	Departure Date			
	02/03/14	02/05/14			
	00000000				
	LODGING				

Continued on reverse

Detail Continued

				Amount
02/08/14	FLEMINGS 1550 PALO ALTO CA RESTAURANT			\$77.35
02/08/14	LUCKY #780.SUNNYVALESUNNYVALE 4087371834	CA		\$13.95
02/08/14	VALERO 7669 00000000SUNNYVALE 4082452122	CA		\$31.40
02/08/14	PSR DECATHLON CLUB SANTA CLARA MEMBERSHIP CLUB	CA		\$5.98
02/10/14	BAGEL STREET CAFE #4SUNNYVALE 408-738-1856 Description BAKERY	CA		\$4.65
02/10/14	Starbucks #02885 SunSunnyvale FAST FOOD RESTAURANT	CA		\$1.75

Fees

				Amount
Total Fees for this Period				\$0.00

Interest Charged

				Amount
Total Interest Charged for this Period				\$0.00

2014 Fees and Interest Totals Year-to-Date

				Amount
Total Fees in 2014				\$0.00
Total Interest in 2014				\$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	11/24/2013		15.24% (v)	\$0.00	\$0.00
Cash Advances	11/24/2013		25.24% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate



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Delta SkyMiles® Earned



SkyMiles® Account Number: 9212837307

	Current Period	Year to Date
Miles Earned for Eligible Spend	1,714	1,768
Total Bonus Miles Earned	14	14
Total Miles Earned	1,728	1,782

Bonus Miles Earned

Current Period

Double Miles on Delta	14
Total	14



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Notice of Important Change to Your Cardmember Agreement

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Important Change to Your Account Terms

Important Notice Regarding Your Foreign Transaction Fee

The following is a summary of the change that is being made to your account terms. For more detailed information, please see the reverse side of this page.

We will no longer charge Foreign Transaction fees for transactions made on your Card account on or after May 1, 2014.

Revised Terms, as of May 1, 2014	
Foreign Transaction Fee	None

ID 10048

See the reverse side for the detail of changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement and the Terms and Conditions governing the account (collectively, the "Agreement"). This notice formally amends the Agreement as described below. Any terms in the Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Card members on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Foreign Transaction Fee

Effective May 1, 2014, the *Rates and Fees* Table section of Part 1 of the Cardmember Agreement is amended by deleting the *Foreign Transaction* row and replacing it with the following:

Transaction Fees <ul style="list-style-type: none">• Foreign Transaction	None
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Effective May 1, 2014, the *How Rates and Fees Work* section of Part 1 of the Cardmember Agreement is amended by deleting the *Foreign Transaction* row and replacing it with the following:

Foreign Transaction	None
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