

DOUG CHANG Closing Date 10/10/14

Account Ending 5-11008

New Balance	\$1,005.15
Minimum Payment Due	\$35.00
Payment Due Date	11/05/14

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 \$37.00 and your Purchase APR may be increased to the Penalty APR of 27.24%.

See page 2 for important information about your account.

See Page 5 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

Blue	Sky	Points
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Account Summary

Previous Balance Payments/Credits	\$0.00 -\$0.00
New Charges	+\$1,005.15
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$1,005.15	
Minimum Payment Due	\$35.00	
Credit Limit	\$10,000.00	
Available Credit	\$8,994.85	
Cash Advance Limit	\$2,000.00	
Available Cash	\$2,000.00	
Days in Billing Period: 30		

Customer Care



Customer Care 1-888-258-3741 **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







Account Ending 5-11008

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

1057 SAGINAW TER UNIT 101 SUNNYVALE CA 94089-2175 Payment Due Date 11/05/14 New Balance \$1,005.15 Minimum Payment Due \$35.00

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

Amount Enclosed

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 the New Balance 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 2.7% 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.

Customer Care & Billing Inquiries

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

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741

1-888-258-3741 1-336-393-1111 1-888-258-3741

1-800-CASH-NOW

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

FAX: 1-800-695-9090

In NY: 1-800-522-1897

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

Payments BOX 0001 LOS ANGELES CA 90096-8000

Change of Address

- 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

Website: american express.com

Mobile Site: amexmobile.com

- 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.



DOUG CHANG Closing Date 10/10/14

Account Ending 5-11008

New Charges

Summary

Total New Charges \$1,005.15

Detail



DOUG CHANG

Card Ending 5-11008

		Amount
10/03/14	COSTCO WHSE #0423 00SUNNYVALE CA 4087301892	\$190.02
10/04/14	LUCKY #780.SUNNYVALESUNNYVALE CA 4087371834	\$18.47
10/04/14	MARUKAI SUPERMARKET CUPERTINO CA 4082004850	\$47.06
10/05/14	PSR DECATHLON CLUB SANTA CLARA CA MEMBERSHIP CLUB	\$322.95
10/05/14	PSR DECATHLON CLUB SANTA CLARA CA MEMBERSHIP CLUB	\$250.00
10/05/14	COSTCO WHSE #0423 00SUNNYVALE CA 4087301892	\$22.34
10/06/14	FRESH & EASY #1319 OSUNNYVALE CA 999999999	\$2.99
10/06/14	LINKEDIN-1372679891 MOUNTAIN VIEW CA 6506873555	\$29.99
10/07/14	HOLY LAND RESTAURANT408-727-3000 USFC95054	\$15.04
10/08/14	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899 Description GROCERY STORE	\$13.64
10/08/14	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899 Description GROCERY STORE	\$5.81
10/08/14	NOB HILL #634 54292MOUNTAIN VIEW CA 6503909222 Description Price GROCERY STORES, SUP \$8.69	\$8.69
10/08/14	WHOLEFDS LAT 10155 0LOS ALTOS CA 5124775566 Description Price GROCERY STORES \$36.95	\$36.95
10/08/14	HOLY LAND RESTAURANT408-727-3000 USFC95054	\$15.04
10/09/14	COSTCO GAS #0148 000SAN JOSE CA 4082750198	\$26.16

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 (AF		e annual interest rate on your account Transactions Dated		Balance	Interest
	From	То	Percentage Rate	Subject to Interest Rate	Charge
Purchases	11/19/2013		17.24% (v)	\$0.00	\$0.00
Cash Advances	11/19/2013		25.24% (v)	\$0.00	\$0.00
Introductory Rate	11/19/2013		0.00%	\$0.00	\$0.00
Rate Expires 03/11/2015 then wil	l go to 17.24% (v)*				
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.

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Important Notice About a Change to Membership Rewards® Program Redemption Options

Delta SkyMiles Program Transfer Allowance

Effective January 1, 2015, Delta is making a program-wide change limiting the number of points that can be transferred into a SkyMiles account from any partner loyalty program, including the Membership Rewards Program. As a result, there will be 2 important changes that will limit the total number of Membership Rewards points that you can redeem for Delta SkyMiles: (1) the total number of Membership Rewards points that can be transferred out of any Membership Rewards account into one or more Delta SkyMiles accounts will be limited to 250,000 points per calendar year, and (2) the total number of Membership Rewards points that can be transferred *into* any individual Delta SkyMiles account will be limited to 250,000 points per calendar year. (A "calendar year" is 12:00 am MST Jan 1 through 11:59 pm MST Dec 31). To view additional information regarding these changes, please visit membershiprewards.com/delta or call 1-800-AXP-EARN (1-800-297-3276) or the number on the back of your Card.

As a reminder, through December 31, 2014, you may transfer a maximum of 999,000 points to a single SkyMiles account on any given day.

The detailed change to Membership Rewards Program Terms can be found below.

Detail of the Change

The terms of the Membership Rewards program are subject to change in accordance with the program's Terms & Conditions. This notice formally amends the Terms & Conditions as described below. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Effective January 1, 2015, the **Who can transfer points** subparagraph of paragraph 1 of the "Using Points" section of the Membership Rewards Program Terms & Conditions is amended by inserting the following sentence at the end thereof:

"You can only transfer 250,000 Membership Rewards points per calendar year into the Delta SkyMiles Program."

S03O4 BP/MRCPBAS/1014



Blue Sky Rewards Monthly Statement of Points and Program News

Prepared for DOUG CHANG

Account Number 1M73943281

Available Points

0

Questions About Your Account?



american express.com

1-866-891-2244

International Collect: 1-336-393-1111

Account SummaryAugust 1, 2014 - August 31, 2014Opening Points Balance0New Points Earned0Points Redeemed or Adjusted0New Points Balance0

Points are available when a minimum payment has been made and all your accounts are in good standing.

Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

Points Transaction Detail

August 1, 2014 - August 31, 2014

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXXX5-11008	0	0	0
Total	0	0	0

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit **www.americanexpress.com** or call **1-888-258-3741**. From overseas, call collect **1-336-393-1111**. To redeem points or for point balance information, please call **1-866-891-2244**.