

DOUG CHANG Closing Date 10/13/14



Account Ending 1-01009

New Balance	\$9,104.85
Minimum Payment Due	\$208.00

Payment Due Date

11/07/14

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 \$37.00 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	20 years	\$19,487
\$317	3 years	\$11,410 (Savings = \$8,077)

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

- See page 2 for important information about your account.
- (i) We will debit your bank account for your payment of \$208.00 on 10/28/14. 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 by 10/26/14. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 11/07/14.

To view your Delta SkyMiles® balance, visit delta.com

Account Summary

Previous Balance	\$9,369.84
Payments/Credits	-\$412.98
New Charges	+\$30.00
Fees	+\$0.00
Interest Charged	+\$117.99

New Balance	\$9,104.85	
Minimum Payment Due	\$208.00	
Credit Limit	\$9,500.00	
Available Credit	\$395.15	
Cash Advance Limit	\$1,900.00	
Available Cash	\$395.15	
Days in Billing Period: 31		

Customer Care



Customer Care 1-800-430-1000 Pay by Phone 1-800-472-9297

See page 2 for additional information.







Account Ending 1-01009

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

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DOUG CHANG 1057 SAGINAW TER UNIT 101 SUNNYVALE CA 94089-2175 Payment Due Date 11/07/14 New Balance \$9,104.85 AutoPay Amount \$208.00

AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000 Amount Enclosed

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

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 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.

Hearing Impaired

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

SkyMiles Account Balance and Award Redemption 1-800-430-1000

1-336-393-1111 **TTY:** 1-800-221-9950 **FAX:** 1-800-695-9090

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

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



Website: americanexpress.com **Mobile Site:** amexmobile.com

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

Payments BOX 0001 LOS ANGELES CA 90096-8000

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.

DOUG CHANG Closing Date 10/13/14 **▲** DELTA

Account Ending 1-01009

Paymo	ents and Credits	
Summa	ary	
		Total
Payments		-\$205.31
Credits		-\$207.67
Total Paym	ents and Credits	-\$412.98
Detail	*Indicates posting date	
Payments		Amount
09/27/14*	AUTOPAY PAYMENT RECEIVED - THANK YOU WELLS FARGO BANK, NA	-\$205.31
Credits		Amount
09/12/14	MACY'S #340 SUNNYVALSUNNYVALE 2 CA MACY'S Description Price MERCHANDISE \$86.99	-\$86.99
09/12/14	MACY'S #340 SUNNYVALSUNNYVALE 2 CA MACY'S Description Price MERCHANDISE \$120.68	-\$120.68
Summa	ary	Total
Total New (Charges	\$30.00
Detail		
	UG CHANG	
Car	d Ending 1-01009	Amount
09/23/14	VIRGIN MOBILE 800-665-9715 OR PREPAIDTOPUP	\$30.00
Fees		
		Amount
Total Fees 1	for this Period	\$0.00
Intere	st Charged	
		Amount
10/13/14	Interest Charge on Purchases	\$117.99
Total Intere	est Charged for this Period	\$117.99

2014 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2014	\$0.00
Total Interest in 2014	\$806.60

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your accour			_
	Transactions Dated	Annual Percentage Rate		Interest
	From To			Charge
Purchases	11/24/2013	15.24% (v)	\$9,127.15	\$117.99
Cash Advances	11/24/2013	25.24% (v)	\$0.00	\$0.00
Total				\$117.99
(v) Variable Rate				

Delta SkyMiles® Earned

▲ DELTA

SkyMiles® Account Number: 9212837307

	Current Period	Year to Date
Miles Earned for Eligible Spend	-178	13,657
Total Bonus Miles Earned	0	161
Total Miles Earned	-178	13,818