

**Gold Delta SkyMiles® Credit Card**DOUG CHANG
Closing Date 01/13/14

p. 1/7

Account Ending 1-01009

New Balance **\$2,479.38**

Minimum Payment Due **\$35.00**

Payment Due Date **02/07/14**

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	10 years	\$4,441
\$86	3 years	\$3,107 (Savings = \$1,334)

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

→ See page 2 for important information about your account.

Delta SkyMiles®

Earned this Period

37,481

→ For details, see your Delta SkyMiles Summary.

Account Summary

Previous Balance \$318.83
Payments/Credits -\$491.12
New Charges +\$2,651.67
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$2,479.38**
Minimum Payment Due **\$35.00**

Credit Limit \$9,500.00
Available Credit \$7,020.62
Cash Advance Limit \$1,900.00
Available Cash \$1,900.00
Days in Billing Period: 31

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

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



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

Payment Due Date
02/07/14

New Balance
\$2,479.38

Minimum Payment Due
\$35.00



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 000247938000003500 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.

DOUG CHANG
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Payments and Credits

Summary

	Total
Payments	-\$318.83
Credits	-\$172.29
Total Payments and Credits	-\$491.12

Detail *Indicates posting date

Payments	Amount
01/05/14* ONLINE PAYMENT - THANK YOU	-\$222.65
01/05/14* ONLINE PAYMENT - THANK YOU	-\$96.18
Credits	Amount
12/18/13 THE HOME DEPOT 640 SUNNYVALE CA 999-999-9999	-\$7.05
12/30/13 WALGREENS #689 00000MOUNTAIN VIEW CA 8002892273 Description REFER TO RECEIPT	-\$8.68
12/30/13 WALGREENS #689 00000MOUNTAIN VIEW CA 8002892273 Description REFER TO RECEIPT	-\$80.45
01/07/14 ROSS STORES 00185 18MOUNTAINVIEW CA MEN'S/WOMEN'S CLOTHNG	-\$76.11

New Charges

Summary

	Total
Total New Charges	\$2,651.67

Detail

DOUG CHANG
Card Ending 1-01009

	Amount
12/13/13 PASCHALS B ATLANTA GA FAST FOOD RESTAURANT FOOD/BEVERAGE \$10.45	\$10.45
12/13/13 EXXONMOBIL RICHMOND VA 804-545-9808 Description GAS/SERVICES	\$37.23
12/13/13 CAP ONE DEN CAFE RICHMOND VA CATERER	\$1.37
12/13/13 CAP ONE VILLAGE CAFERICHMOND VA CATERER	\$2.10
12/13/13 CAP ONE DEN CAFE RICHMOND VA CATERER	\$1.88

Detail Continued

				Amount
12/13/13	CAP ONE DEN CAFE RICHMOND CATERER	VA		\$0.53
12/13/13	DNC TRAVEL - RICHMONRICHMOND (804)222-1227 TIP	VA	\$1.50	\$11.24
12/13/13	DNC TRAVEL - RICHMONRICHMOND (804)222-1227 TIP	VA	\$10.00	\$24.30
12/15/13	Starbucks #10493 SanSan Jose FAST FOOD RESTAURANT	CA		\$1.95
12/15/13	FRESH & EASY #1319 OSUNNYVALE 9999999999	CA		\$9.06
12/15/13	MOUNTAIN VIEW COAST MOUNTAIN VIEW 650-967-1776 Description GAS/SERVICES	CA		\$7.59
12/17/13	MINUTEKEY 800.539.75Sunnyvale 8005397571 Description Price MISC SPECIALTY RETA \$5.39	CA		\$5.39
12/17/13	VIRGIN MOBILE 800-665-9715 PREPAIDTOPUP	OR		\$78.29
12/18/13	THE HOME DEPOT 640 SUNNYVALE 999-999-9999	CA		\$20.21
12/19/13	FRESH & EASY #1319 OSUNNYVALE 9999999999	CA		\$7.47
12/19/13	LA BOULANGE DE PALO PALO ALTO 111-111-1111 Description FAST FOOD RESTAURAN	CA		\$3.75
12/19/13	LA BOULANGE DE PALO PALO ALTO 111-111-1111 Description FAST FOOD RESTAURAN	CA		\$7.62
12/20/13	SMARTE CARTE VENDINGST PAUL 00000000000000005110	MN		\$5.00
12/20/13	SUNNY SUSHI CUISINE 650-692-7787 USFC94030			\$82.70
12/21/13	Starbucks #14608 SanSan Carlos FAST FOOD RESTAURANT	CA		\$1.95
12/21/13	Starbucks #14608 SanSan Carlos FAST FOOD RESTAURANT	CA		\$0.50
12/22/13	BEST BUY 1013 GLEN ALLEN ELECTRONICS STORE	VA		\$252.70
12/23/13	OTG ORD VENTURE, LLCJAMAICA 718-656-6210 Description FAST FOOD RESTAURAN	NY		\$16.92
12/23/13	CAP ONE DEN CAFE RICHMOND CATERER	VA		\$0.73

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Account Ending 1-01009

Detail Continued

					Amount
12/23/13	CAP ONE DEN CAFE RICHMOND VA				\$0.84
	CATERER				
12/23/13	VIRGIN MOBILE 800-665-9715 OR				\$598.10
	PREPAIDTOPUP				
12/23/13	SAN JOSE INTL AIRPORTSAN JOSE CA				\$30.00
	4082773145				
	Description	Price			
	PARKING FEES	\$30.00			
12/23/13	WAWA 8605 0000000000SANDSTON VA				\$10.11
	8004449292				
12/23/13	DNC TRAVEL - RICHMONRICHMOND VA				\$13.94
	(804)222-1227				
	TIP	\$2.00			
12/24/13	HAMPTON INN AND SUITGLEN ALLEN VA				\$106.55
	Arrival Date	Departure Date			
	12/22/13	12/23/13			
	00000000				
12/24/13	FELIPE'S MARKET 0000SUNNYVALE CA				\$5.59
	4087391812				
12/24/13	LUCKY #780.SUNNYVALESUNNYVALE CA				\$34.39
	4087371834				
12/24/13	WALGREENS #689 00000MOUNTAIN VIEW CA				\$10.62
	8002892273				
	Description				
	REFER TO RECEIPT				
12/24/13	SUGAR BUTTER FLOUR -SUNNYVALE CA				\$41.25
	RESTAURANT				
	TIP	\$1.00			
12/24/13	99 RANCH #1772 00009MOUNTAIN VIEW CA				\$10.55
	6509668899				
	Description				
	GROCERY STORE				
12/24/13	FRESH & EASY #1319 0SUNNYVALE CA				\$4.98
	9999999999				
12/24/13	FELIPE'S MARKET 0000SUNNYVALE CA				\$15.23
	4087391812				
12/24/13	BEST BUY 1045 MOUNTAIN VIEW CA				\$924.36
	ELECTRONICS STORE				
12/25/13	WALGREENS #689 00000MOUNTAIN VIEW CA				\$80.45
	8002892273				
	Description				
	REFER TO RECEIPT				
12/25/13	REDBOX DVD RENTAL 866-733-2693 IL				\$4.24
	DVD RENTAL				
12/25/13	99 RANCH #1772 00009MOUNTAIN VIEW CA				\$4.33
	6509668899				
	Description				
	GROCERY STORE				

Continued on reverse

Detail Continued

					Amount
12/25/13	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899 Description GROCERY STORE				\$2.10
12/25/13	WALGREENS #689 00000MOUNTAIN VIEW CA 8002892273 Description REFER TO RECEIPT				\$15.69
12/25/13	LUCKY #780.SUNNYVALESUNNYVALE CA 4087371834				\$1.74
12/26/13	SPECIALTYS CAFE & BASUNNYVALE CA FAST FOOD RESTAURANT				\$3.00
12/26/13	SPECIALTYS CAFE & BASUNNYVALE CA FAST FOOD RESTAURANT				\$2.15
12/26/13	SPECIALTYS CAFE & BASUNNYVALE CA FAST FOOD RESTAURANT				\$6.50
12/28/13	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL				\$1.63
12/29/13	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL				\$2.61
01/09/14	HERTZ CAR RENTAL 800-654-4173 VA Location Rental: RICHMOND VA Return: RICHMOND VA Agreement Number: 582084392 Renter Name: CHANG /DOUG		Date 14/01/08 14/01/09		\$57.19
01/09/14	FAS MART 84 00000000HIGHLAND SPR VA 8043281322				\$8.05
01/09/14	FIRST IN FLIGH200010CHARLOTTE NC 704-3594673 FOOD			\$9.19	\$9.19
01/10/14	ANZA PARKING CORPORABURLINGAME CA 650-348-8800				\$32.97
01/10/14	Starbucks #05848 SanSan Jose CA FAST FOOD RESTAURANT				\$2.15
01/10/14	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL				\$1.63
01/10/14	COSTCO WHSE #0423 00SUNNYVALE CA 4087301892				\$12.11
01/11/14	PRESSED JUICERY - STPALO ALTO CA RESTAURANT				\$6.50

Fees

					Amount
Total Fees for this Period					\$0.00

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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

Delta SkyMiles® Earned

SkyMiles® Account Number: 9212837307

	Current Period	Year to Date
Total Miles Earned	37,481	54

Bonus Miles Earned

	Current Period
Other Bonuses	35,000
Total	0