# AMERICAN EXPRESS

## Blue Sky from American Express®

DOUG CHANG Closing Date 12/11/14

Next Closing Date 01/11/15

01/05/15‡

Account Ending 5-12006

New Balance\$7,005.37Minimum Payment Due\$96.00

Payment Due Date

**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	18 years	\$15,508
\$242	3 years	\$8,698 (Savings = \$6,810)

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

See page 2 for important information about your account.

## **Blue Sky Points**

1,005

### **Account Summary**

Previous Balance	\$4,146.75
Payments/Credits	-\$642.27
New Charges	+\$3,474.82
Fees	+\$26.00
Interest Charged	+\$0.07

New Balance	\$7,005.37	
Minimum Payment Due	\$96.00	
Credit Limit	\$10,000.00	
Available Credit	\$2,994.63	
Cash Advance Limit	\$2,000.00	
Available Cash	\$2,000.00	
Days in Billing Period: 31		

#### **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 5-12006**

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

# 

1057 SAGINAW TER UNIT 101 SUNNYVALE CA 94089-2175 Payment Due Date 01/05/15

New Balance \$7,005.37

Minimum Payment Due \$96.00

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.

<sup>&</sup>lt;sup>‡</sup> 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%.

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.

**FAX:** 1-800-695-9090

In NY: 1-800-522-1897

**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.

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**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 **Hearing Impaired** 1-888-258-3741 **Hearing Impaired TTY:** 1-800-221-9950

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

1-888-258-3741 1-800-CASH-NOW

1-800-CASH-NOW



**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.

Account Ending 5-12006

# **Payments and Credits**

**Summary** 

	lotal
Payments	-\$100.00
Credits	-\$542.27
Total Payments and Credits	-\$642.27

Detail	*Indicates posting date	
Payments		Amount
12/06/14*	ONLINE PAYMENT - THANK YOU	-\$100.00
Credits		Amount
11/15/14	SPORTS BASEMENT 0002SUNNYVALE CA 800-869-6670 Description SPORTING GOODS/APPA	-\$129.41
11/15/14	SPORTS AUTHORI006643SUNNYVALE CA 800-6668143	-\$25.53
11/26/14	FELIPE'S MARKET 0000SUNNYVALE CA 4087391812	-\$3.19
11/27/14	BEST BUY 1045 MOUNTAIN VIEW CA ELECTRONICS STORE	-\$326.23
11/28/14	BEST BUY 1045 MOUNTAIN VIEW CA ELECTRONICS STORE	-\$48.92
11/30/14	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899 Description GROCERY STORE	-\$8.99

# **New Charges**

**Summary** 

Total New Charges \$3,474.82

## **Detail**



### **DOUG CHANG**

Card Ending 5-12006

			Amount
11/11/14	FELIPE'S MARKET 0000SUNNYVALE	CA	\$14.76
	4087391812		
11/11/14	FELIPE'S MARKET 0000SUNNYVALE	CA	\$2.19
	4087391812		
11/11/14	THE FISH MARKET SANTSANTA CLARA	CA	\$15.18
	RESTAURANT		
	FOOD/BEVERAGE	\$12.18	
	TIP	\$3.00	

# **Detail Continued**

		Amount
11/11/14	THE FISH MARKET SANTSANTA CLARA CA RESTAURANT	\$42.04
	FOOD/BEVERAGE \$39.04 TIP \$3.00	
11/11/14	VIRGIN MOBILE 800-665-9715 OR PREPAIDTOPUP	\$40.00
11/12/14	EB *H2O WORLD REGISTSAN FRANCISCO CA 888-810-2063	\$249.97
11/12/14	FEDEXOFFICE 001442231-888-889-7121 0000 940871 COMPUTER RENTAL BLACK_AND_WHITE_PRINTER	\$23.04
11/12/14	THE FISH MARKET SANTSANTA CLARA CA RESTAURANT FOOD/BEVERAGE \$44.21	\$44.21
11/12/14	99 RANCH #1768 00001CUPERTINO CA 4085328899 Description GROCERY STORE	\$10.99
11/12/14	COSTCO WHSE #0423 00SUNNYVALE CA 4087301892	\$56.73
11/12/14	NOB HILL #634 54292MOUNTAIN VIEW CA 6503909222 Description Price GROCERY STORES, SUP \$3.58	\$3.58
11/12/14	COUNTRY FARM PRODUCESUNNYVALE CA 408-736-8377 Description GROCERIES/SUNDRIES	\$9.19
11/13/14	LION MARKET 00000000SAN JOSE CA 4082888188	\$5.55
11/13/14	THE FISH MARKET SANTSANTA CLARA CA RESTAURANT FOOD/BEVERAGE \$71.78	\$71.78
11/13/14	NIJIYA MARKET #61 00MOUNTAIN VIEW CA 6506911600 Description GROCERY STORE	\$9.08
11/14/14	FEDEXOFFICE 001442231-888-889-7121 0000 940871 COMPUTER RENTAL BLACK_AND_WHITE_PRINTER	\$8.96
11/14/14	FEDEXOFFICE 001442231-888-889-7121 0000 940871 COMPUTER RENTAL BLACK_AND_WHITE_PRINTER	\$7.73
11/15/14	Starbucks #00539 SunSunnyvale CA GOODS/SERVICES	\$1.95
11/15/14	Starbucks #20234 MouMountain View CA FAST FOOD RESTAURANT	\$1.95
11/15/14	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL	\$1.96

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Detail	Continued	
		Amount
11/15/14	LUCKY #780.SUNNYVALESUNNYVALE CA 4087371834	\$14.97
11/15/14	COSTCO GAS #0148 000SAN JOSE CA 4082750198	\$21.89
11/15/14	COSTCO WHSE #0148 00SAN JOSE CA 4082750199	\$25.21
11/16/14	FELIPE'S MARKET 0000SUNNYVALE CA 4087391812	\$11.04
11/16/14	COSTCO WHSE #0143 00MOUNTAIN VIEW CA 6509881841	\$160.07
11/16/14	CHINA STIX RESTAURAN408-244-1684 USFC95050	\$37.86
11/17/14	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL	\$1.63
11/17/14	PSR DECATHLON CLUB SANTA CLARA CA MEMBERSHIP CLUB	\$324.91
11/17/14	LION MARKET 0000000SAN JOSE CA 4082888188	\$3.46
11/17/14	FACEBK *PZFFV6JS52 WWW.FB.ME/CC CA FACEBOOK CREDITS	\$26.39
11/17/14	FACEBK *AJS7W62T52 WWW.FB.ME/CC CA FACEBOOK CREDITS	\$9.49
11/17/14	FACEBK *WZFFV6JS52 WWW.FB.ME/CC CA FACEBOOK CREDITS	\$5.00
11/18/14	H2O Mountain View CA 8774174551	\$17.00
11/18/14	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899 Description GROCERY STORE	\$30.76
11/18/14	COMPUTER HISTORY M 5MOUNTAIN VIEW CA 6508101010 Description Price MISC. RETAIL STORES \$13.04	\$13.04
11/20/14	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL	\$1.63
11/20/14	FEDEXOFFICE 001442231-888-889-7121 0000 940871 COMPUTER RENTAL COLOR_PRINTER SPOILAGE:1	\$6.10
11/20/14	LION MARKET 00000000SAN JOSE CA 4082888188	\$5.72
11/20/14	GOMBEI BENTO 0558 SAN JOSE CA 408-735-7777 Description FAST FOOD RESTAURAN	\$33.17

# **Detail Continued**

		Amount
11/21/14	FELIPE'S MARKET 0000SUNNYVALE CA 4087391812	\$21.66
11/22/14	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL	\$1.63
11/22/14	Starbucks #20234 MouMountain View CA FAST FOOD RESTAURANT	\$1.95
11/22/14	MARUKAI SUPERMARKET CUPERTINO CA 4082004850	\$34.18
11/22/14	LUCKY #780.SUNNYVALESUNNYVALE CA 4087371834	\$6.64
11/22/14	COCO'S - 59 54292980SUNNYVALE CA 4087362895 TIP \$5.00	\$32.04
11/22/14	COCO'S - 59 54292980SUNNYVALE CA 4087362895 TIP \$3.00	\$18.75
11/23/14	OLLEH SUSHI AND TOFUSUNNYVALE CA 408-245-0800 Description FOOD/BEVERAGE	\$63.12
11/23/14	SPECIALTYS CAFE & BASUNNYVALE CA 415-362-2052	\$2.15
11/23/14	FELIPE'S MARKET 0000SUNNYVALE CA 4087391812	\$20.72
11/24/14	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL	\$3.26
11/25/14	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899 Description GROCERY STORE	\$17.12
11/25/14	FELIPE'S MARKET 0000SUNNYVALE CA 4087391812	\$26.66
11/25/14	NOB HILL #634 54292MOUNTAIN VIEW CA 6503909222 Description Price GROCERY STORES, SUP \$77.07	\$77.07
11/25/14	NOB HILL #634 54292MOUNTAIN VIEW CA 6503909222 Description Price GROCERY STORES, SUP \$1.98	\$1.98
11/26/14	COSTCO WHSE #0143 00MOUNTAIN VIEW CA 6509881841	\$185.94
11/26/14	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899 Description GROCERY STORE	\$16.06
11/26/14	BEDBATH&BEYOND#1102 MOUNTAIN VIEW CA 650-691-0364	\$218.39

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Dotair	Continued	
11/26/14	NOB HILL #634 54292MOUNTAIN VIEW CA 6503909222	#11.87
	Description Price GROCERY STORES, SUP \$11.87	
11/26/14	FELIPE'S MARKET 0000SUNNYVALE CA 4087391812	\$11.01
11/26/14	FRESH & EASY #1319 OSUNNYVALE CA 999999999	\$9.49
11/27/14	LUCKY #780.SUNNYVALESUNNYVALE CA 4087371834	\$3.99
11/27/14	LUCKY #780.SUNNYVALESUNNYVALE CA 4087371834	\$2.49
11/27/14	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899 Description GROCERY STORE	\$12.49
11/27/14	TARGET T0322 0322 MOUNTAIN VIEW CA DISCOUNT STORE	\$303.41
11/27/14	LION MARKET 00000000SAN JOSE CA 4082888188	\$8.33
11/27/14	LION MARKET 00000000SAN JOSE CA 4082888188	\$4.77
11/27/14	BEST BUY 1045 MOUNTAIN VIEW CA ELECTRONICS STORE	\$326.23
11/28/14	ROGERS DELI AND DONUMOUNTAIN VIEW CA 650-965-2204 Description FAST FOOD RESTAURAN	\$4.20
11/28/14	STAPLES 00472 (800) 333-3330 (800) 333-3330 BROTHER HLL2380DW VERSATILE LASER P	\$108.74
11/28/14	MCDONALD'S F34947 00PALO ALTO CA 6503270560	\$7.59
11/28/14	BATH & BODY WORKS INCOLUMBUS OH (650)838-0335	\$68.51
11/28/14	BEST BUY 1045 MOUNTAIN VIEW CA ELECTRONICS STORE	\$48.92
11/28/14	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL	\$4.89
11/29/14	RAMEN SEAS 650000007SUNNYVALE CA 4084810900 TIP \$6.00	\$45.25
11/30/14	LOWE'S OF SUNNYVALE,SUNNYVALE CA 408-470-1680	\$5.09
11/30/14	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899 Description GROCERY STORE	\$6.78

### **Detail Continued**

			Amount
11/30/14	WHOLEFDS LAT 10155 OLOS AL 5124775566	OS CA	\$4.89
	Description Pri	e	
	GROCERY STORES \$4.	9	
11/30/14	REDBOX DVD RENTAL 866-733- DVD RENTAL	693 IL	\$3.26
11/30/14	DIGITAL SUBSCRIPTION202-334- SUBSCRIPTION	100 DC	\$17.00
12/03/14	MACY'S #334 STANFORDPALO A MACY'S	TO 3 CA	\$32.71
	Description Pri	e	
	STEMWARE \$2	99	
	BAG CHARGE \$0.	0	
12/11/14	TARGET.COM * 3991 80059138	9 MN	\$303.41
	800-591-3869		
	Description		
	APPAREL, HOUSEWARES		

## **Fees**

		Amount
12/05/14	Late Payment Fee	\$26.00
Total Fees for this Period		\$26.00

# **Interest Charged**

		Amount
12/11/14	Interest Charge on Purchases	\$0.07
Total Interest Charged for this Period		\$0.07

## **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.

2014 Fees and Interest Totals Year-to-Date		
	Amount	
Total Fees in 2014	\$26.00	
Total Interest in 2014	\$0.07	

Account Ending 5-12006

# **Interest Charge Calculation**

Your Annual Percentage Rate (APR)		ual interest rate on your account.  Transactions Dated Annual		Balance	Interest
	From T	Го	Percentage Rate	Subject to Interest Rate	Charge
Purchases	11/19/2013		17.24% (v)	\$5.03	\$0.07
Cash Advances	11/19/2013		25.24% (v)	\$0.00	\$0.00
Introductory Purchase	11/19/2013		0.00%	\$5,930.18	\$0.00
Rate Expires $03/11/2015$ then will g	o to 17.24% (v)*				
Total					\$0.07

(v) Variable Rate

<sup>\*</sup> 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.



# Blue Sky Rewards Monthly Statement of Points and Program News

# Prepared for DOUG CHANG

#### Account Number 1M73943281

1,005

# Available Points

### **Questions About Your Account?**



americanexpress.com

1-866-891-2244

International Collect: 1-336-393-1111

Account Summary	October 1, 2014 - October 31, 2014
Opening Points Balance	0
New Points Earned	+1,005
Points Redeemed or Adjusted	0
New Points Balance	1,005

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**

October 1, 2014 - October 31, 2014

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXXS-11008	1,005	0	1,005
Total	1,005	0	1,005

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**.