1,504

Gold Delta SkyMiles® Credit Card

DOUG CHANG Closing Date 09/12/17 **▲** DELTA

Account Ending 1-06008

New Balance \$1,507.19
Minimum Payment Due \$35.00

Payment Due Date 10/07/17[‡]

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	5 years	\$2,108
\$51	3 years	\$1,832 (Savings = \$276)

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 10 for Important Information About Your Reward Program.

Account Summary

Delta SkyMiles®

Miles Earned this Period

Previous Balance \$3,551.21
Payments/Credits -\$3,702.30
New Charges +\$1,658.28
Fees +\$0.00
Interest Charged +\$0.00

For more details about Rewards, please visit americanexpress.com/rewardsinfo

New Balance \$1,507.19
Minimum Payment Due \$35.00

Credit Limit \$16,000.00
Available Credit \$14,492.81

Cash Advance Limit \$1,900.00
Available Cash \$1,900.00

Days in Billing Period: 30

Customer Care

Pay by Computer americanexpress.com/pbc

🛁 See page 2 for additional information.

Continued on page 3







Account Ending 1-06008

Enter 15 digit account # on all payments. Make check payable to American Express.

Payment Due Date
10/07/17
New Balance
\$1,507.19
AutoPay Amount
\$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

[‡]Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 10/07/17, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

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. Pléase 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

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 each month your entire balance (or Adjusted Balance if applicable) 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.

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

1-800-430-1000

TTY: 1-800-221-9950 **FAX:** 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897

Hearing Impaired

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



Website: american express.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

- 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	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

Avoid late fees Save time

Deduct your payment from your bank account automátically 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 09/12/17 **▲** DELTA

Account Ending 1-06008

(i) We will debit your bank account for your payment of \$35.00 on 09/27/17. 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 before 09/25/17. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 10/07/17.



With the **Amex* Mobile app**, you can access statements faster, make on-the-go payments, and more. Text **AMEXAPP** to 86509 to receive a link to download the app. (iOS and Android™ only. An update to your operating system may be required. Message and data rates may apply.)

Payments and Credits	
Summary	

	iotai
Payments	-\$3,551.21
Credits	-\$151.09
Total Payments and Credits	-\$3,702.30

*Indicates posting date	
	Amount
ONLINE PAYMENT - THANK YOU	-\$3,551.21
	Amount
BEST BUY MHT 006858 29500006858 MOUNTAIN VIEW CA 888-BESTBUY Description ELEC SLS	-\$96.57
PROMOTIONAL PURCHASE OFFER BEST BUY MHT 006858 29500006858 MOUNTAIN VIEW CA 888-BESTBUY Description ELEC SLS	-\$54.52
	ONLINE PAYMENT - THANK YOU BEST BUY MHT 006858 29500006858 MOUNTAIN VIEW CA 888-BESTBUY Description ELEC SLS PROMOTIONAL PURCHASE OFFER BEST BUY MHT 006858 29500006858 MOUNTAIN VIEW CA 888-BESTBUY Description

New Charges	
Summary	

Total New Charges \$1,658.28

Detail



DOUG CHANGCard Ending 1-06008

				Amount
08/13/17	LUCKY #780.SUNNYVALE CA 00000000099258 4087371834	SUNNYVALE	CA	\$2.99
	PROMOTIONAL PURCHASE OFFER			
08/13/17	ERIKS DELICAFE - REDWOOD 000000001 6503641717 Description REFER TO RECEIPT PROMOTIONAL PURCHASE OFFER	REDWOOD CITY	CA	\$8.99
08/14/17	UDEMY.COM 8888385432 PROMOTIONAL PURCHASE OFFER	SAN FRANCISCO	CA	\$45.00
08/14/17	MCDONALD'S 6505926833 PROMOTIONAL PURCHASE OFFER	BELMONT	CA	\$3.28
08/14/17	WHOLEFDS SCA #10633 000010633 8777445300 Description Price GROCERY STORES \$39.81 PROMOTIONAL PURCHASE OFFER	SANTA CLARA	CA	\$39.81
08/14/17	CHEVRON 0090087/CHEVRON SERVICE STN Description CHEVRON TAX PROMOTIONAL PURCHASE OFFER	SAN FRANCISCO	CA	\$20.00
08/15/17	LUCKY #780.SUNNYVALE CA 00000000099258 4087371834 PROMOTIONAL PURCHASE OFFER	SUNNYVALE	CA	\$7.14
08/15/17	DENTAL INSURANCE AUTOPAY DENTAL INSURA 877-280-4204 PROMOTIONAL PURCHASE OFFER	RNCHO CORDOVA	CA	\$13.99
08/16/17	CHEVRON 0373255/CHEVRON SERVICE STN Description CHEVRON TAX PROMOTIONAL PURCHASE OFFER	WILLOWS	CA	\$29.44
08/16/17	BURGER KING 530-222-1311 Description FAST FOOD RESTAURAN PROMOTIONAL PURCHASE OFFER	MT. SHASTA	CA	\$4.93
08/17/17	BEST BUY 888-BESTBUY Description ELEC SLS PROMOTIONAL PURCHASE OFFER	SPRINGFIELD	OR	\$137.98
08/17/17	SHARIS OF ROSEBURG 5036054299 TIP \$3.00	ROSEBURG	OR	\$16.97
08/17/17	PROMOTIONAL PURCHASE OFFER SHELL OIL 53614400033 AUTO FUEL DISPENSER PROMOTIONAL PURCHASE OFFER	CASCADE LOCKS	OR	\$21.86
08/17/17	RITE AID STORE - 537 DRUG STORE/PHARMACY PROMOTIONAL PURCHASE OFFER	EUGENE	OR	\$28.24

DOUG CHANG Closing Date 09/12/17 **▲** DELTA

Account Ending 1-06008

				Amount
08/17/17	CAMPING WORLD #049 SPORTING GOODS STORE	COBURG	OR	\$27.00
	PROMOTIONAL PURCHASE OFFER			
08/17/17	CAMPING WORLD #049	COBURG	OR	\$5.98
	SPORTING GOODS STORE			
	PROMOTIONAL PURCHASE OFFER			
8/18/17	ALMA NATURALS	Weiser	ID	\$61.48
	squareup.com/receipts			
	PROMOTIONAL PURCHASE OFFER			
8/18/17	D&L COFFEE CO.	Weiser	ID	\$9.78
	squareup.com/receipts			
	PROMOTIONAL PURCHASE OFFER	DENIEL ETON	0.0	
8/18/17	SAFEWAY STORE 1642	PENDLETON	OR	\$57.15
	GROCERY STORE			
	PROMOTIONAL PURCHASE OFFER	DAVED CITY	OD.	
8/18/17	SHELL OIL 57444637805 AUTO FUEL DISPENSER	BAKER CITY	OR	\$19.37
0/10/17	PROMOTIONAL PURCHASE OFFER D&L COFFEE CO.	Weiser	ID	
8/19/17	squareup.com/receipts	weiser	טו	\$5.55
	PROMOTIONAL PURCHASE OFFER			
0/10/17	MCDONALD'S	WEISER	ID	\$2.95
8/19/17	2085491636	WEISER	ID	\$2.93
	PROMOTIONAL PURCHASE OFFER			
08/19/17	BO'S BARN 00000000974470	WEISER	ID	\$5.61
	2085490122	WEISER	iD.	Ψ3.01
	PROMOTIONAL PURCHASE OFFER			
08/19/17	BO'S BARN 00000000974470	WEISER	ID	\$6.87
00/19/17	2085490122			40.07
	PROMOTIONAL PURCHASE OFFER			
8/20/17	MCDONALD'S	WEISER	ID	\$2.12
0, 20, 1,	2085491636			¥
	PROMOTIONAL PURCHASE OFFER			
08/21/17	MEGANOVERGAARD4@GMAIL.COM	Weiser	ID	\$24.00
	GOODS/SERVICES			
	PROMOTIONAL PURCHASE OFFER			
8/21/17	MEGANOVERGAARD4@GMAIL.COM	Weiser	ID	\$12.00
	squareup.com/receipts			
	PROMOTIONAL PURCHASE OFFER			
8/21/17	MCDONALD'S	WINNEMUCCA	NV	\$13.56
	7758831126			
	PROMOTIONAL PURCHASE OFFER			
8/21/17	CITY GAS & LIQUOR	WINNEMUCCA	NV	\$23.51
	775-830-5715			
	Description GAS/SERVICES			
	PROMOTIONAL PURCHASE OFFER			
8/22/17	STARBUCKS STORE 2023	MOUNTAIN VIEW	CA	\$1.85
10/22/17	FAST FOOD RESTAURANT	MOONTAIN VIEW	CA	\$1.03
	PROMOTIONAL PURCHASE OFFER			
8/22/17	NIJIYA MARKET	MOUNTAIN VIEW	CA	\$11.98
U/ ZZ/ 1/	6506911600		. .	ψ11.7C
	Description Price			
	GROCERY STORES \$11.98			
	PROMOTIONAL PURCHASE OFFER			

	Continued			Amount
08/22/17	MILK PAIL MARKET 542929806697595 6509412505 Description Price GROCERY STORES, SUP \$32.46	MOUNTAIN VIEW	CA	\$32.46
	PROMOTIONAL PURCHASE OFFER			
08/23/17	MANRESA BREAD LA 542929806631008 4084025372 Description Price BAKERIES \$13.23 PROMOTIONAL PURCHASE OFFER	LOS ALTOS	CA	\$13.23
08/23/17	LUCKY #780.SUNNYVALE CA 00000000099258 4087371834 PROMOTIONAL PURCHASE OFFER	SUNNYVALE	CA	\$14.96
08/24/17	OHANA EXPRESS USFC94061 PROMOTIONAL PURCHASE OFFER	REDWOOD CITY	CA	\$10.82
08/24/17	STARBUCKS STORE 2023 FAST FOOD RESTAURANT PROMOTIONAL PURCHASE OFFER	MOUNTAIN VIEW	CA	\$2.40
08/24/17	BEST BUY 010454 29500010454 888-BESTBUY Description ELEC SLS PROMOTIONAL PURCHASE OFFER	MOUNTAIN VIEW	CA	\$87.19
08/25/17	STARBUCKS STORE 2023 FAST FOOD RESTAURANT PROMOTIONAL PURCHASE OFFER	MOUNTAIN VIEW	CA	\$2.40
08/25/17	99 RANCH MARKET 6509668899 Description Price GROCERY STORES \$26.30 PROMOTIONAL PURCHASE OFFER	MOUNTAIN VIEW	CA	\$26.30
08/25/17	NUIYA MARKET 6506911600 Description Price GROCERY STORES \$2.98 PROMOTIONAL PURCHASE OFFER	MOUNTAIN VIEW	CA	\$2.98
08/25/17	BARIANIOLIV 4158641917 Description GOURMET FOODS PROMOTIONAL PURCHASE OFFER	4158641917	CA	\$55.40
08/26/17	BAYCLUBSANTACLARA MEMBERSHIP CLUB PROMOTIONAL PURCHASE OFFER	SANTA CLARA	CA	\$294.14
08/26/17	WHOLEFDS SCA #10633 000010633 8777445300 Description Price GROCERY STORES \$1.85 PROMOTIONAL PURCHASE OFFER	SANTA CLARA	CA	\$1.85
08/26/17	NUIYA MARKET 6506911600 Description Price GROCERY STORES \$10.98 PROMOTIONAL PURCHASE OFFER	MOUNTAIN VIEW	CA	\$10.98
08/26/17	NUIYA MARKET 6506911600 Description Price GROCERY STORES \$3.91 PROMOTIONAL PURCHASE OFFER	MOUNTAIN VIEW	CA	\$3.91

DOUG CHANG Closing Date 09/12/17 **▲** DELTA

Account Ending 1-06008

<u></u>				Amount
00/27/17	UDEMY.COM	SAN FRANCISCO	CA	
08/27/17	8888385432	SANTRANCISCO	CA	\$10.00
	PROMOTIONAL PURCHASE OFFER			
08/28/17	CHEVRON 0097606/CHEVRON	SUNNYVALE	CA	\$22.73
	SERVICE STN Description			
	CHEVRON			
	TAX			
	PROMOTIONAL PURCHASE OFFER			
08/28/17	H MART DE ANZA LLC 542929806848032	SAN JOSE	CA	\$47.29
	2015099900			
	Description Price GROCERY STORES, SUP \$47.29			
	PROMOTIONAL PURCHASE OFFER			
08/28/17	WHOLEFDS STC 10267 000010267	CUPERTINO	CA	¢12.40
J8/ 28/ T7	4088738378	COLEMNINO	CA	\$13.49
	Description Price			
	GROCERY STORES \$13.49			
	PROMOTIONAL PURCHASE OFFER			
08/28/17	WHOLEFDS STC 10267 000010267	CUPERTINO	CA	\$43.14
	4088738378			
	Description Price GROCERY STORES \$43.14			
	PROMOTIONAL PURCHASE OFFER			
00/20/17	VERIZON WIRELESS BILL PAY	800-922-0204	FL	¢51.00
08/30/17	BILL PAY	800-922-0204	I L	\$51.02
	PROMOTIONAL PURCHASE OFFER			
08/30/17	WALMART.COM	800-966-6546	AR	\$10.73
00/30/17	RETAIL	000 300 03 10	741	\$10.7 <i>3</i>
	PROMOTIONAL PURCHASE OFFER			
08/30/17	WALMART.COM	800-966-6546	AR	\$22.86
00/ 50/ 17	RETAIL			\$22.00
	PROMOTIONAL PURCHASE OFFER			
08/31/17	KAISER PERMANENTE	844-524-7370	CA	\$1.25
00/51/17	844-524-7370			¥1.23
	Description			
	INSURANCE SALES AND			
	PROMOTIONAL PURCHASE OFFER			
09/01/17	VISIT PATREON.COM/INFO	SAN FRANCISCO	CA	\$10.00
	8778877815			
	PROMOTIONAL PURCHASE OFFER			
09/03/17	Amazon Web Services	AWS.Amazon.com	WA	\$1.00
	WEB SERVICES			
	PROMOTIONAL PURCHASE OFFER	055 026 2007	C A	****
09/03/17	GOOGLE *GOOGLE STORAGE	855-836-3987	CA	\$1.99
	SELLER PROMOTIONAL PURCHASE OFFER			
20/04/17		BENTONVILLE	AR	# 4 2 2 2 2
09/04/17	WALMART.COM 800-966-6546	DEINTOINVILLE	ΑN	\$42.39
	Description			
	APPAREL HSWRS/ACC			
	PROMOTIONAL PURCHASE OFFER			
09/07/17	D J*WALL-ST-JOURNAL	800-568-7625	MA	\$98.97
	SUBSCRIPTION			
	PROMOTIONAL PURCHASE OFFER			

Detail Continued				
				Amount
09/09/17	VERIZON WIRELESS BILL PAY	800-922-0204	FL	\$51.02
	BILL PAY			
	PROMOTIONAL PURCHASE OFFER			

Fees

	Amount
Total Fees for this Period	\$0.00
iotal rees for this reriod	Φ 0.00

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

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.

2017 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2017	\$0.00
Total Interest in 2017	-\$50.98

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated	Transactions Dated Annual Percentage	Balance Subject to	Interest Charge
	From 1	To Rate	Interest Rate	Charge
Purchases	11/24/2013	16.24% (v)	\$0.00	\$0.00
Cash Advances	11/24/2013	26.24% (v)	\$0.00	\$0.00
Promotional Purchase Offer Rate Expires 08/13/2018 then will go t	07/25/2017 o 16.24% (v)*	9.99%	\$0.00	\$0.00
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.



DOUG CHANG Closing Date 09/12/17



Account Ending 1-06008

p. 9/13

Miles Earned

SkyMiles® Account Number: XXXXXX7307

▲ DELTA

	Current Period	Year to Date
Miles Earned for Eligible Spend	1,504	29,602
Total Bonus Miles Earned	0	186
Total Miles Earned	1,504	29,788



Notice of Important Changes to Your Cardmember Agreement

We are making changes 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 Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Summary of Changes, Effective November 1, 2017	
How you receive additional miles	We are adding language that explains how you can earn and use bonus miles that you receive through promotional offers. These offer terms may differ from the terms concerning miles earned for charges to your Card Account, including about when you can use the miles. You can view your miles balance by logging onto your online account at americanexpress.com and viewing your account summary page.
When we transfer miles	We are adding language to clarify that bonus miles will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to earn bonus miles, your account must not be cancelled or delinquent at time of bonus fulfillment.

ID 12502

See the following page for the Detail of Important Changes to Your Agreement.

▲ DELTA

Account Ending 1-06008

Details of Important Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend it as described in the Agreement. Any terms in the Agreement 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, share it with Additional Cardmembers on your account, and file it for future reference.

How Your Reward Program Works

We are amending the How you receive additional miles sub-section of the How Your Reward Program Works section by inserting the below after the last paragraph:

From time to time, we may make promotional offers of bonus miles. These offers include terms about how you can earn the bonus miles and when you can use them. These offer terms may differ from the terms above concerning miles earned for charges to your Card Account, including about when you can use the miles.

You can view your miles balance by logging onto your online account at americanexpress.com and viewing your account summary page.

We are amending the When we transfer miles sub-section of the How Your Reward Program Works section by inserting the below after the last sentence:

Bonus miles awarded for promotional offers will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to earn bonus miles, your account must not be cancelled or delinquent at time of bonus fulfillment.



Account Ending 1-06008



Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.