

**Gold Delta SkyMiles® Credit Card**

p. 1/4

DOUG CHANG  
Closing Date 12/12/14    Next Closing Date 01/13/15

Account Ending 1-01009

**New Balance** **\$9,044.77**

**Minimum Payment Due** **\$202.00**

**Payment Due Date** **01/07/15†**

† **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	\$19,359
\$315	3 years	\$11,335 (Savings = \$8,024)

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

➔ See page 2 for important information about your account.

❗ We will debit your bank account for your payment of \$202.00 on 12/27/14. 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 12/25/14. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 01/07/15.

**To view your Delta SkyMiles® balance, visit [delta.com](http://delta.com)**

**Account Summary**

Previous Balance \$9,040.31  
Payments/Credits -\$203.00  
New Charges +\$0.00  
Fees +\$95.00  
Interest Charged +\$112.46

**New Balance** **\$9,044.77**  
**Minimum Payment Due** **\$202.00**

Credit Limit \$9,500.00  
Available Credit \$455.23  
Cash Advance Limit \$1,900.00  
Available Cash \$455.23  
Days in Billing Period: 30

**Customer Care**

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

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

➔ See page 2 for additional information.

**Payment Coupon**  
Do not staple or use paper clips

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

**Pay by Phone**  
1-800-472-9297

**Account Ending 1-01009**

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  
**01/07/15**

New Balance  
**\$9,044.77**  
AutoPay Amount  
**\$202.00**

☐ 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 000904477000020200 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](http://www.americanexpress.com/privacy).

DOUG CHANG  
Closing Date 12/12/14

Account Ending 1-01009

**Payments and Credits****Summary**

	<b>Total</b>
<b>Payments</b>	-\$203.00
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$203.00</b>

**Detail** \*Indicates posting date

<b>Payments</b>	<b>Amount</b>
11/27/14* AUTOPAY PAYMENT RECEIVED - THANK YOU WELLS FARGO BANK, NA	-\$203.00

**Fees**

	<b>Amount</b>
12/12/14 ANNUAL MEMBERSHIP FEE	\$95.00
<b>Total Fees for this Period</b>	<b>\$95.00</b>

**Interest Charged**

	<b>Amount</b>
12/12/14 Interest Charge on Purchases	\$112.46
<b>Total Interest Charged for this Period</b>	<b>\$112.46</b>

**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**

	<b>Amount</b>
Total Fees in 2014	\$95.00
Total Interest in 2014	\$1,032.52

**Interest Charge Calculation**

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

	<b>Transactions Dated</b>		<b>Annual</b>	<b>Balance</b>	<b>Interest</b>
	<b>From</b>	<b>To</b>	<b>Percentage</b>	<b>Subject to</b>	<b>Charge</b>
			<b>Rate</b>	<b>Interest Rate</b>	
Purchases	11/24/2013		15.24% (v)	\$8,989.74	\$112.46
Cash Advances	11/24/2013		25.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$112.46</b>
(v) Variable Rate					

**Delta SkyMiles® Earned**

SkyMiles® Account Number: XXXXXX7307

	<b>Current Period</b>	<b>Year to Date</b>
Miles Earned for Eligible Spend	0	13,687
Total Bonus Miles Earned	0	161
<b>Total Miles Earned</b>	<b>0</b>	<b>13,848</b>