

DOUG CHANG
Closing Date 12/11/14 Next Closing Date 01/11/15

Account Ending 5-12006

New Balance **\$7,005.37**
Minimum Payment Due **\$96.00**
Payment Due Date **01/05/15†**

† **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	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 **Pay by Computer**
americanexpress.com/pbc**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 ↓

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**

americanexpress.com/pbc

**Pay by Phone**

1-800-472-9297

Account Ending 5-12006Enter account number on all documents.
Make check payable to American Express.DOUG CHANG
1057 SAGINAW TER
UNIT 101
SUNNYVALE CA 94089-2175Payment Due Date
01/05/15New Balance
\$7,005.37Minimum Payment Due
\$96.00Check 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

0000349992081742544 000700537000009600 07 H

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Payments and Credits**Summary**

	Total
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 AUTHORITY 006643SUNNYVALE 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
Total New Charges	\$3,474.82

Detail**DOUG CHANG**
Card Ending 5-12006

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

Detail Continued

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

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Account Ending 5-12006

Detail Continued

				Amount
11/15/14	LUCKY #780.SUNNYVALESUNNYVALE 4087371834	CA		\$14.97
11/15/14	COSTCO GAS #0148 000SAN JOSE 4082750198	CA		\$21.89
11/15/14	COSTCO WHSE #0148 00SAN JOSE 4082750199	CA		\$25.21
11/16/14	FELIPE'S MARKET 0000SUNNYVALE 4087391812	CA		\$11.04
11/16/14	COSTCO WHSE #0143 00MOUNTAIN VIEW 6509881841	CA		\$160.07
11/16/14	CHINA STIX RESTAURAN408-244-1684 USFC95050			\$37.86
11/17/14	REDBOX DVD RENTAL 866-733-2693 DVD RENTAL	IL		\$1.63
11/17/14	PSR DECATHLON CLUB SANTA CLARA MEMBERSHIP CLUB	CA		\$324.91
11/17/14	LION MARKET 00000000SAN JOSE 4082888188	CA		\$3.46
11/17/14	FACEBK *PZFFV6JS52 WWW.FB.ME/CC FACEBOOK CREDITS	CA		\$26.39
11/17/14	FACEBK *AJ57W62T52 WWW.FB.ME/CC FACEBOOK CREDITS	CA		\$9.49
11/17/14	FACEBK *WZFFV6JS52 WWW.FB.ME/CC FACEBOOK CREDITS	CA		\$5.00
11/18/14	H2O Mountain View 8774174551	CA		\$17.00
11/18/14	99 RANCH #1772 00009MOUNTAIN VIEW 6509668899 Description GROCERY STORE	CA		\$30.76
11/18/14	COMPUTER HISTORY M 5MOUNTAIN VIEW 6508101010 Description Price MISC. RETAIL STORES \$13.04	CA		\$13.04
11/20/14	REDBOX DVD RENTAL 866-733-2693 DVD RENTAL	IL		\$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 4082888188	CA		\$5.72
11/20/14	GOMBEI BENTO 0558 SAN JOSE 408-735-7777 Description FAST FOOD RESTAURAN	CA		\$33.17

Continued on reverse

Detail Continued

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

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Detail Continued

					Amount
11/26/14	NOB HILL #634 54292	MOUNTAIN VIEW	CA		\$11.87
	6503909222				
	Description	Price			
	GROCERY STORES, SUP	\$11.87			
11/26/14	FELIPE'S MARKET 0000	SUNNYVALE	CA		\$11.01
	4087391812				
11/26/14	FRESH & EASY #1319 0	SUNNYVALE	CA		\$9.49
	9999999999				
11/27/14	LUCKY #780.SUNNYVALE	SUNNYVALE	CA		\$3.99
	4087371834				
11/27/14	LUCKY #780.SUNNYVALE	SUNNYVALE	CA		\$2.49
	4087371834				
11/27/14	99 RANCH #1772 00009	MOUNTAIN VIEW	CA		\$12.49
	6509668899				
	Description				
	GROCERY STORE				
11/27/14	TARGET T0322 0322	MOUNTAIN VIEW	CA		\$303.41
	DISCOUNT STORE				
11/27/14	LION MARKET 00000000	SAN JOSE	CA		\$8.33
	4082888188				
11/27/14	LION MARKET 00000000	SAN JOSE	CA		\$4.77
	4082888188				
11/27/14	BEST BUY 1045	MOUNTAIN VIEW	CA		\$326.23
	ELECTRONICS STORE				
11/28/14	ROGERS DELI AND DONUM	MOUNTAIN VIEW	CA		\$4.20
	650-965-2204				
	Description				
	FAST FOOD RESTAURAN				
11/28/14	STAPLES 00472 (800) 333-3330				\$108.74
	(800) 333-3330				
	BROTHER HLL2380DW	VERSATILE LASER P			
11/28/14	MCDONALD'S F34947 00	PALO ALTO	CA		\$7.59
	6503270560				
11/28/14	BATH & BODY WORKS INC	COLUMBUS	OH		\$68.51
	(650)838-0335				
11/28/14	BEST BUY 1045	MOUNTAIN VIEW	CA		\$48.92
	ELECTRONICS STORE				
11/28/14	REDBOX DVD RENTAL 866-733-2693		IL		\$4.89
	DVD RENTAL				
11/29/14	RAMEN SEAS 650000007	SUNNYVALE	CA		\$45.25
	4084810900				
	TIP			\$6.00	
11/30/14	LOWE'S OF SUNNYVALE,SUNNYVALE		CA		\$5.09
	408-470-1680				
11/30/14	99 RANCH #1772 00009	MOUNTAIN VIEW	CA		\$6.78
	6509668899				
	Description				
	GROCERY STORE				

Continued on reverse

Detail Continued

				Amount
11/30/14	WHOLEFDS LAT 10155 0LOS ALTOS CA			\$4.89
	5124775566			
	Description	Price		
	GROCERY STORES	\$4.89		
11/30/14	REDBOX DVD RENTAL 866-733-2693 IL			\$3.26
	DVD RENTAL			
11/30/14	DIGITAL SUBSCRIPTION202-334-6100 DC			\$17.00
	SUBSCRIPTION			
12/03/14	MACY'S #334 STANFORDPALO ALTO 3 CA			\$32.71
	MACY'S			
	Description	Price		
	STEMWARE	\$29.99		
	BAG CHARGE	\$0.10		
12/11/14	TARGET.COM * 3991 8005913869 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



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	11/19/2013		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 go to 17.24% (v)*					
Total					\$0.07

(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.



Blue Sky Rewards Monthly Statement of Points and Program News

p. 11/11

Prepared for DOUG CHANG

Account Number 1M73943281

Available Points

1,005

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-XXXX5-11008	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.