



06/10/14

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

Account:
XXXX-XXXXX5-11008

Dear DOUG CHANG,

We are writing to provide you with an important notice regarding the account referenced above. You can find this information on the back of this letter or on the additional page(s) enclosed. Please review and keep this notice for your reference.

As a reminder, you can always manage your account by logging in to **americanexpress.com**. If you have any questions, call us at the number on the back of your Card or at 1-800-528-4800.

We hope you find this information helpful.

Sincerely,
American Express Customer Care



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

499920817425440610



DOUG CHANG
Closing Date 06/10/14

Account Ending 5-11008

Notice of an Important Change to Your Account

We are making a change to your Card account and benefits. A summary of the change appears below. The detailed change to your Cardmember Agreement and the relevant program term can be found after the summary chart.

Summary of Change	
Reinstating points that have been forfeited for making late payments	We are reducing the amount of time you have to reinstate points that are forfeited for making a late payment. When you forfeit points in billing periods ending on or after October 1, 2014 for late payment, you will have 12 months instead of 24 months to request reinstatement of those points. You will continue to have 24 months to request reinstatement of points forfeited in billing periods ending prior to October 1, 2014. The \$35 fee will remain in effect for each billing period and for each Card account for which you reinstate points.

Detail of Change to Your Account

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement (the "Agreement"). This notice formally amends the Agreement as described below. 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. If you have any questions about this change, please call the number on the back of your Card.

Reinstatement of Points Forfeited for Making Late Payments

Effective for billing periods ending on or after October 1, 2014, in the Supplement to the Cardmember Agreement regarding How Your Reward Program Works, the *When you will forfeit points* section is modified as follows: the second sentence is deleted in its entirety and replaced with:

"You may reinstate those points within the next 12 billing periods if your card account is not past due and you pay a \$35 fee."