

DOUG CHANG Closing Date 06/12/14



Account Ending 1-01009

New Balance\$10,059.78Minimum Payment Due\$241.00

Payment Due Date 07/07/14

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	21 years	\$21,605
\$350	3 years	\$12,607 (Savings = \$8,998)

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

See page 2 for important information about your account.

Your account is overlimit as of the closing date of this statement. If you would like to receive email alerts about payments, spending or fraud protection, you can sign up at americanexpress.com/alerts.

See Page 5 for Important Information about Your Reward Program

Delta SkyMiles®
Earned this Period

232

For details, see your Delta SkyMiles
Summary.

Account Summary

Previous Balance	\$10,003.72
Payments/Credits	-\$300.00
New Charges	+\$231.92
Fees	+\$0.00
Interest Charged	+\$124.14

New Balance	\$10,059.78
Minimum Payment Due	\$241.00
Credit Limit	\$9,500.00
Available Credit	\$0.00
Cash Advance Limit	\$1,900.00
Available Cash	\$0.00
Days in Billing Period: 30	

Customer Care



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

See page 2 for additional information.

Continued on Page 3







Account Ending 1-01009

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

Payment Due Date 07/07/14

New Balance \$10,059.78

AutoPay Amount \$241.00

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

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 Service 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 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 **Áward Redemption**

1-800-430-1000

1-336-393-1111 1-800-430-1000

FAX: 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897

Hearing Impaired

TTY: 1-800-221-9950

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



Website: american express.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

- 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.

Total Fees for this Period

▲ DELTA

Account Ending 1-01009

(i) We will debit your bank account for your payment of \$241.00 on 06/27/14. 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 06/25/14.

Summary	
	Total
Payments	-\$300.00
redits	\$0.00
otal Payments and Credits	-\$300.00
Detail *Indicates posting date	
ayments	Amount
05/17/14* ONLINE PAYMENT - THANK YOU	-\$300.00
New Charges	
Summary	
	Total
otal New Charges	\$231.92
Detail	
DOUG CHANG	
DOUG CHANG Card Ending 1-01009	Amount
DOUG CHANG Card Ending 1-01009 D5/13/14 SAFARI BOOKS ONLINE SEBASTOPOL CA	Amount \$14.99
DOUG CHANG Card Ending 1-01009	
DOUG CHANG Card Ending 1-01009 5/13/14 SAFARI BOOKS ONLINE SEBASTOPOL CA 707-827-4118	\$14.99
DOUG CHANG Card Ending 1-01009 5/13/14 SAFARI BOOKS ONLINE SEBASTOPOL CA 707-827-4118 5/22/14 LINKEDIN.COM LINKEDIN.COM CA SUBSCRIPTION	\$14.99
DOUG CHANG Card Ending 1-01009 5/13/14 SAFARI BOOKS ONLINE SEBASTOPOL CA 707-827-4118 5/22/14 LINKEDIN.COM LINKEDIN.COM CA SUBSCRIPTION 5/23/14 VIRGIN MOBILE 800-665-9715 OR PREPAIDTOPUP	\$14.99 \$29.99
DOUG CHANG Card Ending 1-01009 5/13/14 SAFARI BOOKS ONLINE SEBASTOPOL CA 707-827-4118 5/22/14 LINKEDIN.COM LINKEDIN.COM CA SUBSCRIPTION 5/23/14 VIRGIN MOBILE 800-665-9715 OR PREPAIDTOPUP 5/27/14 GOGOAIR.COM 877-350-0038 IL	\$14.99 \$29.99 \$30.00

Amount \$0.00

Interest Charged

		Amount
06/12/14	Interest Charge on Purchases	\$124.14
Total Intere	est Charged for this Period	\$124.14

2014 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2014	\$0.00
Total Interest in 2014	\$332.92

Interest Charge Calculation

	Transactions Dated	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From To			
Purchases	11/24/2013	15.24% (v)	\$9,923.36	\$124.14
Cash Advances	11/24/2013	25.24% (v)	\$0.00	\$0.00
Total				\$124.14

Delta SkyMiles® Earned

▲ DELTA

SkyMiles® Account Number: 9212837307

	Current Period	Year to Date
Miles Earned for Eligible Spend	232	14,231
Total Bonus Miles Earned	0	161
Total Miles Earned	232	14.392

DOUG CHANG Closing Date 06/12/14



Account Ending 1-01009

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 terms can be found after the summary chart.

Summary of Change		
Reinstating miles that have been forfeited for making late payments	We are reducing the amount of time you have to reinstate miles that are forfeited for making a late payment. When you forfeit miles 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 miles. 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 Miles 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 miles* section is modified as follows: the second sentence is deleted in its entirety and replaced with:

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

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