



Gold Delta SkyMiles® Credit Card

DOUG CHANG
Closing Date 03/13/14



p. 1/15

Account Ending 1-01009

New Balance **\$4,245.50**
Minimum Payment Due **\$42.00**
Payment Due Date **04/07/14**

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 \$35.00 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	14 years	\$8,504
\$148	3 years	\$5,320 (Savings = \$3,184)

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 13 for an Important Change to Your Account Terms**

Delta SkyMiles®

Earned this Period

4,548

→ For details, see your Delta SkyMiles Summary.

Account Summary

Previous Balance \$1,626.54
Payments/Credits -\$1,933.64
New Charges +\$4,552.60
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$4,245.50**
Minimum Payment Due **\$42.00**

Credit Limit \$9,500.00
Available Credit \$5,254.50
Cash Advance Limit \$1,900.00
Available Cash \$1,900.00
Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-800-430-1000
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 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
04/07/14

New Balance
\$4,245.50

Minimum Payment Due
\$42.00

☐ 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 000424550000004200 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.

DOUG CHANG
Closing Date 03/13/14

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Payments and Credits**Summary**

	Total
Payments	-\$1,888.48
Credits	-\$45.16
Total Payments and Credits	-\$1,933.64

Detail *Indicates posting date

Payments	Amount
02/14/14* ONLINE PAYMENT - THANK YOU	-\$1,588.48
03/04/14* ONLINE PAYMENT - THANK YOU	-\$300.00
Credits	Amount
02/25/14* 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.40
02/25/14* 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.50
02/26/14 HERTZ CAR RENTAL 800-654-4173 MN	-\$16.99
Location	Date
Rental: SAINT PAUL MN	14/02/26
Return: SAINT PAUL MN	14/02/26
Agreement Number: 593677641	
Renter Name: CHANG /DOUG	
03/03/14* 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.50
03/08/14* Dispute - HERTZ CAR RENTAL	-\$21.07
03/11/14* 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.30
03/11/14* 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.40

New Charges**Summary**

	Total
Total New Charges	\$4,552.60

Detail**DOUG CHANG**
Card Ending 1-01009

	Amount
02/02/14 PEETS COFFEE A SAN JOSE CA	\$2.35
MISC/SPECIALTY RETAIL	
FOOD/BEVERAGE	\$2.35
02/10/14 WALGREENS #2659 0000MOUNTAIN VIEW CA	\$150.00
8002892273	
Description	
REFER TO RECEIPT	

Detail Continued

					Amount
02/11/14	TARRAGON 000000001 SUNNYVALE CA				\$67.37
	4087378003				
	Description				
	REFER TO RECEIPT				
02/11/14	PSR DECATHLON CLUB SANTA CLARA CA				\$220.00
	MEMBERSHIP CLUB				
02/12/14	BAY CLUB CUPERTINO LCUPERTINO CA				\$3.50
	FAST FOOD RESTAURANT				
02/13/14	MCDONALD'S F3094 000PALO ALTO CA				\$4.23
	6504947161				
02/13/14	LUCKY #780.SUNNYVALESUNNYVALE CA				\$17.60
	4087371834				
02/13/14	PACIFIC ATHLETIC CLUREDWOOD CITY CA				\$1.91
	MEMBERSHIP CLUB				
	FOOD/BEVERAGE		\$1.91		
02/13/14	ANY MOUNTAIN-REDWOODREDWOOD CITY CA				\$158.04
	650-361-1213				
02/14/14	Starbucks #05602 SanSan Mateo CA				\$2.15
	FAST FOOD RESTAURANT				
02/14/14	Starbucks #05602 SanSan Mateo CA				\$3.95
	FAST FOOD RESTAURANT				
02/14/14	SPORTS BASEMENT 0002SUNNYVALE CA				\$28.97
	800-869-6670				
	Description				
	SPORTING GOODS/APPA				
02/14/14	ANY MOUNTAIN-WESTGATSAN JOSE CA				\$141.38
	408-871-1001				
02/17/14	PLUMPJACK CAFE SQUAWOLYMPIC VALLE CA				\$42.63
	800-323-7666				
	Description				
	RESTAURANT				
02/17/14	SSI VILLAGE RENTAL TRUCKEE CA				\$133.78
	530-562-3804				
02/18/14	TEMP FRESH ATT104624SAN JOSE CA				\$4.34
	408-2945108				
	FOOD		\$4.34		
02/18/14	CAT CORAS KITCHEN SALT LAKE CITY UT				\$13.06
	RESTAURANT				
	FOOD/BEVERAGE		\$13.06		
02/18/14	000000382937 SALT LAKE CIT UT				\$13.36
	4043447905				
02/18/14	WOK AND ROLL 612-726-1999				\$11.46
	612-726-1999				
02/18/14	KROGER #517 000000518008533033				\$12.39
	8008533033				
	GROCERY STORES				
02/18/14	PEETS COFFEE A SAN JOSE CA				\$2.35
	MISC/SPECIALTY RETAIL				
	FOOD/BEVERAGE		\$2.35		
02/19/14	CAP ONE TERRACE CAFERICHMOND VA				\$5.84
	CATERER				

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Account Ending 1-01009

Detail Continued

					Amount
02/19/14	CAP ONE DEN CAFE RICHMOND VA				\$4.92
	CATERER				
02/19/14	TRADER JOE'S #659 QGLEN ALLEN VA				\$15.78
	626-599-3700				
	Description				
	GROCERY STORES,SUPE				
02/20/14	CAP ONE DEN CAFE RICHMOND VA				\$6.32
	CATERER				
02/21/14	HERTZ CAR RENTAL 800-654-4173 VA				\$239.23
	Location		Date		
	Rental: RICHMOND VA		14/02/18		
	Return: RICHMOND VA		14/02/21		
	Agreement Number: 652634931				
	Renter Name: CHANG /DOUG				
02/21/14	FRESH & EASY #1319 0SUNNYVALE CA				\$24.14
	9999999999				
02/21/14	SAN JOSE INTL AIRPORTSAN JOSE CA				\$60.00
	4082773145				
	Description	Price			
	PARKING FEES	\$60.00			
02/21/14	LEMONADE 88430134419LOS ANGELES CA				\$11.99
	FAST FOOD RESTAURANT				
02/21/14	PK 1 4 KIOSK ATLANTA GA				\$9.20
	4045787423				
02/21/14	DNC TRAVEL - RICHMONRICHMOND VA				\$17.47
	(804)222-1227				
	TIP	\$3.00			
02/22/14	DELTA AIR LINES ATLANTA				\$7.00
	DELTA AIR LINES				
	From:	To:	Carrier:	Class:	
	N/A	N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 00601851422204				
	Passenger Name: CHANG/DOUG				
	Document Type: INFLIGHT CHARGES				
02/22/14	DELTA AIR LINES ATLANTA				\$7.50
	DELTA AIR LINES				
	From:	To:	Carrier:	Class:	
	N/A	N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 00601851422215				
	Passenger Name: CHANG/DOUG				
	Document Type: INFLIGHT CHARGES				
02/22/14	PARIS BAGUETTE USA IPALO ALTO CA				\$30.00
	FAST FOOD RESTAURANT				

Continued on reverse

Detail Continued

					Amount
02/22/14	WINGATE BY WYNDHAM SRICHMOND	VA			\$278.28
	Arrival Date	Departure Date			
	02/18/14	02/21/14			
	00000000				
	LODGING				
02/24/14	DTW 336170DETROIT MI				\$2.39
	734-8571300				
	FOOD		\$2.39		
02/24/14	GUAVA & JAVA SFO INCSAN FRANCISCO	CA			\$2.20
	6508218211				
02/24/14	KROGER #517 000000518008533033				\$28.40
	8008533033				
	GROCERY STORES				
02/24/14	PEETS COFFEE A SAN JOSE	CA			\$2.35
	MISC/SPECIALTY RETAIL				
	FOOD/BEVERAGE		\$2.35		
02/25/14	CAP ONE VILLAGE STARRICHMOND	VA			\$2.04
	CATERER				
02/25/14	CAP ONE DEN CAFE RICHMOND	VA			\$5.08
	CATERER				
02/25/14	CAP ONE DEN CAFE RICHMOND	VA			\$5.27
	CATERER				
02/25/14	KROGER #517 000000518008533033				\$3.06
	8008533033				
	GROCERY STORES				
02/25/14	KROGER #517 000000518008533033				\$24.99
	8008533033				
	GROCERY STORES				
02/26/14	CAP ONE DEN CAFE RICHMOND	VA			\$0.54
	CATERER				
02/26/14	CAP ONE DEN CAFE RICHMOND	VA			\$5.08
	CATERER				
02/26/14	CAP ONE VILLAGE CAFERICHMOND	VA			\$5.88
	CATERER				
02/26/14	CAP ONE VILLAGE STARRICHMOND	VA			\$1.60
	CATERER				
02/27/14	HERTZ CAR RENTAL 800-654-4173	VA			\$142.28
	Location	Date			
	Rental: RICHMOND VA	14/02/24			
	Return: RICHMOND VA	14/02/27			
	Agreement Number: 655967686				
	Renter Name: CHANG /DOUG				
02/27/14	DNC TRAVEL - RICHMONRICHMOND	VA			\$31.00
	(804)222-1227				
	TIP		\$6.00		
02/27/14	CNN.COM - E AT266334ATLANTA	GA			\$5.88
	404-8381000				
02/27/14	CAP ONE DEN CAFE RICHMOND	VA			\$9.34
	CATERER				
02/27/14	FAS MART 84 00000000HIGHLAND SPR	VA			\$11.16
	8043281322				

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DOUG CHANG
Closing Date 03/13/14

Account Ending 1-01009

Detail Continued

						Amount
02/28/14	DELTA AIR LINES	ATLANTA				\$7.50
	DELTA AIR LINES					
	From:	To:	Carrier:	Class:		
	N/A	N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: 00601864108120					
	Passenger Name: CHANG/DOUG					
	Document Type: INFLIGHT CHARGES					
02/28/14	FRESH & EASY #1319 05	SUNNYVALE CA				\$6.00
	9999999999					
02/28/14	MCDONALD'S F34947 00	PALO ALTO CA				\$1.09
	6503270560					
02/28/14	SHELL OIL 5744421430	MENLO PARK CA				\$9.68
	AUTO FUEL DISPENSER					
02/28/14	APPLE STORE 99	PALO ALTO CA				\$82.64
	COMPUTER STORE					
02/28/14	THE FISH MARKET PALO	PALO ALTO CA				\$6.30
	RESTAURANT					
	FOOD/BEVERAGE				\$4.30	
	TIP				\$2.00	
02/28/14	COSTCO WHSE #1042 00	REDWOOD CITY CA				\$419.92
	6505684042					
02/28/14	WINGATE BY WYNDHAM	SRICHMOND VA				\$307.02
	Arrival Date	Departure Date				
	02/24/14	02/27/14				
	00000000					
	LODGING					
03/01/14	SAFEWAY STORE 1196	SUNNYVALE CA				\$16.01
	GROCERY STORE					
03/02/14	NATALIES CANDY JAR	CCLEVELAND OH				\$4.98
	214-642-0245					
03/02/14	GORDON BIERSCHE	CLEVELAND OH				\$25.01
	FAST FOOD RESTAURANT					
	FOOD/BEVERAGE				\$21.01	
	TIP				\$4.00	
03/02/14	KROGER #517 00000051	8008533033				\$16.43
	8008533033					
	GROCERY STORES					
03/02/14	WALGREENS #15344 00	00RICHMOND VA				\$9.82
	8002892273					
	Description					
	REFER TO RECEIPT					
03/03/14	ENTERPRISE RENTACAR	SUNNYVALE CA				\$132.91
	Location	Date				
	Rental: SUNNYVALE CA	14/02/28				
	Return: SUNNYVALE CA	14/03/03				
	Agreement Number: D903766					
	Renter Name: CHANG DOUG					

Continued on reverse

Detail Continued

					Amount
03/03/14	KLEINS DELI 88430138	SAN FRANCISCO	CA		\$2.75
	650-821-9179				
03/03/14	CAPONE COMMONS	RICHMOND	VA		\$4.30
	CATERER				
03/03/14	BEST BUY 423 GLEN ALLEN	VA			\$21.05
	ELECTRONICS STORE				
03/03/14	WHOLEFDS SPP 10257 08043646490				\$14.42
	8043646490				
	GROCERY STORES				
03/04/14	CAPONESTRBCKII	RICHMOND	VA		\$1.82
	CATERER				
03/04/14	CAPONEBAKESHOP	RICHMOND	VA		\$6.64
	CATERER				
03/04/14	CAPONESTRBCKII	RICHMOND	VA		\$4.19
	CATERER				
03/04/14	CAPONE COMMONS	RICHMOND	VA		\$4.98
	CATERER				
03/04/14	KROGER #517 000000518008533033				\$2.79
	8008533033				
	GROCERY STORES				
03/05/14	Extreme Pizza	Richmond	VA		\$16.84
	8774174551				
03/05/14	CAPONESTRBCKII	RICHMOND	VA		\$1.82
	CATERER				
03/05/14	CAPONEBAKESHOP	RICHMOND	VA		\$2.25
	CATERER				
03/05/14	CAPONE COMMONS	RICHMOND	VA		\$3.65
	CATERER				
03/05/14	CAPONEFROYO	RICHMOND	VA		\$1.52
	CATERER				
03/06/14	CAPONE COMMONS	RICHMOND	VA		\$3.14
	CATERER				
03/06/14	CAPONESTRBCKII	RICHMOND	VA		\$1.82
	CATERER				
03/06/14	CAPONE COMMONS	RICHMOND	VA		\$13.87
	CATERER				
03/06/14	ACAC SHORT PUMP ACAC	GLEN ALLEN	VA		\$20.00
	484-974-9890				
03/06/14	CAPONEFROYO	RICHMOND	VA		\$4.16
	CATERER				
03/06/14	WHOLEFDS SPP 10257 08043646490				\$11.89
	8043646490				
	GROCERY STORES				
03/07/14	SHELL OIL 5754117570	HIGHLAND SPGS	VA		\$18.33
	AUTO FUEL DISPENSER				
03/07/14	07 DTW	ROMULUS	MI		\$62.30
	LIQUOR STORE				
	FOOD/BEVERAGE			\$58.30	
	TIP			\$4.00	

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DOUG CHANG
Closing Date 03/13/14

Account Ending 1-01009

Detail Continued

					Amount
03/07/14	CAPONE COMMONS	RICHMOND	VA		\$4.56
	CATERER				
03/07/14	CAPONESTRBCKII	RICHMOND	VA		\$2.04
	CATERER				
03/07/14	DNC TRAVEL - RICHMON	RICHMOND	VA		\$24.25
	(804)222-1227				
	TIP		\$4.00		
03/07/14	Slapshotz Bar and Gr	Detroit	MI		\$9.84
	RESTAURANT				
03/07/14	HERTZ CAR RENTAL	800-654-4173	VA		\$235.92
	Location		Date		
	Rental: RICHMOND VA		14/03/02		
	Return: RICHMOND VA		14/03/07		
	Agreement Number: 659072164				
	Renter Name: CHANG /DOUG				
03/08/14	99 RANCH #1772 00009	MOUNTAIN VIEW	CA		\$31.11
	6509668899				
	Description				
	GROCERY STORE				
03/08/14	COSTCO WHSE #1042 00	REDWOOD CITY	CA		\$30.39
	6505684042				
03/08/14	NOB HILL #634 54292	MOUNTAIN VIEW	CA		\$12.27
	6503909222				
	Description	Price			
	GROCERY STORES, SUP	\$12.27			
03/08/14	PIERCEY TOYOTA 0553	MILPITAS	CA		\$16.71
	AUTO DEALER (NEW/USED				
	Description				
	AUTO SLS/SVC/RPR				
03/09/14	DELTA AIR LINES	ATLANTA			\$6.49
	DELTA AIR LINES				
	From:	To:	Carrier:	Class:	
	N/A	N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 00601863084381				
	Passenger Name: CHANG/DOUG				
	Document Type: INFLIGHT CHARGES				
03/09/14	DELTA AIR LINES	ATLANTA			\$7.00
	DELTA AIR LINES				
	From:	To:	Carrier:	Class:	
	N/A	N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 00601863084392				
	Passenger Name: CHANG/DOUG				
	Document Type: INFLIGHT CHARGES				
03/09/14	REDBOX DVD RENTAL	866-733-2693	IL		\$1.63
	DVD RENTAL				

Continued on reverse

Detail Continued

				Amount
03/09/14	PERRY'S	SAN FRANCISCO	CA	\$23.98
	6502944445			
	FOOD/BEVERAGE		\$19.98	
	TIP		\$4.00	
03/09/14	WINGATE BY WYNDHAM	SRICHMOND	VA	\$607.98
	Arrival Date	Departure Date		
	03/02/14	03/07/14		
	00000000			
	LODGING			
03/09/14	WALGREENS #15344	000RICHMOND	VA	\$7.02
	8002892273			
	Description			
	REFER TO RECEIPT			
03/10/14	WAL-MART SUPERCENTER	GLEN ALLEN	VA	\$8.94
	DISCOUNT STORE			
03/10/14	CAPONE COMMONS	RICHMOND	VA	\$9.25
	CATERER			
03/10/14	CAPONESTRBACKII	RICHMOND	VA	\$1.82
	CATERER			
03/10/14	CAPONE COMMONS	RICHMOND	VA	\$4.64
	CATERER			
03/10/14	CAPONESTRBACKII	RICHMOND	VA	\$1.82
	CATERER			
03/11/14	Extreme Pizza	Richmond	VA	\$125.09
	GOODS/SERVICES			
03/11/14	CAPONE COMMONS	RICHMOND	VA	\$1.26
	CATERER			
03/11/14	CAPONE COMMONS	RICHMOND	VA	\$5.80
	CATERER			
03/11/14	CAPONESTRBACKII	RICHMOND	VA	\$1.60
	CATERER			
03/11/14	CAPONEBAKESHOP	RICHMOND	VA	\$1.38
	CATERER			
03/11/14	CAPONESTRBACKII	RICHMOND	VA	\$1.82
	CATERER			
03/11/14	CAPONE COMMONS	RICHMOND	VA	\$1.26
	CATERER			
03/11/14	CAPONEBAKESHOP	RICHMOND	VA	\$1.11
	CATERER			
03/12/14	WHOLEFDS SPP 10257	08043646490		\$14.75
	8043646490			
	GROCERY STORES			
03/13/14	VIRGIN MOBILE	800-665-9715	OR	\$40.00
	PREPAIDTOPUP			

Fees

				Amount
Total Fees for this Period				\$0.00



Gold Delta SkyMiles® Credit Card

DOUG CHANG
Closing Date 03/13/14



p. 11/15

Account Ending 1-01009

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	\$0.00
Total Interest in 2014	\$0.00

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	11/24/2013		15.24% (v)	\$0.00	\$0.00
Cash Advances	11/24/2013		25.24% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Delta SkyMiles® Earned

SkyMiles® Account Number: 9212837307



	Current Period	Year to Date
Miles Earned for Eligible Spend	4,512	6,280
Total Bonus Miles Earned	36	50
Total Miles Earned	4,548	6,330

Bonus Miles Earned

	Current Period
Double Miles on Delta	36
Total	36

DOUG CHANG
Closing Date 03/13/14

Account Ending 1-01009

Important Changes to Your Account Terms

We are making changes to the American Express Cardmember Agreement ("Agreement"), Your Agreement for Transferring Funds Electronically (EFT) and other terms governing your account referenced in this notice. We urge you and any Additional Card members on your account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Important Changes to Your Account Terms**Important Notice Regarding Your Late Payment Fees**

The following is a summary of the change that is being made to your account terms. For more detailed information, please see the reverse side of this page.

Revised Terms, as of June 6, 2014

Late Payment Fee	Up to \$37
Returned Payment Fee	Up to \$37

Summary of Other Changes

Changing the Agreement	We are clarifying that the Agreement cannot be changed orally.
Credit Reports	We are adding language concerning income and employment verification to your Cardmember Agreement to clarify that we will verify and re-verify your employment and income.
Phone Numbers for "EFT" Inquiries	We are changing the <i>How to contact us about the services</i> section of Your Agreement for Transferring Funds Electronically to update the toll-free numbers provided in that section and to delete the reference to Express Cash.
AMEX Assurance Company Policies	We are providing policy updates for residents of Colorado and Vermont as well as updating the collect phone number to be used for filing claims under the Car Rental Loss and Damage Insurance Policy.
Delta SkyClub Lounge Access	Delta Air Lines has changed the Delta Sky Club® access policy. As a result, beginning May 1, 2014, the reduced rate at which Gold Delta SkyMiles® Credit Card Members can access the lounge and bring up to two guests (currently \$25 per person) will increase to \$29 per person. For the most current information about your Card benefits, please call the number on the back of your Card. For the most current Delta Sky Club access policy, please visit https://www.delta.com/skyclub .

See the reverse side for the Detail of Changes

Detail of Changes to Your Account Terms

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement, Your Agreement for Transferring Funds Electronically (the 'EFT Agreement'), and the Insurance Policies underwritten by AMEX Assurance Company (collectively, the "Agreements"). This notice formally amends the Agreements as described below. Any terms in the Agreements conflicting with these changes is 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 Card members on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Late Payment and Return Payment Fees

We are increasing the late payment and return payment fees on your account. Effective June 6, 2014, the *Rates and Fees Table* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Penalty Fees* row and replacing it with the following:

Penalty Fees	
• Late Payment	Up to \$37 .
• Returned Payment	Up to \$37 .
• Overlimit	None

Late Payment Fee

Effective June 6, 2014, your late fee will be up to \$37. The *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row and replacing it with the following:

Late Payment	Up to \$37. If we do not receive the Minimum Payment Due by its Payment Due Date, the fee is \$26. If this happens again within the next 6 billing periods, the fee is \$37. However, the late fee will not exceed the Minimum Payment Due. Paying late may also result in a penalty APR. See <i>Penalty APR for new transactions</i> and <i>Penalty APR for existing balances</i> above.
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To help you make payments on time, every time, we offer a suite of account management tools:

- Pay online or by phone 24/7 – Login to your account online or call 1-800-I-PAY-AXP (1-800-472-9297).
- AutoPay – Have your payment automatically deducted from your bank account each month.
- Account alerts – Get email or text alerts when your payment due date is approaching.
- Mobile services – View and manage your Card account from anywhere.

Go to americanexpress.com/consumerresources to learn more.

Returned Payment Fee

Effective June 6, 2014, your returned payment fee will be up to \$37. The *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Returned Payment* row and replacing it with the following:

Returned Payment	Up to \$37. If you make a payment that is returned unpaid the first time we present it to your bank, the fee is \$26. If you do this again within the same billing period or the next 6 billing periods, the fee is \$37. However, the returned payment fee will not exceed the applicable Minimum Payment Due. A returned payment may also result in a penalty APR. See <i>Penalty APR for new transactions</i> above.
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Changing the Agreement

Effective June 1, 2014, the following is added immediately after the second sentence of the *Changing the Agreement* section in Part 2 of your Cardmember Agreement:

"This written Agreement is a final expression of the agreement governing the Account. The written Agreement may not be contradicted by any alleged oral agreement."

Credit Reports

Effective immediately, we are amending the *Credit Reports* section contained in Part 2 of your Cardmember Agreement by adding at the end of the first sentence, "including information to verify and re-verify your employment and income."



DOUG CHANG
Closing Date 03/13/14

Account Ending 1-01009

Phone Numbers for EFT Inquiries

Effective immediately, the *How to contact us about the services* section of Your Agreement for Transferring Funds Electronically is deleted and replaced with the following:

"You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531."

Notice of Change to Your AMEX Assurance Company Policies

We are making Important Changes to your insurance policies ("Policies") underwritten by AMEX Assurance Company.

Applicable for Residents of Colorado

Effective January 1, 2014, all definitions, terms and provisions within the Policies wherever appearing and denoting a marital relationship or family relationship arising out of marriage will include parties to a civil union established in the State of Colorado according to Colorado law and their families. The terms that mean or refer to family relationships arising from a marriage, such as "family", "immediate family", "dependent", "children", "next of kin", "relative", "beneficiary", "survivor" and any other such terms include family relationships created by a civil union established according to Colorado law.

AEREG1013CO

Applicable for Residents of Vermont for Purchase Protection and Extended Warranty

Effective immediately, the Termination or Cancellation section is replaced with the following: We may cancel this policy only for the reasons stated in this condition by notifying you in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed by certified mail to you at your mailing address shown in the Declarations except that in the case of cancellation for non-payment of premium, the cancellation notice will be by certified mail or certificate of mailing. Proof of mailing will be sufficient proof of notice. 1) When you have not paid the premium, or there is a substantial increase in hazard, we may cancel at any time by notifying you at least 15 days before the date cancellation takes effect. (2) When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by notifying you at least 45 days before the date cancellation takes effect. (3) When this policy has been in effect for 60 days or more or at any time if it is a renewal with us, we may cancel for one or more of the following reasons: (a) Non-payment of premium or substantial increase in hazard provided that in the case of substantial increase in hazard, we have secured approval for the cancellation from the commissioner of insurance. This can be done by notifying you 15 days before the date cancellation takes effect; or (b) Fraud or material misrepresentation affecting the policy or in the presentation of a claim, or violation of any provisions of the policy. This can be done by letting you know 45 days before the date cancellation takes effect. (4) When this policy is written for a period of more than one year, we may cancel for any reason at anniversary by letting you know at least 45 days before the date cancellation takes effect.

Nonrenewal: We may elect not to renew this policy. We may do so by delivering to you, or mailing by certified mail to you at your mailing address shown in the Declarations, written notice at least 45 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice. This condition does not apply: a. If we have manifested our willingness to renew; or b. In the case of non-payment of premium; or c. If you fail to pay any advance premium required by us for renewal; or d. If any insured property designated in the policy is insured under any other insurance policy. Renewal Of The Policy: a. If we elect to renew this policy and have the necessary information to issue the renewal policy, we will confirm in writing at least 45 days prior to the expiration our intention to renew the policy and confirm the premium at which the policy is to be renewed. b. If we do not comply with the conditions set forth in the above paragraph, you will be granted renewal coverage at the rate or premium in effect on the expiration date, which has been approved by the Commissioner. This will be done on a pro rata basis and will continue for 45 days after his company confirms renewal coverage and premium. This provision will not apply if you accept the renewal policy. PP/EW-RDR1-VT 10/12

Car Rental Loss and Damage Insurance Policy

Effective immediately, the collect phone number for filing a claim will be 216-617-2500.

Alabama, Delaware, District of Columbia, Florida, Georgia, Hawaii, Indiana, Kansas, Maryland, Minnesota, Montana, New Mexico, Ohio, Oregon, Puerto Rico, Texas, U.S. Virgin Islands and Wyoming: CRLDIEND1113

These changes become effective whether or not you receive a billing statement. You should carefully review the changes, share it with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express® Card.