



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 4,5	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 Phone **Customer Care** 1-800-472-9297 1-800-430-1000

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



### **Account Ending 1-01009**

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

գ[Միժդիկիս[ԿՄեգՄեգ]]ոգիլՄոս]|ՄկՄիգկոսՄՄի 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

իուլիդովերվիրովիլիյուկիլիններդիմիննուվիկորդ AMERICAN EXPRESS **BOX 0001** LOS ANGELES CA 90096-8000

**Amount Enclosed** 

	Check here if your address or
Ш	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 charge a fee of 2.7% of the converted US dollar amount. 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.

Hearing Impaired

**TTY:** 1-800-221-9950

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

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.

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Account Ending 1-01009

Payments and Credits	
Summary	

			Total
Payments			-\$1,888.48
Credits			-\$45.16
Total Paym	ents 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		-\$1.40
	Credit Cardmembers		
02/25/14*	20% In-Flight Savings for Delta SkyMiles		-\$1.50
	Credit Cardmembers		
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	

	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		-\$1.50
	Credit Cardmembers		
03/08/14*	Dispute - HERTZ CAR RENTAL		-\$21.07
03/11/14*	20% In-Flight Savings for Delta SkyMiles		-\$1.30
	Credit Cardmembers		
03/11/14*	20% In-Flight Savings for Delta SkyMiles		-\$1.40
	Credit Cardmembers		

# New Charges Summary

	Iotai
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		

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

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Account Ending 1-01009

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

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

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Detail	Continued				
					Amount
02/28/14	DELTA AIR LINES ATLANTA DELTA AIR LINES				\$7.50
	From: To: N/A N/A N/A N/A N/A N/A		Carrier: YY YY YY YY	Class: 00 00 00 00	
	Ticket Number: 00601864108120 Passenger Name: CHANG/DOUG Document Type: INFLIGHT CHARGE	S			
02/28/14	FRESH & EASY #1319 OSUNNYVALE 9999999999	CA			\$6.00
02/28/14	MCDONALD'S F34947 00PALO ALT 6503270560	O CA			\$1.09
02/28/14	SHELL OIL 5744421430MENLO PAR AUTO FUEL DISPENSER	К СА			\$9.68
02/28/14	APPLE STORE 99 PALO ALTO COMPUTER STORE	CA			\$82.64
02/28/14	THE FISH MARKET PALOPALO ALTO RESTAURANT FOOD/BEVERAGE TIP	\$4.30 \$2.00			\$6.30
02/28/14	COSTCO WHSE #1042 00REDWOOD 6505684042				\$419.92
02/28/14	WINGATE BY WYNDHAM SRICHMO Arrival Date Depa 02/24/14 02/27 00000000 LODGING	rture Date			\$307.02
03/01/14	SAFEWAY STORE 1196SUNNYVALE GROCERY STORE	E CA			\$16.01
03/02/14	NATALIES CANDY JAR CCLEVELAND 214-642-0245	OH OH			\$4.98
03/02/14	GORDON BIERSCH CLEVELAND FAST FOOD RESTAURANT FOOD/BEVERAGE TIP	OH \$21.01 \$4.00			\$25.01
03/02/14	KROGER #517 00000051800853303 8008533033 GROCERY STORES	3			\$16.43
03/02/14	WALGREENS #15344 000RICHMON 8002892273 Description REFER TO RECEIPT	D VA			\$9.82
03/03/14	ENTERPRISE RENTACAR SUNNYVAL Location Rental: SUNNYVALE CA Return: SUNNYVALE CA Agreement Number: D903766 Renter Name: CHANG DOUG	E CA	Date 14/02/28 14/03/03		\$132.91

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

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				Amount
03/07/14	CAPONE COMMONS RICHMOND VA CATERER			\$4.56
03/07/14	CAPONESTRBCKII RICHMOND VA CATERER			\$2.04
03/07/14	DNC TRAVEL - RICHMONRICHMOND VA (804)222-1227 TIP \$4.0	00		\$24.25
03/07/14	Slapshotz Bar and GrDetroit MI RESTAURANT			\$9.84
03/07/14	HERTZ CAR RENTAL 800-654-4173 VA Location Rental: RICHMOND VA Return: RICHMOND VA Agreement Number: 659072164 Renter Name: CHANG /DOUG	Date 14/03/02 14/03/07		\$235.92
03/08/14	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899 Description GROCERY STORE			\$31.11
03/08/14	COSTCO WHSE #1042 00REDWOOD CITY CA 6505684042			\$30.39
03/08/14	NOB HILL #634 54292MOUNTAIN VIEW CA 6503909222 Description Price GROCERY STORES, SUP \$12.27			\$12.27
03/08/14	PIERCEY TOYOTA 0553 MILPITAS CA AUTO DEALER (NEW/USED Description AUTO SLS/SVC/RPR			\$16.71
03/09/14	DELTA AIR LINES ATLANTA  DELTA AIR LINES  From: To:  N/A N/A  N/A  N/A  N/A  Ticket Number: 00601863084381  Passenger Name: CHANG/DOUG  Document Type: INFLIGHT CHARGES	Carrier: YY YY YY YY	Class: 00 00 00 00	\$6.49
03/09/14	DELTA AIR LINES ATLANTA DELTA AIR LINES			\$7.00
	From: To: N/A N/A N/A N/A N/A N/A Ticket Number: 00601863084392	Carrier: YY YY YY YY	Class: 00 00 00 00	
	Passenger Name: CHANG/DOUG  Document Type: INFLIGHT CHARGES			
03/09/14	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL			\$1.63

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

## Fees

	Amount
Total Fees for this Period	\$0.00

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Account Ending 1-01009

# **Interest Charged**

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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**

	Transactions Dated	Annual	Balance Subject to Interest Rate	Interest Charge
	From To	Percentage Rate		
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

## Delta SkyMiles® Earned

**▲** DELTA

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

<u>▲</u> DELTA

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 <b>\$37</b>
Returned Payment Fee	Up to <b>\$37</b>

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 <a href="https://www.delta.com/skyclub">https://www.delta.com/skyclub</a> .	

See the reverse side for the Detail of Changes

S0534 BP/UDLTGLD/0314

### **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 <b>\$37</b> .
<ul> <li>Returned Payment</li> </ul>	Up to <b>\$37</b> .
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 Penalty APR for new transactions and Penalty APR for existing
	balances above.

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 american express.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 Penalty APR for new transactions 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."

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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.

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