

**Gold Delta SkyMiles® Credit Card**DOUG CHANG
Closing Date 07/13/14

p. 1/4

Account Ending 1-01009

New Balance **\$9,648.00**

Minimum Payment Due **\$216.00**

Payment Due Date **08/07/14**

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	\$20,732
\$336	3 years	\$12,091 (Savings = \$8,641)

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.

ⓘ We will debit your bank account for your payment of \$216.00 on 07/28/14. 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 07/26/14.

To view your Delta SkyMiles® balance, visit delta.com

Account Summary

Previous Balance \$10,059.78
Payments/Credits -\$702.27
New Charges +\$168.94
Fees +\$0.00
Interest Charged +\$121.55

New Balance **\$9,648.00**
Minimum Payment Due **\$216.00**

Credit Limit \$9,500.00
Available Credit \$0.00
Cash Advance Limit \$1,900.00
Available Cash \$0.00
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.

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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
08/07/14

AutoPay Amount
\$216.00

☐ 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 000964800000021600 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 07/13/14

Account Ending 1-01009

 Your billing inquiry is under investigation. **No payment on the amount under review of \$138.00 is required at this time.** Please pay at least the Minimum Payment Due, which does not include the amount under review. If you wish to pay your balance in full, please deduct \$138.00 from the New Balance indicated above. To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

Payments and Credits**Summary**

	Total
Payments	-\$220.14
Credits	-\$482.13
Total Payments and Credits	-\$702.27

Detail *Indicates posting date

Payments	Amount
06/20/14* ONLINE PAYMENT - THANK YOU	-\$220.14
Credits	Amount
06/16/14 COSTCO WHSE #0143 00MOUNTAIN VIE CA 6509881841	-\$324.96
06/21/14 LOWE'S OF SUNNYVALE,SUNNYVALE CA 408-470-1680	-\$32.60
07/02/14* Dispute - GOGOAIR.COM	-\$39.95
07/02/14* Dispute - GOGOAIR.COM	-\$39.95
07/02/14* Dispute - GOGOAIR.COM	-\$39.95
07/02/14* Credit Adjustment for Purchase Finance Charge	-\$4.72

New Charges**Summary**

	Total
Total New Charges	\$168.94

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

	Amount
06/22/14 LINKEDIN.COM LINKEDIN.COM CA SUBSCRIPTION	\$29.99
06/23/14 VIRGIN MOBILE 800-665-9715 OR PREPAIDTOPUP	\$30.00
06/27/14 GOGOAIR.COM 877-350-0038 IL INTERNET ACC	\$39.95
07/02/14 ACAC SHORT PUMP ACACGLEN ALLEN VA 484-974-9890	\$69.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
07/13/14 Interest Charge on Purchases	\$121.55
Total Interest Charged for this Period	\$121.55

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	\$0.00
Total Interest in 2014	\$449.75

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)	\$9,402.67	\$121.55
Cash Advances	11/24/2013		25.24% (v)	\$0.00	\$0.00
Total					\$121.55

(v) Variable Rate

Delta SkyMiles® Earned

SkyMiles® Account Number: 9212837307

	Current Period	Year to Date
Miles Earned for Eligible Spend	-309	13,922
Total Bonus Miles Earned	0	161
Total Miles Earned	-309	14,083