



Gold Delta SkyMiles® Credit Card

DOUG CHANG
Closing Date 07/13/17



p. 1/10

Account Ending 1-05000

New Balance	\$1,432.17
Minimum Payment Due	\$35.00
Payment Due Date	08/07/17[‡]

[‡]**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 08/07/17, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

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	5 years	\$2,107
\$51	3 years	\$1,821 (Savings = \$286)

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

See page 2 for important information about your account.

We will debit your bank account for your payment of \$35.00 on 07/28/17. 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 07/26/17. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 08/07/17.

Continued on page 3

Delta SkyMiles®
Miles Earned this Period **4,608**

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Previous Balance	\$1,340.39
Payments/Credits	-\$4,334.95
New Charges	+\$4,426.73
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$1,432.17
Minimum Payment Due	\$35.00

Credit Limit	\$16,000.00
Available Credit	\$14,567.83
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	Pay by Phone
1-800-430-1000	1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 1-05000

Enter 15 digit account # on all payments.
Make check payable to American Express.

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

Payment Due Date
08/07/17

New Balance
\$1,432.17

AutoPay Amount
\$35.00

☐ 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 000143217000003500 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.

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.



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p. 3/10

Account Ending 1-05000

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

You Spoke. We Listened.

Over 1 million more places in the U.S. started accepting American Express® Cards in 2016.

Visit shopsmallnow.com



Payments and Credits

Summary

	Total
Payments	-\$4,325.61
Credits	-\$9.34
Total Payments and Credits	-\$4,334.95

Detail

*Indicates posting date

Payments	Amount
06/13/17* ONLINE PAYMENT - THANK YOU	-\$1,340.39
06/20/17* ONLINE PAYMENT - THANK YOU	-\$859.26
06/27/17* ONLINE PAYMENT - THANK YOU	-\$1,000.00
06/30/17* PAYMENT RECEIVED - THANK YOU	-\$1,125.96
Credits	Amount
06/22/17 SMARTNFINAL432004322 92911004322 MOUNTAIN VIEW CA 000-0000000 Description Price MERCHANDISE \$5.44	-\$5.44
07/01/17* 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.80
07/01/17* 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$2.10

New Charges

Summary

	Total
Total New Charges	\$4,426.73

Detail



DOUG CHANG
Card Ending 1-05000

	Amount
06/12/17 WHOLEFDS SCA #10633 000010633 8777445300 Description Price GROCERY STORES \$38.64	\$38.64

Continued on reverse

Detail Continued

				Amount
06/12/17	WHOLEFDS SCA #10633 000010633 8777445300 Description GROCERY STORES	SANTA CLARA CA		\$13.36
	Price \$13.36			
06/12/17	WHOLEFDS SCA #10633 000010633 8777445300 Description GROCERY STORES	SANTA CLARA CA		\$1.85
	Price \$1.85			
06/13/17	MCDONALD'S F10660 000000000589088 6503266090	PALO ALTO CA		\$1.09
06/13/17	WHOLEFDS SCA #10633 000010633 8777445300 Description GROCERY STORES	SANTA CLARA CA		\$42.14
	Price \$42.14			
06/13/17	WHOLEFDS SCA #10633 000010633 8777445300 Description GROCERY STORES	SANTA CLARA CA		\$11.99
	Price \$11.99			
06/15/17	BIOCURIUS squareup.com/receipts	Sunnyvale CA		\$500.00
06/15/17	DENTAL INSURANCE AUTOPAY DENTAL INSURA 877-280-4204	RNCHO CORDOVA CA		\$13.99
06/15/17	SMARTNFINAL432004322 92911004322 000-0000000 Description MERCHANDISE	MOUNTAIN VIEW CA		\$13.27
	Price \$13.27			
06/16/17	SUNNYVALE GROCERY OUTLET 0000000003383 4082076810	SUNNYVALE CA		\$19.47
06/16/17	SENDO SUSHI USFC95134	SAN JOSE CA		\$76.37
06/17/17	WPY*BioCurious 1576309 000000001 8554693729 Description REFER TO RECEIPT	Palo Alto CA		\$25.00
06/18/17	HAWKER FARE SF 650000009197594 4158345242 TIP	SAN FRANCISCO CA		\$49.75
	\$8.00			
06/18/17	PROJECT JUICE LLC 415-857-3869 FOOD	SAN FRANCISCO CA		\$16.91
	\$16.91			
06/18/17	STARBUCKS STORE 0288 FAST FOOD RESTAURANT	SUNNYVALE CA		\$4.35
06/18/17	DANDELION, VALENCIA squareup.com/receipts	San Francisco CA		\$9.25
06/18/17	CRAFTSMAN AND WOLV 542929806396933 4158228214 FOOD/BEVERAGE	SAN FRANCISCO CA		\$13.05
	\$13.05			
06/19/17	DANDELION, VALENCIA squareup.com/receipts	San Francisco CA		\$8.78
06/19/17	TACO BELL 024786 0247 650-868-4942 Description FAST FOOD RESTAURAN	MOUNTAIN VIEW CA		\$7.38
06/19/17	REDBOX DVD RENTAL VIDEO RENTAL STORE	OAKBROOK TER IL		\$2.18

**Gold Delta SkyMiles® Credit Card**DOUG CHANG
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p. 5/10

Account Ending 1-05000

Detail Continued

					Amount
06/20/17	DELTA AIR LINES DELTA AIR LINES From: N/A To: N/A N/A N/A N/A N/A N/A N/A Ticket Number: 0060878600274 Passenger Name: CHANG/DOUG Document Type: ADDITIONAL COLLECTION	ATLANTA			\$128.16
06/20/17	TRAVEL INSURANCE POLICY 800-729-6021 Description INSURANCE BROKERS/U	RICHMOND	VA		\$28.00
06/20/17	KOI PALACE 650000008639117 4084328833 TIP \$15.00	MILPITAS	CA		\$90.21
06/20/17	WHOLEFDS SCA #10633 000010633 8777445300 Description Price GROCERY STORES \$36.59	SANTA CLARA	CA		\$36.59
06/21/17	STARBUCKS STORE 2023 FAST FOOD RESTAURANT	MOUNTAIN VIEW	CA		\$3.00
06/21/17	99 RANCH MARKET 6509668899 Description Price GROCERY STORES \$15.08	MOUNTAIN VIEW	CA		\$15.08
06/21/17	WHOLEFDS SCA #10633 000010633 8777445300 Description Price GROCERY STORES \$29.30	SANTA CLARA	CA		\$29.30
06/21/17	NIJIYA MARKET 6506911600 Description Price GROCERY STORES \$10.66	MOUNTAIN VIEW	CA		\$10.66
06/22/17	COURSERA*COURSERA 650-265-7649 Description COURSERA	MOUNTAIN VI	CA		\$49.00
06/22/17	LUCKY #780.SUNNYVALE CA 0000000099258 4087371834	SUNNYVALE	CA		\$10.65
06/22/17	ERIKS DELICAFE - CHARLEST 000000001 6509621212 Description REFER TO RECEIPT	MOUNTAIN VIEW	CA		\$2.50
06/22/17	REI #104 MOUNTAIN VI SPORTING GOODS STORE	MOUNTAIN VIEW	CA		\$184.28
06/22/17	SEE'S CANDIES CANDY & CONFECTIONERY Description GOODS - SERVICES	SUNNYVALE	CA		\$39.80
06/22/17	HNDISCOVER ST772 0000 800-326-7711 Description NEWS DEALERS/NEWSST	SOUTH SAN FRA	CA		\$2.29
06/22/17	THREE TWINS SFO 650-821-0160 FOOD \$2.80	SAN FRANCISCO	CA		\$2.80

Continued on reverse

Detail Continued

					Amount
06/23/17	DELTA AIR LINES	ATLANTA			\$39.00
	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: 0061502329573				
	Passenger Name: CHANG/DOUG				
	Document Type: MISCELLANEOUS TAX(S)/FEE(S)				
06/23/17	VERIZON WIRELESS BILL PAY	800-922-0204	FL		\$51.00
	BILL PAY				
06/23/17	LYFT *RIDE THU 8PM	SAN FRANCISCO	CA		\$38.20
	(NONE) 94104				
	LEDGER				
06/23/17	6352162 - CAMDEN EXP	JAMAICA	NY		\$4.34
	RESTAURANT				
06/23/17	CAFE CAIRO-HAMILTON	HAMILTON	BM		\$71.30
	441-295-5155				
	FOOD	\$61.30			
	TIP	\$10.00			
06/23/17	WARWICK GAS STATION	WARWICK	BM		\$35.40
	441-236-4158				
06/24/17	CAFE AMICI	SANDY'S	BM		\$45.63
	441-234-5009				
	FOOD	\$45.63			
06/24/17	AC OUTFITTERS	HAMILTON	BM		\$70.00
	441-234-4958				
06/24/17	H AND M SERVICE STATIO	HAMILTON	BM		\$34.09
	441-295-3776				
06/24/17	PIER 41 MINI MART	SANDYS	BM		\$12.50
	441-295-8614				
06/24/17	BERMUDA PIE COMPANY LT	ST GEORGE'S	BM		\$24.00
	441-703-3328				
06/25/17	CAFE AMICI	SANDY'S	BM		\$50.31
	441-234-5009				
	FOOD	\$50.31			
06/26/17	A C SUPERSTORE	PEMBROKE	BM		\$302.50
	441-295-1111				
06/26/17	GOSLING'S LIMITED	HAMILTON	BM		\$200.00
	441-295-1123				
06/26/17	GOSLING'S LIMITED	HAMILTON	BM		\$200.00
	441-295-1123				
06/26/17	THE BERMUDA SHOP	HAMILTON	BM		\$65.00
	441-294-5041				
06/26/17	BLU	WARWICK	BM		\$111.27
	441-295-8279				
	FOOD	\$111.27			
06/26/17	SPOT RESTAURANT LTD	HAMILTON	BM		\$42.00
	USFC				
06/27/17	DOCKYARD GLASSWORKS (N	SANDYS	BM		\$20.00
	441-234-4216				
06/27/17	NATIONAL MUSEUM OF BER	SANDYS	BM		\$30.00
	441-234-1333				
06/27/17	DOCKYARD GLASSWORKS (N	SANDYS	BM		\$10.00
	441-234-4216				
06/28/17	TRATTORIA AIRPORT OPER	ST. GEORGE'S	BM		\$13.50
	441-295-8279				
	FOOD	\$12.50			
	TIP	\$1.00			

Continued on next page



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Closing Date 07/13/17



p. 7/10

Account Ending 1-05000

Detail Continued

					Amount
06/29/17	DELTA AIR LINES DELTA AIR LINES From: N/A To: N/A N/A N/A N/A N/A Ticket Number: 0060189710069 Passenger Name: CHANG/DOUG Document Type: INFLIGHT CHARGES	ATLANTA			\$8.99
		Carrier: YY YY YY YY	Class: 00 00 00 00		
06/29/17	DELTA AIR LINES DELTA AIR LINES From: N/A To: N/A N/A N/A N/A Ticket Number: 0060189710070 Passenger Name: CHANG/DOUG Document Type: INFLIGHT CHARGES	ATLANTA			\$10.49
		Carrier: YY YY YY YY	Class: 00 00 00 00		
06/29/17	STARBUCKS STORE 2023 FAST FOOD RESTAURANT	MOUNTAIN VIEW	CA		\$6.85
06/29/17	NIJIYA MARKET 6506911600 Description GROCERY STORES	MOUNTAIN VIEW	CA		\$4.99
	Price \$4.99				
06/29/17	WHOLEFDS SCA #10633 000010633 8777445300 Description GROCERY STORES	SANTA CLARA	CA		\$69.35
	Price \$69.35				
06/29/17	OTG MANAGEMENT JFK, LLC 00293743 19113 FAST FOOD RESTAURANT	PHILADELPHIA	PA		\$31.08
06/29/17	UNION 76 09427816 UNION 76	SUNNYVALE	CA		\$2.01
06/30/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		\$6.99
06/30/17	VALERO 7669 000000000585004 4082452122	SUNNYVALE	CA		\$28.76
06/30/17	VALERO 7669 000000000585004 4082452122	SUNNYVALE	CA		\$5.41
06/30/17	VALERO 7669 000000000585004 4082452122	SUNNYVALE	CA		\$2.38
07/01/17	PAYPAL*C HANSEN 402-935-7733 Description BATH AND BODY	4029357733	KS		\$8.40
07/01/17	PHILZ COFFEE squareup.com/receipts	Cupertino	CA		\$3.50
07/01/17	HEIDI PIES RESTAURANT 650000001468787 6505740505 TIP	SAN MATEO	CA		\$36.41
	\$10.00				
07/01/17	3 BEES COFFEE HOUSE 3 BEES COFFEE H FAST FOOD RESTAURANT	SAN MATEO	CA		\$9.53
07/02/17	COFFEE & MORE 0000 408-245-1900 Description EXPRESS PAY SVC FAS	SUNNYVALE	CA		\$1.90

Continued on reverse

Detail Continued

				Amount
07/02/17	PIZZERIA VENTI 650000005038693 6502541120 TIP	MOUNTAIN VIEW CA		\$40.34
			\$6.00	
07/03/17	Amazon Web Services WEB SERVICES	AWS.Amazon.com WA		\$1.00
07/03/17	GOOGLE *GOOGLE STORAGE SELLER	855-836-3987 CA		\$1.99
07/04/17	PHILZ COFFEE squareup.com/receipts	Cupertino CA		\$6.50
07/04/17	WPY*BioCurious 1576309 000000001 8554693729 Description REFER TO RECEIPT	Palo Alto CA		\$200.00
07/04/17	SAVORY SPICE SHOP ECOMMER 650000008635 3032971833 Description SAVORY SPICE SHOP E	DENVER CO	Price \$39.00	\$39.00
07/04/17	H MART DE ANZA LLC 542929806848032 2015099900 Description GROCERY STORES, SUP	SAN JOSE CA	Price \$70.50	\$70.50
07/04/17	NIJIYA MARKET 6506911600 Description GROCERY STORES	MOUNTAIN VIEW CA	Price \$24.52	\$24.52
07/04/17	99 RANCH MARKET 4085178899 Description GROCERY STORES	CUPERTINO CA	Price \$14.28	\$14.28
07/04/17	SMARTNFINAL432004322 92911004322 000-0000000 Description MERCHANDISE	MOUNTAIN VIEW CA	Price \$32.97	\$32.97
07/04/17	SMARTNFINAL432004322 92911004322 000-0000000 Description MERCHANDISE	MOUNTAIN VIEW CA	Price \$76.96	\$76.96
07/04/17	WHOLEFDS SCA #10633 000010633 8777445300 Description GROCERY STORES	SANTA CLARA CA	Price \$31.66	\$31.66
07/05/17	WHOLEFDS SCA #10633 000010633 8777445300 Description GROCERY STORES	SANTA CLARA CA	Price \$2.10	\$2.10
07/05/17	WHOLEFDS SCA #10633 000010633 8777445300 Description GROCERY STORES	SANTA CLARA CA	Price \$5.69	\$5.69
07/07/17	TARRAGON RESTAURANT 436845557318598 DOTTIA@ME.COM	SUNNYVALE CA		\$95.82
07/07/17	LUCKY #780.SUNNYVALE CA 00000000099258 4087371834	SUNNYVALE CA		\$11.19
07/07/17	LOWE'S 408-470-1680	SUNNYVALE CA		\$18.19
07/07/17	BCSANTA CLARA MEMBERSHIP CLUB	SANTA CLARA CA		\$289.06
07/08/17	WHOLEFDS SCA #10633 000010633 8777445300 Description GROCERY STORES	SANTA CLARA CA	Price \$1.85	\$1.85

Continued on next page

**Gold Delta SkyMiles® Credit Card**DOUG CHANG
Closing Date 07/13/17

p. 9/10

Account Ending 1-05000

Detail Continued

				Amount
07/08/17	WHOLEFDS SCA #10633 000010633 8777445300 Description Price GROCERY STORES \$1.85	SANTA CLARA	CA	\$1.85
07/08/17	WHOLEFDS SCA #10633 000010633 8777445300 Description Price GROCERY STORES \$9.95	SANTA CLARA	CA	\$9.95
07/10/17	WPY*BioCurious 1576309 000000001 8554693729 Description REFER TO RECEIPT	Palo Alto	CA	\$15.00
07/11/17	WHOLEFDS SCA #10633 000010633 8777445300 Description Price GROCERY STORES \$38.47	SANTA CLARA	CA	\$38.47
07/12/17	LUCKY #780.SUNNYVALE CA 00000000099258 4087371834	SUNNYVALE	CA	\$12.84
07/12/17	VZWRLSS*WALCCRVW 8009220204 TELECOM SVC:PREPAID RECURRING PHONE SER	FOLSOM	CA	\$146.53
07/12/17	WHOLEFDS SCA #10633 000010633 8777445300 Description Price GROCERY STORES \$24.56	SANTA CLARA	CA	\$24.56
07/12/17	WHOLEFDS SCA #10633 000010633 8777445300 Description Price GROCERY STORES \$5.69	SANTA CLARA	CA	\$5.69

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

Continued on reverse

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	\$0.00
Total Interest in 2017	-\$50.98

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		16.24% (v)	\$0.00	\$0.00
Cash Advances	11/24/2013		26.24% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX7307



	Current Period	Year to Date
Miles Earned for Eligible Spend	4,422	24,546
Total Bonus Miles Earned	186	186
Total Miles Earned	4,608	24,732

Bonus Miles Earned

	Current Period
Double Miles on Delta	186
Total	186