



# Blue Sky from American Express®

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DOUG CHANG  
Closing Date 10/10/14

Account Ending 5-11008

<b>New Balance</b>	<b>\$1,005.15</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>
<b>Payment Due Date</b>	<b>11/05/14</b>

**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%.

## Blue Sky Points

0

## Account Summary

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$1,005.15
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$1,005.15</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>


Credit Limit	\$10,000.00
Available Credit	\$8,994.85
Cash Advance Limit	\$2,000.00
Available Cash	\$2,000.00


Days in Billing Period: 30

## Customer Care

 **Pay by Computer**  
americanexpress.com/pbc

<b>Customer Care</b>	<b>Pay by Phone</b>
1-888-258-3741	1-800-472-9297

 See Page 2 for additional information

 See page 2 for important information about your account.

 **See Page 5 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions**

↓ 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 5-11008**

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  
**11/05/14**

New Balance  
**\$1,005.15**

Minimum Payment Due  
**\$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**

0000349992081742544 000100515000003500 07 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.

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).

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Account Ending 5-11008

**New Charges****Summary**

	Total
Total New Charges	\$1,005.15

**Detail****DOUG CHANG**

Card Ending 5-11008

			Amount
10/03/14	COSTCO WHSE #0423 00SUNNYVALE 4087301892	CA	\$190.02
10/04/14	LUCKY #780.SUNNYVALESUNNYVALE 4087371834	CA	\$18.47
10/04/14	MARUKAI SUPERMARKET CUPERTINO 4082004850	CA	\$47.06
10/05/14	PSR DECATHLON CLUB SANTA CLARA MEMBERSHIP CLUB	CA	\$322.95
10/05/14	PSR DECATHLON CLUB SANTA CLARA MEMBERSHIP CLUB	CA	\$250.00
10/05/14	COSTCO WHSE #0423 00SUNNYVALE 4087301892	CA	\$22.34
10/06/14	FRESH & EASY #1319 0SUNNYVALE 9999999999	CA	\$2.99
10/06/14	LINKEDIN-1372679891 MOUNTAIN VIEW 6506873555	CA	\$29.99
10/07/14	HOLY LAND RESTAURANT408-727-3000 USFC95054		\$15.04
10/08/14	99 RANCH #1772 00009MOUNTAIN VIEW 6509668899 Description GROCERY STORE	CA	\$13.64
10/08/14	99 RANCH #1772 00009MOUNTAIN VIEW 6509668899 Description GROCERY STORE	CA	\$5.81
10/08/14	NOB HILL #634 54292MOUNTAIN VIEW 6503909222 Description GROCERY STORES, SUP	CA	\$8.69
		Price \$8.69	
10/08/14	WHOLEFDS LAT 10155 0LOS ALTOS 5124775566 Description GROCERY STORES	CA	\$36.95
		Price \$36.95	
10/08/14	HOLY LAND RESTAURANT408-727-3000 USFC95054		\$15.04
10/09/14	COSTCO GAS #0148 000SAN JOSE 4082750198	CA	\$26.16

**Fees**

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**Interest Charged**

	Amount
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

**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.

	<b>Transactions Dated</b>		<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
	<b>From</b>	<b>To</b>			
Purchases	11/19/2013		17.24% (v)	\$0.00	\$0.00
Cash Advances	11/19/2013		25.24% (v)	\$0.00	\$0.00
Introductory Rate	11/19/2013		0.00%	\$0.00	\$0.00
Rate Expires 03/11/2015 then will go to 17.24% (v)*					
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

\* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.



DOUG CHANG  
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Account Ending 5-11008

## Important Notice About a Change to Membership Rewards® Program Redemption Options

### Delta SkyMiles Program Transfer Allowance

Effective January 1, 2015, Delta is making a program-wide change limiting the number of points that can be transferred into a SkyMiles account from any partner loyalty program, including the Membership Rewards Program. As a result, there will be 2 important changes that will limit the total number of Membership Rewards points that you can redeem for Delta SkyMiles: (1) the total number of Membership Rewards points that can be transferred out of any Membership Rewards account into one or more Delta SkyMiles accounts will be limited to 250,000 points per calendar year, and (2) the total number of Membership Rewards points that can be transferred *into* any individual Delta SkyMiles account will be limited to 250,000 points per calendar year. (A "calendar year" is 12:00 am MST Jan 1 through 11:59 pm MST Dec 31). To view additional information regarding these changes, please visit [membershiprewards.com/delta](http://membershiprewards.com/delta) or call 1-800-AXP-EARN (1-800-297-3276) or the number on the back of your Card.

As a reminder, through December 31, 2014, you may transfer a maximum of 999,000 points to a single SkyMiles account on any given day.

The detailed change to Membership Rewards Program Terms can be found below.

### Detail of the Change

The terms of the Membership Rewards program are subject to change in accordance with the program's Terms & Conditions. This notice formally amends the Terms & Conditions as described below. Any terms in the Terms & Conditions 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 and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Effective January 1, 2015, the **Who can transfer points** subparagraph of paragraph 1 of the "Using Points" section of the Membership Rewards Program Terms & Conditions is amended by inserting the following sentence at the end thereof:

"You can only transfer 250,000 Membership Rewards points per calendar year into the Delta SkyMiles Program."





## Blue Sky Rewards Monthly Statement of Points and Program News

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Prepared for DOUG CHANG

Account Number 1M73943281

### Available Points

0

### Questions About Your Account?



[americanexpress.com](http://americanexpress.com)

1-866-891-2244

International Collect: 1-336-393-1111

### Account Summary

August 1, 2014 - August 31, 2014

Opening Points Balance	0
New Points Earned	0
Points Redeemed or Adjusted	0
<b>New Points Balance</b>	<b>0</b>

Points are available when a minimum payment has been made and all your accounts are in good standing.

### Did You Know?

Visit [americanexpress.com/blueskyredeem](http://americanexpress.com/blueskyredeem) to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

### Points Transaction Detail

August 1, 2014 - August 31, 2014

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Blue Sky Credit Card</b> XXXX-XXXX5-11008	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>

Eligible charges and other important Blue Sky Program Terms and Conditions are outlined in the Cardmember Agreement. If you have questions about your account, please visit [www.americanexpress.com](http://www.americanexpress.com) or call 1-888-258-3741. From overseas, call collect 1-336-393-1111. To redeem points or for point balance information, please call 1-866-891-2244.