



# Gold Delta SkyMiles® Credit Card

DOUG CHANG  
Closing Date 06/12/14



p. 1/5

Account Ending 1-01009

**New Balance** **\$10,059.78**  
**Minimum Payment Due** **\$241.00**  
**Payment Due Date** **07/07/14**

**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	\$21,605
\$350	3 years	\$12,607 (Savings = \$8,998)

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

→ **See Page 5 for Important Information about Your Reward Program**

**Delta SkyMiles®**  
Earned this Period

**232**

📄 For details, see your Delta SkyMiles Summary.

## Account Summary

Previous Balance	\$10,003.72
Payments/Credits	-\$300.00
New Charges	+\$231.92
Fees	+\$0.00
Interest Charged	+\$124.14

**New Balance** **\$10,059.78**  
**Minimum Payment Due** **\$241.00**

Credit Limit	\$9,500.00
Available Credit	\$0.00
Cash Advance Limit	\$1,900.00
Available Cash	\$0.00
Days in Billing Period:	30

## Customer Care

💻 **Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-430-1000	1-800-472-9297

→ See page 2 for additional information.

Continued on Page 3

✉ **Payment Coupon**  
Do not staple or use paper clips

💻 **Pay by Computer**  
[americanexpress.com/pbc](http://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  
**07/07/14**

New Balance  
**\$10,059.78**  
AutoPay Amount  
**\$241.00**

☐ 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 001005978000024100 09 H

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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 We will debit your bank account for your payment of \$241.00 on 06/27/14. 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 06/25/14.

**Payments and Credits****Summary**

	Total
Payments	-\$300.00
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$300.00</b>

**Detail** \*Indicates posting date

Payments	Amount
05/17/14* ONLINE PAYMENT - THANK YOU	-\$300.00

**New Charges****Summary**

	Total
<b>Total New Charges</b>	<b>\$231.92</b>

**Detail**

**DOUG CHANG**  
Card Ending 1-01009

	Amount
05/13/14 SAFARI BOOKS ONLINE SEBASTOPOL CA 707-827-4118	\$14.99
05/22/14 LINKEDIN.COM LINKEDIN.COM CA SUBSCRIPTION	\$29.99
05/23/14 VIRGIN MOBILE 800-665-9715 OR PREPAIDTOPUP	\$30.00
05/27/14 GOGOAIR.COM 877-350-0038 IL INTERNET ACC	\$39.95
05/29/14 COSTCO.COM *ONLINE 800-955-2292 WA ONLINE MERCHANDISE	\$47.99
06/02/14 ACAC SHORT PUMP ACACGLEN ALLEN VA 484-974-9890	\$69.00

**Fees**

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

**Interest Charged**

	Amount
06/12/14 Interest Charge on Purchases	\$124.14
<b>Total Interest Charged for this Period</b>	<b>\$124.14</b>

**2014 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2014	\$0.00
Total Interest in 2014	\$332.92

**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)	\$9,923.36	\$124.14
Cash Advances	11/24/2013		25.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$124.14</b>

(v) Variable Rate

**Delta SkyMiles® Earned**

SkyMiles® Account Number: 9212837307



	Current Period	Year to Date
Miles Earned for Eligible Spend	232	14,231
Total Bonus Miles Earned	0	161
<b>Total Miles Earned</b>	<b>232</b>	<b>14,392</b>



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## Notice of an Important Change to Your Account

We are making a change to your Card account and benefits. A summary of the change appears below. The detailed change to your Cardmember Agreement and the relevant program terms can be found after the summary chart.

Summary of Change	
<b>Reinstating miles that have been forfeited for making late payments</b>	We are reducing the amount of time you have to reinstate miles that are forfeited for making a late payment. When you forfeit miles in billing periods ending on or after October 1, 2014 for late payment, you will have 12 months instead of 24 months to request reinstatement of those miles. You will continue to have 24 months to request reinstatement of points forfeited in billing periods ending prior to October 1, 2014. The \$35 fee will remain in effect for each billing period and for each Card account for which you reinstate points.

### Detail of Change to Your Account

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement (the "Agreement"). This notice formally amends the Agreement as described below. Any terms in the Agreement 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, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

### Reinstatement of Miles Forfeited for Making Late Payments

Effective for billing periods ending on or after October 1, 2014, in the Supplement to the Cardmember Agreement regarding How Your Reward Program Works, the *When you will forfeit miles* section is modified as follows: the second sentence is deleted in its entirety and replaced with:

"You may reinstate those miles within the next 12 billing periods if your Card Account is not past due and you pay a \$35 fee."