

▲ DELTA

Account Ending 1-01009

New Balance \$2,479.38 Minimum Payment Due \$35.00

Payment Due Date 02/07/14

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	10 years	\$4,441
\$86	3 years	\$3,107 (Savings = \$1,334)

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

See page 2 for important information about your account.

Delta SkyMiles® Earned this Period	
37,481	
For details, see your Delta SkyMiles Summary.	

Account Summary

Previous Balance Payments/Credits New Charges Fees Interest Charged	\$318.83 -\$491.12 +\$2,651.67 +\$0.00 +\$0.00
Interest Charged	+\$0.00

New Balance	\$2,479.38
Minimum Payment Due	\$35.00
Credit Limit	\$9,500.00
Available Credit	\$7,020.62
Cash Advance Limit	\$1,900.00
Available Cash	\$1,900.00
Days in Billing Period: 31	

Customer Care



Customer Care 1-800-430-1000 **Pay by Phone** 1-800-472-9297

See page 2 for additional information.

♦ Please fold on the perforation below, detach and return with your payment







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
02/07/14

New Balance
\$2,479.38

Minimum Payment Due
\$35.00

Check here if your address or phone number has changed.
Note changes on reverse side.

Amount Enclosed

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.

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

TTY: 1-800-221-9950 **FAX:** 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897

Hearing Impaired

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	-\$318.83
Credits	-\$172.29
Total Payments and Credits	-\$491.12

Detail	*Indicates posting date	
Payments		Amount
01/05/14*	ONLINE PAYMENT - THANK YOU	-\$222.65
01/05/14*	ONLINE PAYMENT - THANK YOU	-\$96.18
Credits		Amount
12/18/13	THE HOME DEPOT 640 SUNNYVALE CA 999-999-9999	-\$7.05
12/30/13	WALGREENS #689 00000MOUNTAIN VIEW CA 8002892273 Description REFER TO RECEIPT	-\$8.68
12/30/13	WALGREENS #689 00000MOUNTAIN VIEW CA 8002892273 Description REFER TO RECEIPT	-\$80.45
01/07/14	ROSS STORES 00185 18MOUNTAINVIEW CA MEN'S/WOMEN'S CLOTHNG	-\$76.11

New Charges Summary

Total New Charges \$2,651.67

Detail



DOUG CHANG

Card Ending 1-01009

		Amount
12/13/13	PASCHALS B ATLANTA GA	\$10.45
	FAST FOOD RESTAURANT	
	FOOD/BEVERAGE \$10.45	
12/13/13	EXXONMOBIL RICHMOND VA	\$37.23
	804-545-9808	
	Description	
	GAS/SERVICES	
12/13/13	CAP ONE DEN CAFE RICHMOND VA	\$1.37
	CATERER	
12/13/13	CAP ONE VILLAGE CAFERICHMOND VA	\$2.10
	CATERER	
12/13/13	CAP ONE DEN CAFE RICHMOND VA	\$1.88
	CATERER	

Detail Continued

		Amount
12/13/13	CAP ONE DEN CAFE RICHMOND VA CATERER	\$0.53
12/13/13	DNC TRAVEL - RICHMONRICHMOND VA (804)222-1227 TIP \$1.50	\$11.24
12/13/13	DNC TRAVEL - RICHMONRICHMOND VA (804)222-1227 TIP \$10.00	\$24.30
12/15/13	Starbucks #10493 SanSan Jose CA FAST FOOD RESTAURANT	\$1.95
12/15/13	FRESH & EASY #1319 OSUNNYVALE CA 999999999	\$9.06
12/15/13	MOUNTAIN VIEW COAST MOUNTAIN VIEW CA 650-967-1776 Description GAS/SERVICES	\$7.59
12/17/13	MINUTEKEY 800.539.75Sunnyvale CA 8005397571 Description Price MISC SPECIALTY RETA \$5.39	\$5.39
12/17/13	VIRGIN MOBILE 800-665-9715 OR PREPAIDTOPUP	\$78.29
12/18/13	THE HOME DEPOT 640 SUNNYVALE CA 999-999-9999	\$20.21
12/19/13	FRESH & EASY #1319 0SUNNYVALE CA 999999999	\$7.47
12/19/13	LA BOULANGE DE PALO PALO ALTO CA 111-111-1111 Description FAST FOOD RESTAURAN	\$3.75
12/19/13	LA BOULANGE DE PALO PALO ALTO CA 111-111-1111 Description FAST FOOD RESTAURAN	\$7.62
12/20/13	SMARTE CARTE VENDINGST PAUL MN 00000000000000055110	\$5.00
12/20/13	SUNNY SUSHI CUISINE 650-692-7787 USFC94030	\$82.70
12/21/13	Starbucks #14608 SanSan Carlos CA FAST FOOD RESTAURANT	\$1.95
12/21/13	Starbucks #14608 SanSan Carlos CA FAST FOOD RESTAURANT	\$0.50
12/22/13	BEST BUY 1013 GLEN ALLEN VA ELECTRONICS STORE	\$252.70
12/23/13	OTG ORD VENTURE, LLCJAMAICA NY 718-656-6210 Description FAST FOOD RESTAURAN	\$16.92
12/23/13	CAP ONE DEN CAFE RICHMOND VA CATERER	\$0.73



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12/23/13	CAP ONE DEN CAFE RICHMOND VA	
12,23,13	CATERER	40.01
12/23/13	VIRGIN MOBILE 800-665-9715 OR PREPAIDTOPUP	\$598.10
12/23/13	SAN JOSE INTL AIRPORSAN JOSE CA 4082773145	\$30.00
	Description Price PARKING FEES \$30.00	
12/23/13	WAWA 8605 000000000SANDSTON VA 8004449292	\$10.11
12/23/13	DNC TRAVEL - RICHMONRICHMOND VA	\$13.94
	(804)222-1227	
	TIP \$2.00	
12/24/13	HAMPTON INN AND SUITGLEN ALLEN VA Arrival Date Departure Date	\$106.55
	12/22/13 12/23/13	
	00000000	
12/24/13	FELIPE'S MARKET 0000SUNNYVALE CA 4087391812	\$5.59
12/24/13	LUCKY #780.SUNNYVALESUNNYVALE CA 4087371834	\$34.39
12/24/13	WALGREENS #689 00000MOUNTAIN VIEW CA	\$10.62
	8002892273	
	Description REFER TO RECEIPT	
12/24/13	SUGAR BUTTER FLOUR -SUNNYVALE CA	\$41.25
	RESTAURANT	
	TIP \$1.00	
12/24/13	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899	\$10.55
	Description	
	GROCERY STORE	
12/24/13	FRESH & EASY #1319 OSUNNYVALE CA	\$4.98
12/24/12	9999999999	#1F.22
12/24/13	FELIPE'S MARKET 0000SUNNYVALE CA 4087391812	\$15.23
12/24/13	BEST BUY 1045 MOUNTAIN VIEW CA	\$924.36
12/2 1/ 13	ELECTRONICS STORE	\$721.30
12/25/13	WALGREENS #689 00000MOUNTAIN VIEW CA	\$80.45
	8002892273	
	Description REFER TO RECEIPT	
12/25/13	REDBOX DVD RENTAL 866-733-2693 IL	\$4.24
12/23/13	DVD RENTAL	\$4.24
12/25/13	99 RANCH #1772 00009MOUNTAIN VIEW CA	\$4.33
	6509668899	
	Description CROCERY STORE	
	GROCERY STORE	

Detail Continued

		Amount
12/25/13	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899 Description GROCERY STORE	\$2.10
12/25/13	WALGREENS #689 00000MOUNTAIN VIEW CA 8002892273 Description REFER TO RECEIPT	\$15.69
12/25/13	LUCKY #780.SUNNYVALESUNNYVALE CA 4087371834	\$1.74
12/26/13	SPECIALTYS CAFE & BASUNNYVALE CA FAST FOOD RESTAURANT	\$3.00
12/26/13	SPECIALTYS CAFE & BASUNNYVALE CA FAST FOOD RESTAURANT	\$2.15
12/26/13	SPECIALTYS CAFE & BASUNNYVALE CA FAST FOOD RESTAURANT	\$6.50
12/28/13	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL	\$1.63
12/29/13	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL	\$2.61
01/09/14	HERTZ CAR RENTAL 800-654-4173 VA Location Date Rental: RICHMOND VA 14/01/08 Return: RICHMOND VA 14/01/09 Agreement Number: 582084392 Renter Name: CHANG /DOUG	\$57.19
01/09/14	FAS MART 84 00000000HIGHLAND SPR VA 8043281322	\$8.05
01/09/14	FIRST IN FLIGH200010CHARLOTTE NC 704-3594673 FOOD \$9.19	\$9.19
01/10/14	ANZA PARKING CORPORABURLINGAME CA 650-348-8800	\$32.97
01/10/14	Starbucks #05848 SanSan Jose CA FAST FOOD RESTAURANT	\$2.15
01/10/14	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL	\$1.63
01/10/14	COSTCO WHSE #0423 00SUNNYVALE CA 4087301892	\$12.11
01/11/14	PRESSED JUICERY - STPALO ALTO CA RESTAURANT	\$6.50

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	Interest
	From To	Percentage Rate	Subject to Interest Rate	Charge
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

SkyMiles® Account Number: 9212837307

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	Current Period	Year to Date
Total Miles Earned	37,481	54
Bonus Miles Earned		
		Current Period
Other Bonuses		35,000
Total		0