

**Gold Delta SkyMiles® Credit Card**DOUG CHANG
Closing Date 05/13/14

p. 1/8

Account Ending 1-01009

New Balance **\$10,003.72**

Minimum Payment Due **\$241.00**

Payment Due Date **06/07/14**

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	\$21,479
\$348	3 years	\$12,536 (Savings = \$8,943)

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.

Delta SkyMiles®

Earned this Period

2,013

📄 For details, see your Delta SkyMiles Summary.

Account Summary

Previous Balance \$8,025.45
Payments/Credits -\$221.97
New Charges +\$2,074.46
Fees +\$0.00
Interest Charged +\$125.78

New Balance **\$10,003.72**
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: 32

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.

↓ 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 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
06/07/14

New Balance
\$10,003.72

Minimum Payment Due
\$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 001000372000024100 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.

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Payments and Credits

Summary

	Total
Payments	-\$161.12
Credits	-\$60.85
Total Payments and Credits	-\$221.97

Detail *Indicates posting date

Payments	Amount
04/22/14* ONLINE PAYMENT - THANK YOU	-\$161.12
Credits	Amount
04/19/14 COSTCO WHSE #0143 00MOUNTAIN VIE CA 6509881841	-\$39.88
04/21/14 SMARTNFINAL432004322MOUNTAIN VIEW CA 000-0000000	-\$20.97

New Charges

Summary

	Total
Total New Charges	\$2,074.46

Detail

DOUG CHANG
Card Ending 1-01009

	Amount
04/10/14 PEARSON EDUCATION INFORMIT.COM NJ WEB SUBSCRIP	\$28.79
04/11/14 SPROUTS FARMERS MARKSUNNYVALE CA 4808148016	\$29.18
04/11/14 FELIPE'S MARKET 0000SUNNYVALE CA 4087391812	\$24.52
04/11/14 SMARTNFINAL432004322MOUNTAIN VIEW CA 000-0000000	\$27.96
04/11/14 SMARTNFINAL432004322MOUNTAIN VIEW CA 000-0000000	\$23.47
04/12/14 REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL	\$1.63
04/13/14 SAFARI BOOKS ONLINE SEBASTOPOL CA 707-827-4118	\$14.99
04/14/14 SPECIALTY'S CAFE & BMOUNTAIN VIEW CA 650-625-8771	\$2.15
04/14/14 SPECIALTY'S CAFE & BSAN FRANCISCO CA 4153622052	\$31.99
04/14/14 SPECIALTY'S CAFE & BSAN FRANCISCO CA 4153622052	\$74.98
04/15/14 LE BOULANGER - SUNNYSUNNYVALE CA 408-774-9008	\$8.16

Continued on reverse

Detail Continued

				Amount
04/15/14	LE BOULANGER - SUNNYSUNNYVALE 408-774-9008	CA		\$10.55
04/15/14	CLOUDERA INC 6506443986 COMPUTER PROGRAMMING Description COMPUTER AND DATA P	CA		\$125.00
04/17/14	99 RANCH #1772 00009 MOUNTAIN VIEW 6509668899 Description GROCERY STORE	CA		\$38.34
04/17/14	COSTCO WHSE #0143 00 MOUNTAIN VIE 6509881841	CA		\$324.96
04/17/14	COSTCO WHSE #0143 00 MOUNTAIN VIE 6509881841	CA		\$205.87
04/18/14	SPECIALTYS CAFE & BASUNNYVALE 415-362-2052	CA		\$1.80
04/18/14	SPECIALTYS CAFE & BASUNNYVALE 415-362-2052	CA		\$3.58
04/19/14	Starbucks #05420 Redwood City FAST FOOD RESTAURANT	CA		\$2.15
04/19/14	NOB HILL #628 54292 REDWOOD CITY 6506542106 Description GROCERY STORES, SUP	CA	Price \$5.59	\$5.59
04/19/14	BURGER KING #10442 0 SAN CARLOS 650-992-5894 Description FAST FOOD RESTAURAN	CA		\$3.90
04/20/14	LOWE'S OF SUNNYVALE, SUNNYVALE 408-470-1680	CA		\$100.39
04/20/14	BAY CLUB CUPERTINO LCUPERTINO FAST FOOD RESTAURANT	CA		\$5.31
04/21/14	BAGEL STREET CAFE #4 SUNNYVALE 408-738-1856 Description BAKERY	CA		\$4.95
04/21/14	Starbucks #02885 SunSunnyvale FAST FOOD RESTAURANT	CA		\$1.75
04/21/14	LUCKY #780. SUNNYVALE SUNNYVALE 4087371834	CA		\$34.49
04/21/14	NIJIYA MARKET #61 00 MOUNTAIN VIEW 6506911600 Description GROCERY STORE	CA		\$7.58
04/21/14	SPECIALTY'S CAFE & B MOUNTAIN VIEW 650-625-8771	CA		\$1.80
04/22/14	ROTTEN ROBBIE #04 00 MOUNTAIN VIEW 6509652609	CA		\$31.81

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Account Ending 1-01009

Detail Continued

					Amount
04/22/14	99 RANCH #1772 00009	MOUNTAIN VIEW	CA		\$33.68
	6509668899				
	Description				
	GROCERY STORE				
04/22/14	SPECIALTY'S CAFE & B	MOUNTAIN VIEW	CA		\$4.19
	650-625-8771				
04/22/14	SPECIALTY'S CAFE & B	MOUNTAIN VIEW	CA		\$2.15
	650-625-8771				
04/22/14	MACY'S #129 MACYS.COM	ASON	9 OH		\$130.48
	MACY'S				
	Description	Price			
	YOUNG MENS LEVI	\$39.99			
	YOUNG MENS LEVI	\$39.99			
	MENS UNDERWEAR	\$40.00			
04/22/14	MACY'S #129 MACYS.COM	ASON	9 OH		\$120.68
	MACY'S				
	Description	Price			
	MENS SHORTS	\$27.99			
	MENS SHORTS	\$27.99			
	MENS CASUAL SLACKS	\$54.99			
04/22/14	ROGERS DELI AND DON	UMOUNTAIN VIEW	CA		\$6.45
	650-965-2204				
	Description				
	FAST FOOD RESTAURAN				
04/23/14	VIRGIN MOBILE 800-665-9715	OR			\$30.00
	PREPAIDTOPUP				
04/23/14	NIJIYA MARKET #61 00	MOUNTAIN VIEW	CA		\$25.23
	6506911600				
	Description				
	GROCERY STORE				
04/23/14	SPECIALTY'S CAFE & B	MOUNTAIN VIEW	CA		\$4.19
	650-625-8771				
04/23/14	SPECIALTY'S CAFE & B	MOUNTAIN VIEW	CA		\$2.15
	650-625-8771				
04/23/14	OFFICE DEPOT 000869	MOUNTAIN VIEW	CA		\$32.60
	RETAIL 94040				
04/24/14	SPECIALTY'S CAFE & B	MOUNTAIN VIEW	CA		\$9.79
	650-625-8771				
04/24/14	COSTCO GAS #0129 000	SANTA CLARA	CA		\$20.28
	4085679000				
04/25/14	REDBOX DVD RENTAL 866-733-2693	IL			\$1.63
	DVD RENTAL				
04/25/14	CHARGEPOINT, INC 001	CAMPBELL	CA		\$25.00
	408-370-3802				
	Description				
	ELECTRONICS SLS/SVC				
04/25/14	SPECIALTY'S CAFE & B	SAN FRANCISCO	CA		\$6.99
	4153622052				

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Detail Continued

				Amount
04/27/14	WALGREENS #689 00000MOUNTAIN VIEW CA 8002892273 Description REFER TO RECEIPT			\$2.42
04/27/14	GOGOAIR.COM 877-350-0038 IL INTERNET ACC			\$39.95
04/27/14	UNION 76 10041762 SUNNYVALE CA UNION 76			\$16.26
04/28/14	SPECIALTYS CAFE & BASUNNYVALE CA 415-362-2052			\$2.39
04/28/14	SPECIALTYS CAFE & BASUNNYVALE CA 415-362-2052			\$4.74
04/28/14	ZELDAS CAPITOLA CA 8314754900			\$30.01
04/28/14	99 RANCH #1768 00001CUPERTINO CA 4085328899 Description GROCERY STORE			\$7.83
04/28/14	99 RANCH #1768 00001CUPERTINO CA 4085328899 Description GROCERY STORE			\$38.98
04/29/14	CVS PHARMACY #9856 0SUNNYVALE CA 8007467287 Description DRUGS AND SUNDRIES			\$17.38
04/29/14	NIJIYA MARKET #61 00MOUNTAIN VIEW CA 6506911600 Description GROCERY STORE			\$5.98
04/29/14	PSR DECATHLON CLUB SANTA CLARA CA MEMBERSHIP CLUB			\$5.44
04/29/14	FELIPE'S MARKET 0000SUNNYVALE CA 4087391812			\$20.19
04/29/14	SMARTNFINAL432004322MOUNTAIN VIEW CA 000-0000000			\$2.18
05/01/14	Starbucks #05981 SunSunnyvale CA FAST FOOD RESTAURANT			\$1.95
05/01/14	ACAC SHORT PUMP ACACGLEN ALLEN VA 484-974-9890			\$69.00
05/02/14	NIJIYA MARKET #61 00MOUNTAIN VIEW CA 6506911600 Description GROCERY STORE			\$19.22
05/02/14	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899 Description GROCERY STORE			\$13.68
05/02/14	ROSS STORES 00185 18MOUNTAINVIEW CA MEN'S/WOMEN'S CLOTHNG			\$10.86

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				Amount
05/02/14	ROSS STORES 00005 5 REDWOODCITY MEN'S/WOMEN'S CLOTHNG	CA		\$5.44
05/02/14	UNION 76 00416479 REDWOOD CITY UNION 76	CA		\$35.82
05/03/14	AMAZON WEB SERVICES AWS.AMAZON.CO WEB SERVICES	WA		\$3.35
05/03/14	Starbucks #14608 SanSan Carlos FAST FOOD RESTAURANT	CA		\$1.95
05/03/14	MICHEALS AT SHORELINMOUNTAIN VIEW 650-962-1014 FOOD TIP	CA	\$5.00 \$2.00	\$7.00
05/03/14	SPECIALTYS CAFE & BASUNNYVALE 415-362-2052	CA		\$1.80
05/03/14	SPECIALTYS CAFE & BASUNNYVALE 415-362-2052	CA		\$7.81
05/04/14	BAY CLUB CUPERTINO LCUPERTINO FAST FOOD RESTAURANT	CA		\$8.75
05/08/14	LUCKY #773.SANTA CLASANTA CLARA 4082475200	CA		\$7.98
05/08/14	THE FISH MARKET SANTSANTA CLARA RESTAURANT FOOD/BEVERAGE TIP	CA	\$35.07 \$5.00	\$40.07
05/08/14	PSR DECATHLON CLUB SANTA CLARA MEMBERSHIP CLUB	CA		\$8.70
05/09/14	BAY CLUB CUPERTINO LCUPERTINO FAST FOOD RESTAURANT	CA		\$4.20

Fees

				Amount
Total Fees for this Period				\$0.00

Interest Charged

		Amount
05/13/14	Interest Charge on Purchases	\$125.78
Total Interest Charged for this Period		\$125.78

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	\$0.00
Total Interest in 2014	\$208.78

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)	\$9,425.65	\$125.78
Cash Advances	11/24/2013		25.24% (v)	\$0.00	\$0.00
Total					\$125.78

(v) Variable Rate

Delta SkyMiles® Earned

SkyMiles® Account Number: 9212837307

	Current Period	Year to Date
Miles Earned for Eligible Spend	2,013	13,999
Total Bonus Miles Earned	0	161
Total Miles Earned	2,013	14,160