



Gold Delta SkyMiles® Credit Card

DOUG CHANG
Closing Date 04/11/14



p. 1/12

Account Ending 1-01009

New Balance	\$8,025.45
Minimum Payment Due	\$162.00
Payment Due Date	05/07/14

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	19 years	\$17,065
\$279	3 years	\$10,057 (Savings = \$7,008)

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

5,817



For details, see your Delta SkyMiles Summary.

Account Summary

Previous Balance	\$4,245.50
Payments/Credits	-\$2,006.00
New Charges	+\$5,702.95
Fees	+\$0.00
Interest Charged	+\$83.00

New Balance	\$8,025.45
Minimum Payment Due	\$162.00

Credit Limit	\$9,500.00
Available Credit	\$1,474.55
Cash Advance Limit	\$1,900.00
Available Cash	\$1,474.55
Days in Billing Period: 29	

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
05/07/14

New Balance
\$8,025.45

Minimum Payment Due
\$162.00



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 000802545000016200 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.

DOUG CHANG
Closing Date 04/11/14

Account Ending 1-01009

Payments and Credits

Summary

	Total
Payments	-\$2,000.00
Credits	-\$6.00
Total Payments and Credits	-\$2,006.00

Detail *Indicates posting date

Payments	Amount
03/15/14* ONLINE PAYMENT - THANK YOU	-\$1,000.00
04/11/14* ONLINE PAYMENT - THANK YOU	-\$1,000.00
Credits	Amount
03/17/14* 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.50
03/17/14* 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.40
03/23/14* Dispute - Extreme Pizza	-\$0.20
03/27/14* 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.50
03/27/14* 20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.40

New Charges

Summary

	Total
Total New Charges	\$5,702.95

Detail

DOUG CHANG
Card Ending 1-01009

	Amount
03/13/14 CAP ONE VILLAGE CAFERICHMOND VA CATERER	\$4.96
03/13/14 CAP ONE VILLAGE STARRICHMOND VA CATERER	\$1.82
03/13/14 CAP ONE VILLAGE STARRICHMOND VA CATERER	\$1.82
03/13/14 CAP ONE VILLAGE STARRICHMOND VA CATERER	\$1.60
03/13/14 CAP ONE VILLAGE CAFERICHMOND VA CATERER	\$2.61
03/13/14 CAP ONE VILLAGE CAFERICHMOND VA CATERER	\$10.56
03/13/14 ACAC SHORT PUMP ACACGLEN ALLEN VA 484-974-9890	\$25.00

Detail Continued

					Amount
03/13/14	MARTIN'S 6498	GLEN ALLEN	VA		\$21.13
	GROCERY STORE				
03/14/14	HERTZ CAR RENTAL	800-654-4173	VA		\$235.92
	Location		Date		
	Rental:	RICHMOND VA	14/03/09		
	Return:	RICHMOND VA	14/03/14		
	Agreement Number: 102991501				
	Renter Name: CHANG /DOUG				
03/14/14	FRESH & EASY #1319	OSUNNYVALE	CA		\$6.46
	9999999999				
03/14/14	WAWA 8605	0000000000SANDSTON	VA		\$21.51
	8004449292				
03/14/14	WINGATE BY WYNDDHAM	SRICHMOND	VA		\$426.82
	Arrival Date	Departure Date			
	03/09/14	03/13/14			
	00000000				
	LODGING				
03/14/14	SORA SUSHI - DTW 003	DETROIT	MI		\$30.45
	734-727-0055				
	Description				
	FOOD/BEVERAGE				
03/14/14	DNC TRAVEL - RICHMON	RICHMOND	VA		\$2.37
	(804)222-1227				
03/14/14	DNC TRAVEL - RICHMON	RICHMOND	VA		\$11.40
	(804)222-1227				
	TIP		\$3.00		
03/15/14	DELTA AIR LINES	ATLANTA			\$7.00
	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: 00601865862434				
	Passenger Name: CHANG/DOUG				
	Document Type: INFLIGHT CHARGES				
03/15/14	DELTA AIR LINES	ATLANTA			\$7.50
	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: 00601865862423				
	Passenger Name: CHANG/DOUG				
	Document Type: INFLIGHT CHARGES				
03/15/14	REDBOX DVD RENTAL	866-733-2693	IL		\$1.63
	DVD RENTAL				
03/15/14	Starbucks #05848	SanSan Jose	CA		\$1.95
	FAST FOOD RESTAURANT				
03/15/14	HOMWOOD SUITES WST	GLEN ALLEN	VA		\$123.50
	Arrival Date	Departure Date			
	03/13/14	03/14/14			
	00000000				

DOUG CHANG
Closing Date 04/11/14

Account Ending 1-01009

Detail Continued

				Amount
03/15/14	CHEF CHUS 6500000048LOS ALTOS 6509482696	CA		\$92.79
	TIP		\$14.00	
03/15/14	CHEF CHUS 6500000048LOS ALTOS 6509482696	CA		\$9.50
	TIP		\$2.00	
03/15/14	CHEF CHUS 6500000048LOS ALTOS 6509482696	CA		\$12.50
	TIP		\$2.00	
03/15/14	FRESH & EASY #1319 0SUNNYVALE 9999999999	CA		\$5.98
03/16/14	BAY CLUB CUPERTINO LCUPERTINO FAST FOOD RESTAURANT	CA		\$7.84
03/16/14	BAY CLUB CUPERTINO CUPERTINO MEMBERSHIP CLUB	CA		\$318.55
03/17/14	GUAVA & JAVA SFO INCSAN FRANCISCO 6508218211	CA		\$5.92
03/17/14	DTW 336170DETROIT MI 734-8571300			\$5.48
	FOOD		\$5.48	
03/17/14	EINSTEIN BROS BAGELSDETROIT FAST FOOD RESTAURANT	MI		\$5.41
	FOOD/BEVERAGE		\$5.41	
03/17/14	PERRY'S SAN FRANCISCO CA 6502944445			\$12.94
	FOOD/BEVERAGE		\$12.94	
03/17/14	DNC TRAVEL - DETROIT(734)247-6887 00073067 48242			\$3.75
	4034 VITO'S FRESH CARROTS FRESH CARROT			
03/18/14	MCDONALD'S F10723 00GLEN ALLEN 8043469572	VA		\$8.29
03/18/14	CAP ONE VILLAGE STARRICHMOND CATERER	VA		\$2.04
03/18/14	CAP ONE VILLAGE CAFERICHMOND CATERER	VA		\$4.18
03/18/14	WHOLEFDS SPP 10257 08043646490 8043646490			\$26.65
	GROCERY STORES			
03/18/14	WALGREENS #15344 000RICHMOND 8002892273	VA		\$8.81
	Description REFER TO RECEIPT			
03/19/14	CAP ONE VILLAGE STARRICHMOND CATERER	VA		\$1.82
03/19/14	CAP ONE VILLAGE CAFERICHMOND CATERER	VA		\$3.92
03/19/14	CAP ONE VILLAGE CAFERICHMOND CATERER	VA		\$3.11

Continued on reverse

Detail Continued

				Amount
03/19/14	STERLING VINEYARDS 800-7266136 CA 7072992600			\$392.81
03/19/14	WALGREENS #15344 000RICHMOND VA 8002892273 Description REFER TO RECEIPT			\$16.88
03/19/14	WHOLEFDS SPP 10257 08043646490 8043646490 GROCERY STORES			\$30.80
03/20/14	FAIRFIELD INN 25H RICHMOND VA Arrival Date Departure Date 03/17/14 03/20/14 00000000			\$274.96
03/20/14	CAP ONE VILLAGE STARRICHMOND VA CATERER			\$1.82
03/20/14	CAP ONE VILLAGE CAFERICHMOND VA CATERER			\$5.88
03/20/14	CAP ONE VILLAGE STARRICHMOND VA CATERER			\$1.82
03/20/14	CAP ONE VILLAGE CAFERICHMOND VA CATERER			\$2.94
03/20/14	CAP ONE VILLAGE CAFERICHMOND VA CATERER			\$1.11
03/20/14	COMCAST CALIFORNIA 800-COMCAST CA CABLE SVCS			\$128.86
03/20/14	WHOLEFDS SPP 10257 08043646490 8043646490 GROCERY STORES			\$18.68
03/21/14	HERTZ CAR RENTAL 800-654-4173 VA Location Date Rental: RICHMOND VA 14/03/17 Return: RICHMOND VA 14/03/21 Agreement Number: 107699756 Renter Name: CHANG /DOUG			\$189.10
03/21/14	WAWA 8605 0000000000SANDSTON VA 8004449292			\$21.37
03/21/14	WHOLEFDS SPP 10257 08043646490 8043646490 GROCERY STORES			\$15.60
03/21/14	DNC TRAVEL - RICHMONRICHMOND VA (804)222-1227 TIP \$3.00			\$14.84
03/21/14	TOWNEPLACE SUITES5A4GLEN ALLEN VA Arrival Date Departure Date 03/20/14 03/21/14 00000000			\$97.44
03/22/14	VIRGIN MOBILE 800-665-9715 OR PREPAIDTOPUP			\$40.00
03/22/14	VALERO 0000000006663SUNNYVALE CA 4087358806			\$23.43

Continued on next page

DOUG CHANG
Closing Date 04/11/14

Account Ending 1-01009

Detail Continued

				Amount
03/22/14	SPECIALTY'S CAFE & BSANTA CLARA 408-982-9269	CA		\$10.65
03/22/14	YO YO SUSHI BAR AND SANTA CLARA 4085679899	CA		\$92.15
03/22/14	UNION 76 10041762 SUNNYVALE UNION 76	CA		\$0.18
03/23/14	BAY CLUB CUPERTINO LCUPERTINO FAST FOOD RESTAURANT	CA		\$6.37
03/24/14	PERRY'S SAN FRANCISCO 6502944445	CA		\$27.74
	FOOD/BEVERAGE		\$22.74	
	TIP		\$5.00	
03/24/14	KROGER #517 000000518008533033 8008533033 GROCERY STORES			\$32.71
03/25/14	DELTA AIR LINES ATLANTA DELTA AIR LINES From: To: Carrier: Class: N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number: 00601873045543 Passenger Name: CHANG/DOUG Document Type: INFLIGHT CHARGES			\$7.00
03/25/14	DELTA AIR LINES ATLANTA DELTA AIR LINES From: To: Carrier: Class: N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number: 00601873045532 Passenger Name: CHANG/DOUG Document Type: INFLIGHT CHARGES			\$7.50
03/25/14	Starbucks #00738 GleGlen Allen FAST FOOD RESTAURANT	VA		\$2.05
03/25/14	CAP ONE VILLAGE CAFERICHMOND CATERER	VA		\$5.72
03/25/14	WHOLEFDS SPP 10257 08043646490 8043646490 GROCERY STORES			\$19.99
03/26/14	EINSTEIN BROS BAGELSRICHMOND FAST FOOD RESTAURANT Description FOOD/BEVERAGE	VA		\$4.94
03/26/14	CAPONE COMMONS RICHMOND CATERER	VA		\$6.58
03/26/14	CAPONE COMMONS RICHMOND CATERER	VA		\$4.02

Continued on reverse

Detail Continued

					Amount
03/26/14	CAPONE COMMONS CATERER	RICHMOND	VA		\$5.24
03/26/14	CAP ONE DEN CAFE CATERER	RICHMOND	VA		\$2.93
03/26/14	CAP ONE DEN CAFE CATERER	RICHMOND	VA		\$0.78
03/26/14	THE UPS STORE 3006 OFFICE SUPPLY STORE	RICHMOND	VA		\$7.00
03/26/14	WHOLEFDS SPP 10257 8043646490 GROCERY STORES				\$30.18
03/26/14	THE UPS STORE 3006 OFFICE SUPPLY STORE	RICHMOND	VA		\$35.62
03/27/14	HERTZ CAR RENTAL	800-654-4173	VA		\$142.28
	Location		Date		
	Rental: RICHMOND VA		14/03/24		
	Return: RICHMOND VA		14/03/27		
	Agreement Number: 111604334				
	Renter Name: CHANG /DOUG				
03/27/14	DNC TRAVEL - RICHMONRICHMOND (804)222-1227	RICHMOND	VA		\$4.42
03/27/14	DNC TRAVEL - RICHMONRICHMOND (804)222-1227	RICHMOND	VA		\$16.62
	TIP		\$3.00		
03/27/14	FRESH 2 ORDER FAST FOOD RESTAURANT FOOD/BEVERAGE	ATLANTA	GA	\$13.99	\$13.99
03/27/14	WAWA 8605 0000000000SANDSTON 8004449292		VA		\$11.38
03/27/14	SHELLIS NEWS GATE A2ATLANTA 4043440998	ATLANTA	GA		\$2.95
03/27/14	GOGOAIR.COM INTERNET ACC	877-350-0038	IL		\$39.95
03/27/14	VERASANOS 78 4045787423	ATLANTA	GA		\$11.65
03/28/14	DELTA AIR LINES DELTA AIR LINES	ATLANTA			\$81.38
	From: N/A	To: N/A	Carrier: YY	Class: 00	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 0062180134377				
	Passenger Name: CHANG/DOUG				
	Document Type: ADDITIONAL COLLECTION				
03/28/14	COSTCO.COM *ONLINE 800-955-2292 ONLINE MERCHANDISE		WA		\$61.98
03/28/14	Starbucks #05848 SanSan Jose FAST FOOD RESTAURANT		CA		\$1.95

DOUG CHANG
Closing Date 04/11/14

Account Ending 1-01009

Detail Continued

				Amount
03/28/14	RICHMOND MARRIOTT WEGLEN ALLEN VA			\$404.16
	Arrival Date	Departure Date		
	03/28/14	03/28/14		
	00000000			
03/28/14	SEIYA 88430097584 SAN CARLOS CA			\$162.34
	650-508-8888			
03/28/14	FELIPE'S MARKET 0000SUNNYVALE CA			\$19.91
	4087391812			
03/28/14	UNION 76 10041762 SUNNYVALE CA			\$16.33
	UNION 76			
03/29/14	UNION 76 10033801 SUNNYVALE CA			\$4.29
	UNION 76			
03/29/14	WALGREENS #2659 0000MOUNTAIN VIEW CA			\$69.68
	8002892273			
	Description			
	REFER TO RECEIPT			
03/29/14	ENTERPRISE RENTACAR SUNNYVALE CA			\$55.45
	Location	Date		
	Rental: SUNNYVALE CA	14/03/28		
	Return: SUNNYVALE CA	14/03/29		
	Agreement Number: D904880			
	Renter Name: CHANG DOUG			
03/29/14	KOI PALACE RESTAURANDALY CITY CA			\$166.32
	6509929000			
	TIP	\$25.00		
03/30/14	Starbucks #02885 SunSunnyvale CA			\$1.95
	FAST FOOD RESTAURANT			
03/30/14	FRESH & EASY #1319 0SUNNYVALE CA			\$10.33
	9999999999			
03/30/14	SPECIALTYS CAFE & BASUNNYVALE CA			\$2.15
	415-362-2052			
03/30/14	OLARN THAI CUISINE OCUPERTINO CA			\$73.23
	408-255-2170			
03/31/14	Starbucks #05848 SanSan Jose CA			\$1.95
	FAST FOOD RESTAURANT			
03/31/14	TL BEER GARDEN SUNNYVALE CA			\$23.48
	408-900-8252			
	Description			
	FOOD/BEVERAGE			
03/31/14	MCDONALD'S F12580 00SAN JOSE CA			\$6.50
	4085540883			
04/01/14	Starbucks #02885 SunSunnyvale CA			\$4.20
	FAST FOOD RESTAURANT			
04/01/14	Starbucks #02885 SunSunnyvale CA			\$1.75
	FAST FOOD RESTAURANT			
04/01/14	LUCKY #780.SUNNYVALESUNNYVALE CA			\$3.98
	4087371834			

Continued on reverse

Detail Continued

				Amount
04/01/14	THE FISH MARKET PALOPALO ALTO	CA		\$4.21
	RESTAURANT			
	FOOD/BEVERAGE		\$3.21	
	TIP		\$1.00	
04/01/14	ACAC SHORT PUMP ACACGLEN ALLEN	VA		\$53.00
	484-974-9890			
04/02/14	Starbucks #05223 FreFremont	CA		\$1.95
	FAST FOOD RESTAURANT			
04/02/14	SPROUTS FARMERS MARKFREMONT	CA		\$7.96
	8668909949			
	Description			
	GROCERY STORE			
04/02/14	FEDEXOFFICE 001440991-888-889-7121			\$1.03
	0000 945381			
	ES B&W S/S WHITE 8.5 X11			
04/03/14	LA BOULANGE DE PALO PALO ALTO	CA		\$10.33
	111-111-1111			
	Description			
	FAST FOOD RESTAURAN			
04/03/14	LA BOULANGE DE PALO PALO ALTO	CA		\$2.00
	111-111-1111			
	Description			
	FAST FOOD RESTAURAN			
04/03/14	PSR DECATHLON CLUB SANTA CLARA	CA		\$1.63
	MEMBERSHIP CLUB			
04/03/14	PSR DECATHLON CLUB SANTA CLARA	CA		\$7.07
	MEMBERSHIP CLUB			
04/03/14	NORDSTROM 422 422 PALO ALTO	CA		\$29.47
	DEPARTMENT STORE			
	Description			
	CAFE			
04/04/14	Bean Scene Cafe Sunnyvale	CA		\$6.27
	8774174551			
04/04/14	LE BOULANGER - MOUNTMOUNTAIN VIEW	CA		\$1.00
	650-961-1787			
04/04/14	LE BOULANGER - MOUNTMOUNTAIN VIEW	CA		\$11.64
	650-961-1787			
04/04/14	AMAZON WEB SERVICES AWS.AMAZON.CO	WA		\$84.48
	WEB SERVICES			
04/05/14	LUCKY #780.SUNNYVALESUNNYVALE	CA		\$22.06
	4087371834			
04/05/14	REDBOX DVD RENTAL 866-733-2693	IL		\$1.63
	DVD RENTAL			
04/06/14	SPECIALTYS CAFE & BASUNNYVALE	CA		\$2.15
	415-362-2052			
04/06/14	SPECIALTYS CAFE & BASUNNYVALE	CA		\$5.43
	415-362-2052			
04/06/14	STERLING VINEYARDS 800-7266136	CA		\$180.95
	7072992600			

DOUG CHANG
Closing Date 04/11/14

Account Ending 1-01009

Detail Continued

				Amount
04/07/14	99 RANCH #1772 00009MOUNTAIN VIEW CA 6509668899 Description GROCERY STORE			\$15.01
04/07/14	PEETS 15002 MOUNTAIN VIEW CA FAST FOOD RESTAURANT			\$1.80
04/07/14	STERLING VINEYARDS 800-7266136 CA 7072992600			\$215.75
04/07/14	STERLING VINEYARDS 800-7266136 CA 7072992600			\$382.39
04/07/14	NOB HILL #634 54292MOUNTAIN VIEW CA 6503909222 Description GROCERY STORES, SUP	Price \$5.79		\$5.79
04/07/14	NOB HILL #634 54292MOUNTAIN VIEW CA 6503909222 Description GROCERY STORES, SUP	Price \$10.58		\$10.58
04/07/14	SPECIALTY'S CAFE & BSAN FRANCISCO CA 4153622052			\$114.97
04/08/14	PSR DECATHLON CLUB SANTA CLARA CA MEMBERSHIP CLUB			\$10.88
04/09/14	Bean Scene Cafe Sunnyvale CA 8774174551			\$8.03
04/09/14	Bean Scene Cafe Sunnyvale CA 8774174551			\$1.74
04/09/14	MCDONALD'S F3094 000PALO ALTO CA 6504947161			\$4.23
04/09/14	Fry's Electronics InSunnyvale CA Fry's Electronics Inc. -			\$1.79
04/10/14	Bean Scene Cafe Sunnyvale CA 8774174551			\$6.00

Fees

				Amount
Total Fees for this Period				\$0.00

Interest Charged

		Amount
04/11/14	Interest Charge on Purchases	\$83.00
Total Interest Charged for this Period		\$83.00

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	\$0.00
Total Interest in 2014	\$83.00

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)	\$6,863.58	\$83.00
Cash Advances	11/24/2013		25.24% (v)	\$0.00	\$0.00
Total					\$83.00

(v) Variable Rate

Delta SkyMiles® Earned

SkyMiles® Account Number: 9212837307

	Current Period	Year to Date
Miles Earned for Eligible Spend	5,706	11,986
Total Bonus Miles Earned	111	161
Total Miles Earned	5,817	12,147

Bonus Miles Earned

	Current Period
Double Miles on Delta	111
Total	111