

**Blue Sky from American Express®**

p. 1/8

DOUG CHANG  
Closing Date 12/11/17

Account Ending 5-14002

**New Balance** **\$94.61****Minimum Payment Due** **\$35.00****Payment Due Date** **01/05/18<sup>‡</sup>**

<sup>‡</sup>**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 01/05/18, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Blue Sky Points****4,835****Account Summary**

Previous Balance	\$220.43
Payments/Credits	-\$459.46
New Charges	+\$333.64
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$94.61</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>

Credit Limit	\$14,000.00
Available Credit	\$13,905.39
Cash Advance Limit	\$2,000.00
Available Cash	\$2,000.00
Days in Billing Period:	31

**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	3 months	\$97

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

See page 2 for important information about your account.

We will debit your bank account for your payment of \$35.00 on 12/26/17. 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 before 12/24/17. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 01/05/18.

Effective February 2, 2018, Card Members will no longer be able to transfer Membership Rewards points to the Plenti rewards program.

**Customer Care** **Pay by Computer**  
americanexpress.com/pbc**Customer Care** 1-888-258-3741 **Pay by Phone** 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 **Pay by Phone**  
1-800-472-9297**Account Ending 5-14002**Enter 15 digit account # on all payments.  
Make check payable to American Express.DOUG CHANG  
1057 SAGINAW TER  
UNIT 101  
SUNNYVALE CA 94089-2175Payment Due Date  
**01/05/18**New Balance  
**\$94.61**AutoPay Amount  
**\$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 000009461000003500 07 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).

DOUG CHANG  
Closing Date 12/11/17

Account Ending 5-14002

With the [Amex® Mobile app](#), you can access statements faster, make on-the-go payments, and more. [Text AMEXAPP to 86509](#) to receive a link to download the app. (iOS and Android™ only. An update to your operating system may be required. Message and data rates may apply.)

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

	Total
<b>Payments</b>	-\$459.46
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$459.46</b>

**Detail**

\*Indicates posting date

Payments	Amount
11/11/17* PAYMENT RECEIVED - THANK YOU	-\$220.43
11/21/17* ONLINE PAYMENT - THANK YOU	-\$33.59
12/06/17* ONLINE PAYMENT - THANK YOU	-\$205.44

**New Charges****Summary**

	Total
<b>Total New Charges</b>	<b>\$333.64</b>

**Detail****DOUG CHANG**  
Card Ending 5-14002

				Amount
11/18/17	99 RANCH MARKET 6509668899 Description GROCERY STORES	Price \$33.59	MOUNTAIN VIEW CA	\$33.59
11/29/17	COMCAST CALIFORNIA CS 1X CABLE SVCS	(800)266-2278	CA	\$106.44
11/29/17	WASHPOST DIGITAL SUBSCRIPTION	202-334-6100	DC	\$99.00
12/05/17	DENTAL INSURANCE AUTOPAY DENTAL INSURA 877-280-4204	RNCHO CORDOVA	CA	\$13.99
12/06/17	NORDSTROM.COM DIRECT SHOP.NORDSTROM.COM Description REFER TO RECEIPT	800-285-5800	WA	\$45.17
12/06/17	NORDSTROM.COM DIRECT SHOP.NORDSTROM.COM Description REFER TO RECEIPT	800-285-5800	WA	\$20.45
12/07/17	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$15.00

Fees

Amount

Total Fees for this Period \$0.00

Interest Charged

Amount

Total Interest Charged for this Period \$0.00

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2017 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2017	\$0.00
Total Interest in 2017	\$0.00

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	11/19/2013		18.24% (v)	\$0.00	\$0.00
Cash Advances	11/19/2013		26.24% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate



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

p. 5/8

Prepared for DOUG CHANG

Account Number 1M73943281

**Available Points**

**4,835**

### Questions About Your Account?



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

**1-866-891-2244**

**International Collect: 1-336-393-1111**

### Account Summary

October 1, 2017 - October 31, 2017

Opening Points Balance	4,711
New Points Earned	+124
Points Redeemed or Adjusted	0
<b>New Points Balance</b>	<b>4,835</b>

Points are available when a minimum payment has been made and all your accounts are not canceled or past due.

### 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

October 1, 2017 - October 31, 2017

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Blue Sky Credit Card</b> XXXX-XXXXX5-14002	124	0	124
<b>Total</b>	<b>124</b>	<b>0</b>	<b>124</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**.

Prepared for  
**DOUG CHANG**  
Blue Sky Program Number  
**1M73943281**



DOUG CHANG  
Closing Date 12/11/17

Account Ending 5-14002



## SAVE over \$44 on 6 of Martha's Favorite Award-Winning Wines

Get six personally-selected bottles for just \$49.99 + bonus corkscrew & FREE shipping

Terms apply.\*



[MARTHASTEWARTWINE.COM/AMEX](http://MARTHASTEWARTWINE.COM/AMEX)



Martha Stewart, one of America's most trusted lifestyle and food experts, has developed a collection of award-winning wine exclusively for American Express® Card Members.

- For a limited time, get six bottles of award-winning wine for just \$49.99 (\$94.94 value) when you pay with any American Express® Card from 12/01/17 to 03/31/18
- Also includes FREE Shipping plus a french-designed sommelier corkscrew (\$23.99 value)
- Every wine has been personally selected by Martha
- Highlights include Gold Medal-winning Cabernet Sauvignon and Grenache Rosé from Bordeaux wine magnate Bernard Magrez, owner of four Grand Cru Classé Estates (See [marthastewartwine.com/AMEX](http://marthastewartwine.com/AMEX) to learn more about the wines)
- Choose from all reds, all whites or the best of both
- This offer comes with no further obligation and a money-back guarantee

### Finally, Online Wine Shopping Made Easy



Wine personally chosen by Martha Stewart



Perfectly paired to your meal or moment



Delivered to your door in a few days



Love your wine or we'll replace it for free

**Martha** | **WINE CO.**  
STEWART

Order at [MARTHASTEWARTWINE.COM/AMEX](http://MARTHASTEWARTWINE.COM/AMEX)  
or call (800) 219-0075 and mention code **MARTHA49**

\*Terms and Conditions: Offer valid when you pay with any American Express Credit or Charge Card. Fulfillment of the offer is the sole responsibility of the participating American Express Merchant. Valid on purchases made on [marthastewartwine.com/AMEX](http://marthastewartwine.com/AMEX) or when you call (800) 219-0075 and mention code MARTHA49. Offer includes complimentary shipping and packaged corkscrew. May not be combined with any other offer. All orders are reviewed, accepted and fulfilled by licensed retail entities in the industry. Offer void where prohibited. Returns are eligible for store credit; restrictions apply. Visit <http://marthastewartwine.com/terms-and-conditions> for shipping and returns policies and additional terms. Delivery not available to: AL, AK, HI, KY, MS, OK, RI, SD, UT. Excludes purchases made at third party websites. Must be 21 years or older to consume alcohol, please drink responsibly. Must be 21 to purchase and receive delivery of alcohol. POID: G9NT:0001

American Express®  
Cards Warmly  
Welcomed

**CHILTON**

11 Bay Area locations to help with your car repair needs. Great service, great quality.  
Tesla Certified.

650-591-7700 or [chiltonautobody.com](http://chiltonautobody.com)

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.

## You Spoke. We Listened.

**Over 1 million more places** in the U.S. started accepting  
American Express® Cards in 2016.

**Visit [shopsmallnow.com](http://shopsmallnow.com)**

