



Gold Delta SkyMiles® Credit Card

DOUG CHANG
Closing Date 09/12/14



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Account Ending 1-01009

New Balance **\$9,369.84**
Minimum Payment Due **\$210.00**
Payment Due Date **10/07/14**

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	20 years	\$20,101
\$326	3 years	\$11,742 (Savings = \$8,359)

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

→ See page 2 for important information about your account.

→ **See Page 5 for Important Information regarding benefits underwritten by AMEX Assurance Company**

Delta SkyMiles®

Earned this Period

60

→ For details, see your Delta SkyMiles Summary.

Account Summary

Previous Balance \$9,406.35
Payments/Credits -\$214.00
New Charges +\$59.99
Fees +\$0.00
Interest Charged +\$117.50

New Balance **\$9,369.84**
Minimum Payment Due **\$210.00**

Credit Limit \$9,500.00
Available Credit \$130.16
Cash Advance Limit \$1,900.00
Available Cash \$130.16
Days in Billing Period: 30

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.

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Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

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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
10/07/14

New Balance
\$9,369.84
AutoPay Amount
\$210.00

☐ 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 000936984000021000 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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We will debit your bank account for your payment of \$210.00 on 09/27/14. 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 09/25/14. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 10/07/14.

Payments and Credits**Summary**

	Total
Payments	-\$214.00
Credits	\$0.00
Total Payments and Credits	-\$214.00

Detail *Indicates posting date

Payments	Amount
08/28/14* AUTOPAY PAYMENT RECEIVED - THANK YOU WELLS FARGO BANK, NA	-\$214.00

New Charges**Summary**

	Total
Total New Charges	\$59.99

DetailDOUG CHANG
Card Ending 1-01009

	Amount
08/22/14 LINKEDIN-1157876351 MOUNTAIN VIEW CA 6506873555	\$29.99
08/23/14 VIRGIN MOBILE 800-665-9715 OR PREPAIDTOPUP	\$30.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
09/12/14 Interest Charge on Purchases	\$117.50
Total Interest Charged for this Period	\$117.50

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	\$0.00
Total Interest in 2014	\$688.61

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)	\$9,392.13	\$117.50
Cash Advances	11/24/2013		25.24% (v)	\$0.00	\$0.00
Total					\$117.50

(v) Variable Rate

Delta SkyMiles® Earned

SkyMiles® Account Number: 9212837307

	Current Period	Year to Date
Miles Earned for Eligible Spend	60	13,835
Total Bonus Miles Earned	0	161
Total Miles Earned	60	13,996



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Notice of Important Changes to the Additional Benefits of Your Card

Effective immediately, we are making a change to the location of the Terms and Conditions of the Additional Benefits of Your Card.

You can now access and view the Terms and Conditions for the Additional Benefits of your eligible Cards online at americanexpress.com/BenefitsGuide.

Depending on your Card, you may have access to the following benefits: Purchase Protection, Return Protection, Extended Warranty, Event Ticket Protection Plan, Global Assist Hotline, Premium Global Assist Hotline, Roadside Assistance Hotline, Enhanced Roadside Assistance, Premium Roadside Assistance, Car Rental Loss and Damage Insurance, Travel Accident Insurance, Baggage Insurance Plan or Employee Card Misuse Protection. If you would like a printed version of the Terms and Conditions, please call the number on the back of your Card.

The insurance products are no longer available in certain territories.

Effective August 1, 2014, the insurance products that come as a benefit of your Cardmembership are not available for residents of the Federated States of Micronesia, The Marshall Islands, and the Republic of Palau. Depending on your Card, the insurance products may include: Purchase Protection, Extended Warranty, Event Ticket Protection Plan, Car Rental Loss and Damage Insurance, Travel Accident Insurance, Baggage Insurance Plan or/and Employee Card Misuse Protection.