

**Blue Sky from American Express®**

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DOUG CHANG
Closing Date 09/10/17

Account Ending 5-14002

New Balance **\$142.60**

Minimum Payment Due **\$35.00**

Payment Due Date **10/05/17[‡]**

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 10/05/17, 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%.

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	5 months	\$148

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 09/25/17. 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 09/23/17. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 10/05/17.

Blue Sky Points**4,443****Account Summary**

Previous Balance \$0.00
Payments/Credits -\$0.00
New Charges +\$142.60
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$142.60**
Minimum Payment Due **\$35.00**

Credit Limit \$14,000.00
Available Credit \$13,857.40
Cash Advance Limit \$2,000.00
Available Cash \$2,000.00
Days in Billing Period: 30

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 94089-2175

Payment Due Date
10/05/17
New Balance
\$142.60
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 000014260000003500 07 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.

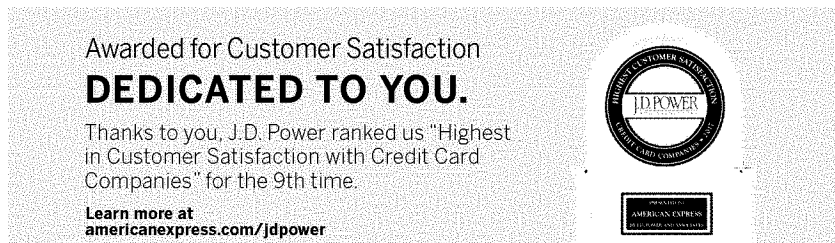
BOX 0001
LOS ANGELES CA
90096-8000

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 09/10/17

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.)

New Charges

Summary

				Total
Total New Charges				\$142.60

Detail



DOUG CHANG
Card Ending 5-14002

				Amount
08/15/17	NYTimes.COM NY TIMES DIGITAL ONLINE SUBS	(800)698-4637	NY	\$15.00
08/30/17	COMCAST CALIFORNIA CS 1X CABLE SVCS	(800)266-2278	CA	\$127.60

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	Interest Charge
	From	To		
Purchases	11/19/2013		18.24% (v)	\$0.00
Cash Advances	11/19/2013		26.24% (v)	\$0.00
Total				\$0.00
(v) Variable Rate				



Blue Sky Rewards Monthly Statement of Points and Program News

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Prepared for DOUG CHANG

Account Number 1M73943281

Available Points

4,443

Questions About Your Account?



americanexpress.com

1-866-891-2244

International Collect: 1-336-393-1111

Account Summary

July 1, 2017 - July 31, 2017

Opening Points Balance	4,325
New Points Earned	+118
Points Redeemed or Adjusted	0
New Points Balance	4,443

Points are available when a minimum payment has been made and all your accounts are in good standing.

Did You Know?

Visit americanexpress.com/blueskyredeem to redeem for cash back, gift cards, and merchandise. Redemptions start at just 3,250 points.

Points Transaction Detail

July 1, 2017 - July 31, 2017

New Points Earned	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Blue Sky Credit Card XXXX-XXXXX5-14002	118	0	118
Total	118	0	118

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 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



You Spoke. We Listened.

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

Visit shopsmallnow.com



Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.