



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 american express.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

Minimum Payment Due	\$10,003.72 \$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

Pay by Phone **Customer Care** 1-800-472-9297 1-800-430-1000

See page 2 for additional information.

♦ Please fold on the perforation below, detach and return with your payment ♦

SUNNYVALE CA 94089-2175







#### **Account Ending 1-01009**

Enter account number on all documents. Make check payable to American Express.

լ|||թգ<sup>լլ</sup>ությիլ||իիլի ին Այլ||Միլի ||Մի Միլ|Ալ||Մին ||Ադրվ|||| DOUG CHANG 1057 SAGINAW TER **UNIT 101** 

Payment Due Date 06/07/14 **New Balance** \$10,003.72 Minimum Payment Due \$241.00

	գլիլունանիկիդիրնականիկինինիրինիինինինի
Check here if your address or	AMERICAN EXPRESS BOX 0001
☐ phone number has changed.	LOS ANGELES CA 90096-8000

п **Amount Enclosed** 

Note changes on reverse side.

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. The method we use to figure the ADB and interest results in daily compounding of interest.

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay the New Balance by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

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.



**Customer Care & Billing Inquiries International Collect Large Print & Braille Statements** Cash Advance at ATMs Inquiries

SkyMiles Account Balance and **Áward Redemption** 

1-800-430-1000

1-336-393-1111 1-800-430-1000

**FAX:** 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897

Hearing Impaired

**TTY:** 1-800-221-9950

1-800-325-3999 delta.com/skymiles Website: american express.com Mobile Site: amexmobile.com

**Customer Care** & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

#### Change of Address

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address			
City, State			
Zip Code			
Area Code and Home Phone			
Area Code and Work Phone			
Email			

#### Pay Your Bill with AutoPay

- Avoid late fees
- · Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

**▲** DELTA

Account Ending 1-01009

# 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 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

#### **Detail Continued**

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

**▲** DELTA

Account Ending 1-01009

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

#### **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

**▲** DELTA

Account Ending 1-01009

		Amount
05/02/14	ROSS STORES 00005 5 REDWOODCITY CA MEN'S/WOMEN'S CLOTHNG	\$5.44
05/02/14	UNION 76 00416479 REDWOOD CITY CA UNION 76	\$35.82
05/03/14	AMAZON WEB SERVICES AWS.AMAZON.CO WEB SERVICES	\$3.35
05/03/14	Starbucks #14608 SanSan Carlos CA FAST FOOD RESTAURANT	\$1.95
05/03/14	MICHEALS AT SHORELINMOUNTAIN VIEW CA 650-962-1014 FOOD \$5.0 TIP \$2.0	\$7.00
05/03/14	SPECIALTYS CAFE & BASUNNYVALE CA 415-362-2052	\$1.80
05/03/14	SPECIALTYS CAFE & BASUNNYVALE CA 415-362-2052	\$7.81
05/04/14	BAY CLUB CUPERTINO LCUPERTINO CA FAST FOOD RESTAURANT	\$8.75
05/08/14	LUCKY #773.SANTA CLASANTA CLARA CA 4082475200	\$7.98
05/08/14	THE FISH MARKET SANTSANTA CLARA RESTAURANT FOOD/BEVERAGE \$35.0 TIP \$5.0	\$40.07
05/08/14	PSR DECATHLON CLUB SANTA CLARA CA MEMBERSHIP CLUB	\$8.70
05/09/14	BAY CLUB CUPERTINO LCUPERTINO CA FAST FOOD RESTAURANT	\$4.20
Fees		
		Amount
Total Fees 1	or this Period	\$0.00
Intere	st Charged	
		Amount
05/13/14	Interest Charge on Purchases	\$125.78
Total Intere	est 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

**▲** DELTA

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