



Account Ending 1-01009

New Balance\$1,626.54Minimum Payment Due\$35.00

Payment Due Date

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	6 years	\$2,474
\$57	3 years	\$2,038 (Savings = \$436)

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 9 for an Important Change to Your Account Terms

Your billing inquiry is under investigation. No payment on the amount under review of \$38.06 is required at this time. Please pay at least the Minimum Payment Due, which does not include the amount under review. If you wish to pay your balance in full, please deduct \$38.06 from the New Balance indicated above. To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

♦ 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.

Minimum Payment Due **\$35.00**

Check here if your address or phone number has changed. Note changes on reverse side
Note changes on reverse side

Amount Enclosed

Payment Due Date 03/07/14

Delta SkyMiles® Earned this Period
1,728
For details, see your Delta SkyMiles Summary.

Account Summary

03/07/14

Previous Balance	\$2,479.38
Payments/Credits	-\$2,567.18
New Charges	+\$1,714.34
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$1,626.54
Minimum Payment Due	\$35.00
Credit Limit	\$9,500.00
Available Credit	\$7,873.46
Cash Advance Limit	\$1,900.00
Available Cash	\$1,900.00
Days in Billing Period: 28	

Customer Care



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

See page 2 for additional information.

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 charge a fee of 2.7% of the converted US dollar amount. 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	-\$2,514.38
Credits	-\$52.80
Total Payments and Credits	-\$2,567.18

Detail	*Indicates posting date	
Payments		Amount
01/17/14*	ONLINE PAYMENT - THANK YOU	-\$479.38
01/17/14*	ONLINE PAYMENT - THANK YOU	-\$2,000.00
02/09/14*	ONLINE PAYMENT - THANK YOU	-\$35.00
Credits		Amount
02/05/14*	20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.40
02/05/14*	AS8J:0002 \$50 Statement Credit for first purchase at Delta within 92 days of Acquisition	-\$50.00
02/07/14*	20% In-Flight Savings for Delta SkyMiles Credit Cardmembers	-\$1.40

New Charges

Summary

Total New Charges \$1,714.34

Detail



DOUG CHANG

Card Ending 1-01009

		Amount
01/14/14	RODA JAPAN HOUSE GLEN ALLEN VA 804-266-0002 Description FOOD/BEVERAGE	\$24.21
01/14/14	PEET'S COFFEE SFO-#3SAN FRANCISCO CA FAST FOOD RESTAURANT FOOD/BEVERAGE \$2.31	\$2.31
01/16/14	DNC TRAVEL - RICHMONRICHMOND VA (804)222-1227	\$12.36
01/16/14	TIP \$2.00 FAS MART 84 00000000HIGHLAND SPR VA 8043281322	\$9.44
01/16/14	FIVE GUYS #GA-1583 5ATLANTA GA 7039195289 FOOD/BEVERAGE \$6.41	\$6.41
01/16/14	HUDSON NEWSNIA RICHMRICHMOND VA BOOK STORE	\$3.99

Detail Continued

		Amount
01/16/14	HUDSON NEWSNIA RICHMRICHMOND VA BOOK STORE	\$9.47
01/16/14	POPEYES CHICKEN #3 5ATLANTA GA 4047682799 FOOD/BEVERAGE \$3.85	\$3.85
01/17/14	PARK SFO PARK SFO SOUTH SAN FRANCI CA 650-871-6137	\$51.68
01/17/14	REDBOX DVD RENTAL 866-733-2693 IL DVD RENTAL	\$1.63
01/20/14	Starbucks #05848 SanSan Jose CA FAST FOOD RESTAURANT	\$1.75
01/20/14	Starbucks #05848 SanSan Jose CA FAST FOOD RESTAURANT	\$2.45
01/20/14	USPS 057620955700205SUNNYVALE CA 800-2758777	\$2.72
01/21/14	Starbucks #02822 PalPalo Alto CA FAST FOOD RESTAURANT	\$4.20
01/22/14	FRESH & EASY #1319 OSUNNYVALE CA 999999999	\$12.56
01/22/14	SAN JOSE INTL AIRPORSAN JOSE CA 4082773145 Description Price PARKING FEES \$30.00	\$30.00
01/23/14	THE NORTH FACE 3 PALO ALTO CA SPORTING GOODS STORE	\$81.56
01/26/14	SPECIALTYS CAFE & BASUNNYVALE CA FAST FOOD RESTAURANT	\$2.15
01/27/14	A GOOD MORNING LOS ALTOS CA 650-823-8849 Description FOOD/BEVERAGE	\$8.78
01/30/14	BAY CLUB CUPERTINO CA MEMBERSHIP CLUB	\$700.00
02/01/14	Starbucks #00565 PalPalo Alto CA FAST FOOD RESTAURANT	\$1.95
02/02/14	LEMONADE 88430134419LOS ANGELES CA FAST FOOD RESTAURANT	\$16.08
02/03/14	HERTZ CAR RENTAL 800-654-4173 MN Location Date Rental: SAINT PAUL MN 14/02/02 Return: SAINT PAUL MN 14/02/03 Agreement Number: 593677641 Renter Name: CHANG /DOUG	\$198.06
02/03/14	MINNESOTA! MAIN SAINT PAUL MN FAST FOOD RESTAURANT	\$9.60
02/03/14	WALGREENS #15344 000RICHMOND VA 8002892273 Description REFER TO RECEIPT	\$8.65

▲ DELTA

Account Ending 1-01009

Detail	Continued				
					Amount
02/04/14	DELTA AIR LINES ATLANTA DELTA AIR LINES				\$7.00
	From: To:		Carrier:	Class:	
	N/A N/A		YY	00	
	N/A		YY	00	
	N/A		YY	00	
	N/A		YY	00	
	Ticket Number: 00601845548924				
	Passenger Name: CHANG/DOUG				
	Document Type: INFLIGHT CHARGES				
02/04/14	CAP ONE DEN CAFE RICHMOND	VA			£3.00
02/04/14	CATERER	VA			\$3.09
		\/A			*4.00
02/04/14	CAP ONE DEN CAFE RICHMOND	VA			\$4.32
	CATERER				
02/04/14	CAP ONE DEN CAFE RICHMOND	VA			\$4.71
	CATERER				
02/04/14	KROGER #517 000000518008533033				\$9.87
	8008533033				
	GROCERY STORES				
02/05/14	DNC TRAVEL - RICHMONRICHMOND	VA			¢10.60
02/05/14		VA			\$10.69
	(804)222-1227	#2.00			
	TIP	\$2.00			
02/05/14	SAVANNAH CANDY KITCHCOLLEGE F	ARK GA			\$8.34
	CARD & SOUVENIR STORE				
02/05/14	SAN JOSE INTL AIRPORSAN JOSE	CA			\$60.00
	4082773145				
	Description Price				
	PARKING FEES \$60.00				
02/05/14	CAP ONE DEN CAFE RICHMOND	VA			\$8.97
02/03/14	CATERER	VA			\$0.57
02/05/14	WAWA 8605 0000000000SANDSTON	VA			\$11.38
	8004449292				
02/06/14	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: 00601847768786		• •		
	Passenger Name: CHANG/DOUG				
	Document Type: INFLIGHT CHARGES				
02/06/14	SWEET TOMATOES #133 MOUNTAIN	VIEW CA			¢10.42
02/06/14		VIEW CA			\$10.43
	FAST FOOD RESTAURANT				
02/06/14	FELIPE'S MARKET 0000SUNNYVALE	CA			\$36.92
	4087391812				
02/06/14	WINGATE BY WYNDHAM SRICHMONI) VA			\$190.68
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		Amount
02/08/14	FLEMINGS 1550 PALO ALTO CA RESTAURANT	\$77.35
02/08/14	LUCKY #780.SUNNYVALESUNNYVALE CA 4087371834	\$13.95
02/08/14	VALERO 7669 0000000SUNNYVALE CA 4082452122	\$31.40
02/08/14	PSR DECATHLON CLUB SANTA CLARA CA MEMBERSHIP CLUB	\$5.98
02/10/14	BAGEL STREET CAFE #4SUNNYVALE CA 408-738-1856 Description BAKERY	\$4.65
02/10/14	Starbucks #02885 SunSunnyvale CA FAST FOOD RESTAURANT	\$1.75

Fees

Total Fees for this Period \$0.00

Interest Charged

Amount

Total Interest Charged for this Period

\$0.00

2014 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2014	\$0.00
Total Interest in 2014	\$0.00

Interest Charge Calculation

Transactions Dated	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
From To			
11/24/2013	15.24% (v)	\$0.00	\$0.00
11/24/2013	25.24% (v)	\$0.00	\$0.00
			\$0.00
	From To 11/24/2013	From To Percentage Rate 11/24/2013 15.24% (v)	From To Percentage Rate Subject to Interest Rate 11/24/2013 15.24% (v) \$0.00

Account Ending 1-01009

Delta SkyMiles® Earned

SkyMiles® Account Number: 9212837307



	Current Period	Year to Date
Miles Earned for Eligible Spend	1,714	1,768
Total Bonus Miles Earned	14	14
Total Miles Earned	1,728	1,782

Bonus Miles Earned

	Current Period
Double Miles on Delta	14
Total	14

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Account Ending 1-01009

Notice of Important Change to Your Cardmember Agreement

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Important Change to Your Account Terms

Important Notice Regarding Your Foreign Transaction Fee

The following is a summary of the change that is being made to your account terms. For more detailed information, please see the reverse side of this page.

We will no longer charge Foreign Transaction fees for transactions made on your Card account on or after May 1, 2014.

Revised Terms, as of May 1, 2014		
Foreign Transaction Fee None		

ID 10048

See the reverse side for the detail of changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement and the Terms and Conditions governing the account (collectively, the "Agreement"). This notice formally amends the Agreement as described below. Any terms in the Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Card members on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Foreign Transaction Fee

Effective May 1, 2014, the *Rates and Fees* Table section of Part 1 of the Cardmember Agreement is amended by deleting the *Foreign Transaction* row and replacing it with the following:

Transaction Fees	
Foreign Transaction	None

Effective May 1, 2014, the *How Rates and Fees Work* section of Part 1 of the Cardmember Agreement is amended by deleting the *Foreign Transaction* row and replacing it with the following:

Foreign Transaction	None