



Gold Delta SkyMiles® Credit Card

DOUG CHANG
Closing Date 10/13/17



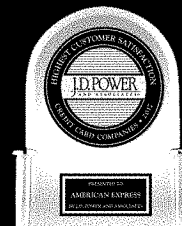
p. 3/9

Account Ending 1-06008

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Payments and Credits

Summary

	Total
Payments	-\$1,507.19
Credits	-\$352.45
Total Payments and Credits	-\$1,859.64

Detail

*Indicates posting date

	Amount
Payments	
09/15/17* ONLINE PAYMENT - THANK YOU	-\$1,507.19
Credits	
09/15/17 WALMART.COM	-\$16.27
800-966-6546 AR	
RETAIL	
PROMOTIONAL PURCHASE OFFER	
09/15/17 WALMART.COM	-\$6.59
800-966-6546 AR	
RETAIL	
PROMOTIONAL PURCHASE OFFER	
09/16/17 LOWE'S	-\$329.59
SUNNYVALE CA	
408-470-1680	
PROMOTIONAL PURCHASE OFFER	

New Charges

Summary

	Total
Total New Charges	\$192.78

Continued on reverse

Detail

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				Amount
09/12/17	PAYPAL *EBAY BUY 402-935-7733 Description VARIETY STORE PROMOTIONAL PURCHASE OFFER	4029357733	AZ	\$9.99
09/15/17	DENTAL INSURANCE AUTOPAY DENTAL INSURA 877-280-4204 PROMOTIONAL PURCHASE OFFER	RNCHO CORDOVA	CA	\$13.99
09/19/17	WALMART.COM RETAIL PROMOTIONAL PURCHASE OFFER	800-966-6546	AR	\$40.35
09/25/17	COURSERA*COURSERA 650-265-7649 Description COURSERA PROMOTIONAL PURCHASE OFFER	MOUNTAIN VI	CA	\$49.00
10/01/17	VISIT PATREON.COM/INFO 8778877815 PROMOTIONAL PURCHASE OFFER	SAN FRANCISCO	CA	\$10.00
10/02/17	KAISER PERMANENTE 844-524-7370 Description INSURANCE SALES AND PROMOTIONAL PURCHASE OFFER	844-524-7370	CA	\$1.25
10/03/17	Amazon Web Services WEB SERVICES PROMOTIONAL PURCHASE OFFER	AWS.Amazon.com	WA	\$1.00
10/03/17	GOOGLE *GOOGLE STORAGE SELLER PROMOTIONAL PURCHASE OFFER	855-836-3987	CA	\$1.99
10/10/17	FASTRAK CSC TOLLS 415-486-8655 Description REBILLDESC PROMOTIONAL PURCHASE OFFER	OAKLAND	CA	\$25.00
10/11/17	WALMART.COM 800-966-6546 Description APPAREL HSWRS/ACC PROMOTIONAL PURCHASE OFFER	BENTONVILLE	AR	\$40.21

Fees

				Amount
Total Fees for this Period				\$0.00



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p. 5/9

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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	-\$50.98

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		16.24% (v)	\$0.00	\$0.00
Cash Advances	11/24/2013		26.24% (v)	\$0.00	\$0.00
Promotional Purchase Offer Rate Expires 08/13/2018 then will go to 16.24% (v)*	07/25/2017		9.99%	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.

Miles Earned

SkyMiles® Account Number: XXXXXX7307



	Current Period	Year to Date
Miles Earned for Eligible Spend	-161	29,441
Total Bonus Miles Earned	0	186
Total Miles Earned	-161	29,627



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Notice of Important Change to Your Account Terms

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. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Summary of Changes, effective immediately	
Using the card	<p>Currently, you may arrange for merchants and third parties to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants and third parties to store this information, you acknowledge that we may share updates to this information with these merchants and third parties.</p> <p>Effective immediately, we are updating your Agreement to say that if you decide that you do not want us to share updated information as described, then you may contact the number on the back of your card and request that such information no longer be shared.</p>

ID 12512

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend the Agreement. Any terms in the Agreement conflicting with this change are 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 Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Using the Card

Effective immediately, in Part 2 of the Agreement, we are amending the *Using the card* sub-section of the *About using your card* section by deleting the following paragraph:

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

And replacing with the following paragraph:

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. If you do not want us to share your updated account information, please contact us using the number on the back of your card.



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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.