



09/10/14

DOUG CHANG
1057 SAGINAW TER
UNIT 101
SUNNYVALE CA 94089-2175

Account:
XXXX-XXXXX5-11008

Dear DOUG CHANG,

We are writing to provide you with an important notice regarding the account referenced above. You can find this information on the back of this letter or on the additional page(s) enclosed. Please review and keep this notice for your reference.

As a reminder, you can always manage your account by logging in to **americanexpress.com**. If you have any questions, call us at the number on the back of your Card or at 1-800-528-4800.

We hope you find this information helpful.

Sincerely,
American Express Customer Care



DOUG CHANG
1057 SAGINAW TER
UNIT 101
SUNNYVALE CA 94089-2175

499920817425440910



DOUG CHANG
Closing Date 09/10/14

Account Ending 5-11008

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.