

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[‡]

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.
- (i) 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.

Continued on page 3

Blue Sky Points

4,443

Account Summary

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



→ See Page 2 for additional information.







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Enter 15 digit account # on all payments. Make check payable to American Express.

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.

Amount Enclosed

[‡]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%.

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 Care 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 each month your entire balance (or Adjusted Balance if applicable) 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 2.70% 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.

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Customer Care & Billing Inquiries

International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries

To redeem points or for information on 1-866-891-2244 point balance

1-888-BLUE-741 **Hearing Impaired** 1-888-258-3741 **TTY:** 1-800-221-9950

1-336-393-1111 1-888-258-3741 1-800-CASH-NOW

FAX: 1-800-695-9090 In NY: 1-800-522-1897 Website: americanexpress.com

& Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535 Payments BOX 0001 LOS ANGELES CA 90096-8000

Change of Address

If correct on front, do not use.

- 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.



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Account Ending 5-14002

Awarded for Customer Satisfaction

DEDICATED TO YOU.

Thanks to you, J.D. Power ranked us "Highest in Customer Satisfaction with Credit Card Companies" for the 9th time.

Learn more at americanexpress.com/jdpower



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 $^{\text{TM}}$ only. An update to your operating system may be required. Message and data rates may apply.)

New (Charges			
Summa	ary			
				Total
Total New	Charges			\$142.60
Detail				
	UG CHANG d 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
Intere	st Charged			
				Amount
Total Inter	est 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	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	11/19/2013	18.24% (v)	\$0.00	\$0.00
Cash Advances	11/19/2013	26.24% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate		·		



Blue Sky Rewards Monthly Statement of Points and Program News

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 SummaryJuly 1, 2017 - July 31, 2017Opening Points Balance4,325New Points Earned+118Points Redeemed or Adjusted0New Points Balance4,443

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

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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.