



Gold Delta SkyMiles® Credit Card

DOUG CHANG
Closing Date 11/12/17



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Account Ending 1-06008

New Balance **CR\$31.39**
Minimum Payment Due **\$0.00**
Payment Not Required

Delta SkyMiles®

Miles Earned this Period

128



For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Previous Balance	CR\$159.67
Payments/Credits	-\$0.00
New Charges	+\$128.28
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	CR\$31.39
Minimum Payment Due	\$0.00

Credit Limit	\$16,000.00
Available Credit	\$16,031.39
Cash Advance Limit	\$1,900.00
Available Cash	\$1,900.00
Days in Billing Period:	30

Customer Care



Pay by Computer
americanexpress.com/pbc

Customer Care
1-800-430-1000

Pay by Phone
1-800-472-9297



See page 2 for additional information.



See page 2 for important information about your account.



Your credit balance can be applied against future transactions or you may request a refund.



See Page 6 for Important Changes to Your Account Benefits.



See Page 7 for an important Privacy Notice and the following pages for important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution and a notice for WA residents.



Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 4**.



Thank you for your enrollment in AutoPay. No payment is due this month. We will not debit your bank account this month.

Continued on page 3



Payment Coupon

Do not staple or use paper clips



Pay by Computer

americanexpress.com/pbc



Pay by Phone

1-800-472-9297

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



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

Payment Not Required

New Balance
\$31.39CR

AutoPay Amount
\$0.00



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



AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

0000349992083503191 100003139000000000 09 H

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.

Payments
BOX 0001
LOS ANGELES CA
90096-8000

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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Shop where you live. Love where you shop.
Invite friends and family to Shop Small® with you at your favorite small businesses on Small Business Saturday®, Nov 25.
Visit americanexpress.com/shopsmallmap to find places near you.

New Charges

Summary

				Total
Total New Charges				\$128.28

Detail



DOUG CHANG
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				Amount
10/17/17	DENTAL INSURANCE AUTOPAY DENTAL INSURA 877-280-4204 PROMOTIONAL PURCHASE OFFER	RNCHO CORDOVA	CA	\$13.99
10/25/17	COURSERA*COURSERA 650-265-7649 Description COURSERA PROMOTIONAL PURCHASE OFFER	MOUNTAIN VI	CA	\$49.00
10/30/17	VERIZON WIRELESS BILL PAY BILL PAY PROMOTIONAL PURCHASE OFFER	800-922-0204	FL	\$51.05
10/31/17	KAISER PERMANENTE 844-524-7370 Description INSURANCE SALES AND PROMOTIONAL PURCHASE OFFER	844-524-7370	CA	\$1.25
11/01/17	VISIT PATREON.COM/INFO 8778877815 PROMOTIONAL PURCHASE OFFER	SAN FRANCISCO	CA	\$10.00
11/02/17	GOOGLE *GOOGLE STORAGE SELLER PROMOTIONAL PURCHASE OFFER	855-836-3987	CA	\$1.99
11/03/17	Amazon Web Services WEB SERVICES PROMOTIONAL PURCHASE OFFER	AWS.Amazon.com	WA	\$1.00

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on reverse

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.

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

Annual Membership Fee: The annual membership fee for your Account is \$95.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

Plan Fee (Fixed Finance Charge): The Plan It feature will continue to be in effect when your Account renews unless we tell you otherwise. We will charge a Plan Fee of up to 0.70% of each purchase moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase, and other factors. If you have active plans, further details can be found in the Plan It section.

Please refer to page 2 for further important information regarding your account

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Account Ending 1-06008

Renewal Notice continued

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to your Account if you make one or more late payments or if your payment is returned. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

The following APRs apply to your Account as of the Closing Date of this Statement.

(v) Indicates variable rate

* Indicates variable penalty APR will not exceed 29.99%

Purchases

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	11/24/2013		Prime + 11.99%	16.24% (v)
Penalty	11/24/2013		Prime + 25.99%*	29.99% (v)*

Cash Advances

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	11/24/2013		Prime + 21.99%	26.24% (v)
Penalty	11/24/2013		Prime + 25.99%*	29.99% (v)*

Promotional Offers

Rate Description	Transactions Dated		Prime + Margin	APR	Offer Valid Through
	From	To			
Promotional Purchase Offer	07/25/2017	08/13/2018	Not Applicable	9.99%	08/13/2018
Rate Expires 08/13/2018 then will go to 16.24% (v)					

Miles Earned

SkyMiles® Account Number: XXXXXX7307

	Current Period	Year to Date
Miles Earned for Eligible Purchases	128	29,569
Total Bonus Miles Earned	0	186
Total Miles Earned	128	29,755

Gold Delta SkyMiles® Credit Card**Important Change to Your Account Benefits**

We are changing the eligible purchase threshold required to qualify for Diamond Medallion® Status using the Medallion Qualification Dollar (MQD) Waiver. Starting January 1 2018, if the Medallion Qualification Dollars (MQDs) threshold is not met for a Qualification Year, you can qualify for Diamond Medallion status if you have earned the required Medallion Qualification Miles (MQMs) or Medallion Qualification Segments (MQSs) and spend at least \$250,000 in eligible purchases within that Qualification Year on your eligible Delta SkyMiles Credit Card(s). The eligible purchase threshold required to qualify for Platinum, Gold and Silver Medallion Status using the MQD Waiver is not changing. You can still qualify for Platinum, Gold and Silver Medallion Status with the MQD Waiver by spending \$25,000 in eligible purchases during the calendar year with your eligible Delta SkyMiles Credit Card(s).

You can view your Card spending toward the Medallion Qualification Dollar Waiver on your My SkyMiles page on **delta.com** or in the Fly Delta app.

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Rev. 9/2012

FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	<ul style="list-style-type: none"> • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices <p><i>Please note:</i> If you are a <i>new</i> customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
To limit direct marketing	<p>We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail:</p> <ul style="list-style-type: none"> • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact .

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.
What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.</i>
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial companies.</i>

Other important information	
<p>We may transfer personal information to other countries, for example, for customer service or to process transactions.</p> <p>AMEX Assurance Company customers: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law.</p> <p>California: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law.</p> <p>Vermont: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.</p>	



DOUG CHANG
Closing Date 11/12/17

Account Ending 1-06008

Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

- (1) Your name and card account number.
- (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

Notice for residents of Washington State

In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.