



Gold Delta SkyMiles® Credit Card

LARS BENEDETTO

Closing Date 11/06/15 Next Closing Date 12/07/15



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Account Ending 3-31004

New Balance **\$373.88**

Minimum Payment Due **\$35.00**

Payment Due Date **12/01/15[‡]**

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 12/01/15, you may have to pay a late fee of up to \$37.00 and your Purchase APR may be increased to the Penalty APR of 29.24%.

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	12 months	\$413

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

Welcome to the Gold Delta SkyMiles® Card!

Delta SkyMiles®

Miles Earned this Period

373



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

Account Summary

Previous Balance \$0.00
 Payments/Credits -\$0.00
 New Charges +\$373.88
 Fees +\$0.00
 Interest Charged +\$0.00

New Balance **\$373.88**
Minimum Payment Due **\$35.00**

Credit Limit \$1,000.00
 Available Credit \$626.12
 Cash Advance Limit \$200.00
 Available Cash \$200.00
 Days in Billing Period: 26

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.

↓ Please fold on the perforation below, detach and return with your payment ↓



Payment Coupon

Do not staple or use paper clips



Pay by Computer

americanexpress.com/pbc



Pay by Phone

1-800-472-9297

Account Ending 3-31004

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

LARS BENEDETTO
 1302 S BROWNE ST
 SPOKANE WA 99204

Payment Due Date
12/01/15

New Balance
\$373.88

Minimum Payment Due
\$35.00



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

AMERICAN EXPRESS
 P.O. BOX 650448
 DALLAS TX 75265-0448

\$ _____
Amount Enclosed



0000349992275318648 000037388000003500 03 H



Gold Delta SkyMiles® Credit Card

LARS BENEDETTO
Closing Date 11/06/15



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Account Ending 3-31004

New Charges

Summary

	Total
Total New Charges	\$373.88

Detail



LARS BENEDETTO
Card Ending 3-31004

				Amount
10/25/15	ROSAUERS SUPERMARKETSPOKANE WA			\$4.94
	SPOKANE WA			
	5094676812			
10/26/15	THE HOME DEPOT SPOKANE WA			\$289.96
	SPOKANE WA			
	800-654-0688			
10/28/15	THE HOME DEPOT SPOKANE VALLEY WA			\$60.19
	SPOKANE VALLEY WA			
	800-654-0688			
10/28/15	CARL'S JR SPOKANE WA			\$5.44
	SPOKANE WA			
	208-938-4057			
	Description			
	FAST FOOD RESTAURAN			
10/29/15	7-ELEVEN 18043 00071SPOKANE WA			\$5.07
	SPOKANE WA			
	509-624-7179			
	Description	Price		
	GAS/MSC95 73734324	\$5.07		
11/02/15	7-ELEVEN 18043 00071SPOKANE WA			\$8.28
	SPOKANE WA			
	509-624-7179			
	Description	Price		
	GAS/MSC95 88274324	\$8.28		

Fees

	Amount
Total Fees for this Period	\$0.00

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.

2015 Fees and Interest Totals Year-to-Date**Amount**

Total Fees in 2015

\$0.00

Total Interest in 2015

\$0.00

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	10/12/2015		19.24% (v)	\$0.00	\$0.00
Cash Advances	10/12/2015		25.24% (v)	\$0.00	\$0.00
Balance Transfer	10/12/2015		19.24% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					

Miles Earned

SkyMiles® Account Number: XXXXXX3201

	Current Period	Year to Date
Total Miles Earned	373	373