# AMERICAN EXPRESS

#### Blue Cash Everyday® from American Express

GREESHMA UMAPATHI Closing Date 08/22/16 Next Closing Date 09/21/16

Account Ending 8-61007

New Balance\$6,340.36Minimum Payment Due\$131.00

Payment Due Date 09/16/16<sup>‡</sup>

**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	17 years	\$12,226
\$214	3 years	\$7,719 (Savings = \$4,507)

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

See page 2 for important information about your account.

# See page 9 for Important Changes to Your Reward Program.

Continued on page 3

#### **Blue Cash Rewards**

as of Jul 2016

92,49

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

#### **Account Summary**

Previous Balance Payments/Credits New Charges	\$5,370.04 -\$147.00 +\$1,049.34 +\$0.00
Fees	+\$0.00
Interest Charged	+\$67.98

New Balance	\$6,340.36
Minimum Payment Due	\$131.00
Credit Limit	\$6,500.00
Available Credit	\$159.64
Cash Advance Limit	\$700.00
Available Cash	\$159.64
Days in Billing Period: 31	

#### **Customer Care**

Pay by Computer american express.com/pbc

See Page 2 for additional information.







#### **Account Ending 8-61007**

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

GREESHMA UMAPATHI 1736 RAVIZZA AVE SANTA CLARA CA 95051

Payment Due Date 09/16/16

New Balance \$6,340.36

AutoPay Amount \$131.00

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

<sup>&</sup>lt;sup>‡</sup>Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 09/16/16, you may have to pay a late fee of up to \$37.00 and your APRs may be increased to the Penalty APR of 29.49%.

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. Pléase 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

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 the New Balance 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.



**Customer Care & Billing Inquiries International Collect** Large Print & Braille Statements Cash Advance at ATMs Inquiries

1-888-258-3741 Hearing Impaired 1-336-393-1111 **TTY:** 1-800-221-9950 1-888-258-3741 FAX: 1-800-695-9090

1-800-CASH-NOW In NY: 1-800-522-1897



**Website:** american express.com Mobile Site: amexmobile.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

**Payments** BOX 0001 LOS ANGELES CA 90096-8000

#### Change of Address

- 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	
- 1	
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 automátically 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.



GREESHMA UMAPATHI Closing Date 08/22/16

Account Ending 8-61007

(i) We will debit your bank account for your payment of \$131.00 on 09/06/16. 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 by 09/04/16. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 09/16/16.



# Pay with your American Express® Card at more places than ever.

Visit shopsmallnow.com to find nearby small businesses where you can use your Card.

Payments and Credits	
Summary	

	Iotai
Payments	-\$97.00
Credits	-\$50.00
Total Payments and Credits	-\$147.00

Detail	*Indicates posting date	
Payments		Amount
08/06/16*	AUTOPAY PAYMENT RECEIVED - THANK YOU BANK OF AMERICA, NA	-\$97.00
Credits		Amount
07/28/16*	YOUR CASH REWARD/REFUND IS	-\$50.00
	AMERICAN EXPRESS CASH REBATE TRANSACTION	

# New Charges Summary

	Total
Total New Charges	\$1,049.34

#### **Detail**



#### **GREESHMA UMAPATHI**

Card Ending 8-61007

			Amount
07/23/16	PARTY CITY		\$71.79
	SAN JOSE CA		
	9734538600		
	MISC RETAIL		
07/24/16	INDIA CASH & CARRY 6500	00001400475	\$8.69
	SUNNYVALE CA		
	4087357383		
	Description	Price	
	INDIA CASH & CARRY	\$8.69	

		Amount
07/24/16	INDIA CASH & CARRY 650000001400475	\$3.99
	SUNNYVALE CA	
	4087357383	
	Description Price	
	INDIA CASH & CARRY \$3.99	
07/24/16	DOLLAR TREE 000004547	\$7.61
	SANTA CLARA CA	
	8775308733 VARIETY STORES	
07/24/16	WALGREENS	44.52
07/24/16		\$6.53
	8002892273 Description	
	REFER TO RECEIPT	
 07/24/16	CHAAT BHAVAN 0067	\$145.00
	SUNNYVALE CA	
	408-795-1100	
	Description	
	FOOD/BEVERAGE	
07/25/16	INDIA CASH AND CARRY 0000	\$22.03
	SAN JOSE CA	
	408-253-7384	
	Description GROCERY STORES,SUPE	
07/26/16	STATE FARM State Farm	\$195.43
07/20/10	BLOOMINGTON IL	\$195.43
	8009566310	
07/27/16	Fry's Electronics Inc Campbel	\$129.71
07/27/10	Campbell CA	¥122.71
	Fry's Electronics Inc	
08/01/16	INDIA CASH AND CARRY 0000	\$52.52
00/01/10	SAN JOSE CA	Ψ32.32
	408-253-7384	
	Description	
	GROCERY STORES, SUPE	
08/04/16	AplPay FOODMAXX	\$55.97
	SAN JOSE CA	
	4089720681	
08/05/16	SAFEWAY	\$53.25
	SANTA CLARA CA	
	GROCERY STORE	
08/09/16	NEW INDIA BAZAR	\$129.85
	SANTA CLARA CA	
	4082492599	
08/12/16	SAFEWAY STORE	\$8.99
	SAN JOSE CA	
	GROCERY STORE	
08/12/16	UNION 76 10028892	\$20.08
	SAN JOSE CA	,
	UNION 76	



**Detail Continued** 

**Interest Charged** 

Interest Charge on Purchases

08/22/16

# Blue Cash Everyday® from American Express

GREESHMA UMAPATHI Closing Date 08/22/16

Account Ending 8-61007

\$1.09 \$3.99 \$22.18
\$22.18
\$22.18
\$22.18
\$22.18
\$17.59
\$17.59
\$17.59
\$37.64
\$12.06
\$30.24
\$13.11
Amount
\$0.00

Amount

\$64.62

## **Interest Charged Continued**

		Amount
08/22/16	Interest Charge on Promotional Balances	\$3.36
Total Inter	est Charged for this Period	\$67.98

#### **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.

	Amount
Total Fees in 2016	\$3.93
Total Interest in 2016	\$152.91

# **Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transaction		Annual Percentage	Balance Subject to	Interest Charge
	From	То	Rate	Interest Rate	
Purchases	12/30/2014		13.24% (v)	\$5,742.46	\$64.62
Cash Advances	12/30/2014		25.49% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expired	12/30/2014	04/21/2016	13.24% (v)	\$298.34	\$3.36
Total					\$67.98
(v) Variable Rate					



GREESHMA UMAPATHI Closing Date 08/22/16

Account Ending 8-61007

Reward Dollar Summary	Total Reward Dollars as of Jul 2016 Billing Period 92.49
Beginning Reward Dollar Bal	lance +60.99
Reward Dollars Earned*	+31.50
Total Reward Dollar Balanc	ce +92.49

<sup>\*</sup>Reward Dollars Earned this period are pending until the minimum due is paid and your account is in good standing.

#### **Base Reward Dollars**

As of Jul 2016 Billing Period	Qualified Spend \$		<b>Reward Dollars</b>
U.S. Supermarkets	\$154.41	@3%	4.64
U.S. Gas Stations	\$59.47	@2%	1.19
Select U.S. Department Stores	\$58.95	@2%	1.18
Other Eligible Purchases	\$2,448.62	@1%	24.49
Total	\$2,721.45		31.50
Total Qualified Spend This Reward Year	\$7,860.52		

#### **Important Messages**

Visit american express.com/rewarddollars to redeem for cash back, gift cards, and merchandise. Redemptions start at just 25 Reward Dollars.

Remember to pay at least the Minimum Payment Due, by the Payment Due Date, to be eligible to earn or redeem reward dollars and to avoid late fees.

Remember, you can earn a reward of 3% on the first \$6,000 of eligible purchases at U.S. supermarkets in an annual reward year (supermarkets do not include superstores and warehouse clubs), 2% on eligible purchases at U.S. gas stations, 2% on eligible purchases at select major department stores, and 1% on other eligible purchases.

Reward Dollars are calculated on each eligible transaction. The reward dollars shown above have been summarized for informational purposes. For specific details, please visit your online statement.

GREESHMA UMAPATHI Closing Date 08/22/16

Account Ending 8-61007

### **Notice of Important Changes to Your Account Terms**

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. 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. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, effective immediately		
How you can redeem reward dollars	We are clarifying that if you redeem your Reward Dollars for a statement credit, you cannot use the statement credit to pay your Minimum Payment Due.	
The Reward Dollars Summary	As a reminder, a credit to your account may reduce your reward dollars balance. We are clarifying that if a credit to your Card Account places your eligible purchases in a negative status, the Reward Dollars Summary on your billing statement will show a negative balance. It will continue to show a negative balance until you accumulate eligible purchases exceeding the negative balance. (Previously, the agreement stated that if a credit placed your eligible purchases in a negative status, the Rewards Dollars Summary would show a zero balance.)	

ID 12306

#### **Detail of Changes to Your Cardmember Agreement**

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in 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.

#### How you can redeem reward dollars

Effective immediately, in the Supplement to the Cardmember Agreement, the second paragraph of the section *How you can redeem reward dollars* is amended by adding the following at the end of the first paragraph:

Reward Dollars redeemed for a statement credit cannot be used to pay your Minimum Payment Due.

#### The Reward Dollars Summary

Effective immediately, in the Supplement to the Cardmember Agreement, the second paragraph of the section *The Reward Dollars Summary* is deleted in its entirety and replaced with:

If a credit to your Card Account places your eligible purchases in a negative status, the Reward Dollars Summary on your billing statement will show a negative balance. It will continue to show a negative balance until you accumulate eligible purchases exceeding the negative eligible purchases.