



Blue Cash Everyday® from American Express

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GREESHMA UMAPATHI

Closing Date 09/21/16 Next Closing Date 10/21/16

Account Ending 8-61007

New Balance **\$7,243.42**

Minimum Payment Due **\$168.00**

Payment Due Date **10/16/16[‡]**

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 10/16/16, 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%.

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	18 years	\$14,002
\$245	3 years	\$8,819 (Savings = \$5,183)

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

➔ See page 2 for important information about your account.

⚠ **Your account is overlimit** as of the closing date of this statement. If you would like to receive email alerts about payments, spending or fraud protection, you can sign up at americanexpress.com/alerts.

Blue Cash Rewards

as of Aug 2016

61.92

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

Account Summary

Previous Balance \$6,340.36
 Payments/Credits -\$131.00
 New Charges +\$961.76
 Fees +\$0.00
 Interest Charged +\$72.30

New Balance **\$7,243.42**
Minimum Payment Due **\$168.00**

Credit Limit \$6,500.00
 Available Credit \$0.00
 Cash Advance Limit \$700.00
 Available Cash \$0.00
 Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-888-258-3741
Pay by Phone 1-800-472-9297

➔ See Page 2 for additional information.

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Payment Coupon
 Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
 1-800-472-9297

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
10/16/16
 New Balance
\$7,243.42
 AutoPay Amount
\$168.00

☐ 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



0000349992191258779 000724342000016800 18 H




Blue Cash Everyday® from American Express

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GREESHMA UMAPATHI
Closing Date 09/21/16

Account Ending 8-61007

 We will debit your bank account for your payment of \$168.00 on 10/06/16. 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 10/04/16. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 10/16/16.



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

	Total
Payments	-\$131.00
Credits	\$0.00
Total Payments and Credits	-\$131.00

Detail

*Indicates posting date

	Amount
09/06/16* AUTOPAY PAYMENT RECEIVED - THANK YOU BANK OF AMERICA, NA	-\$131.00

New Charges

Summary

	Total
Total New Charges	\$961.76

Detail



GREESHMA UMAPATHI
Card Ending 8-61007

	Amount
08/21/16 UNION 76 10097814 SANTA CLARA CA UNION 76	\$23.51
08/22/16 LYFT *RIDE MON 6PM SAN FRANCISCO CA 8552800278	\$5.75
08/24/16 STATE FARM State Farm BLOOMINGTON IL 8009566310	\$141.33
08/29/16 SHELL OIL 57444598304 SAN JOSE CA AUTO FUEL DISPENSER	\$10.06

Continued on reverse

Detail Continued

		Amount
08/31/16	SHELL OIL 57444598304 SAN JOSE CA AUTO FUEL DISPENSER	\$18.78
09/03/16	THE HOME DEPOT SAN JOSE CA 800-654-0688	\$87.42
09/04/16	LUCKY #759.SAN JOSE CA 000000000992562 SAN JOSE CA 4085786268	\$17.99
09/05/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$43.46
09/05/16	LYFT *RIDE MON 6PM SAN FRANCISCO CA 8552800278	\$9.19
09/07/16	NICK THE GREEK San Jose CA squareup.com/receipts	\$5.92
09/15/16	SWEET RENDEZ VOUS 0000 SAN JOSE CA 408-674-3886 Description FAST FOOD RESTAURAN	\$3.60
09/15/16	OROS THAI RESTAURANT 000286607153561 SAN JOSE CA OROSTHAI@GMAIL.COM	\$40.00
09/17/16	CLASSIC VACATIONS (800)243-6499 CA LUXURY TRAV	\$1.00
09/19/16	STARBUCKS STORE 0693 SAN FRANCISCO CA FAST FOOD RESTAURANT	\$3.25
09/19/16	STARBUCKS STORE 0693 SAN FRANCISCO CA FAST FOOD RESTAURANT	\$4.50
09/20/16	EMERGENCY PHYSICIAN ASSOCIATES EMERGEN SAN JOSE CA 408-947-3999	\$546.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
09/21/16 Interest Charge on Purchases	\$70.26

**Interest Charged Continued**

		Amount
09/21/16	Interest Charge on Promotional Balances	\$2.04
Total Interest Charged for this Period		\$72.30

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.

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	\$3.93
Total Interest in 2016	\$225.21

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	12/30/2014		13.24% (v)	\$6,451.78	\$70.26
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)	\$187.43	\$2.04
Total					\$72.30

(v) Variable Rate

GREESHMA UMAPATHI
Closing Date 09/21/16

Account Ending 8-61007

Reward Dollar Summary**Total Reward Dollars as of Aug 2016 Billing Period**
61.92

Beginning Reward Dollar Balance	+92.49
Reward Dollars Earned*	+19.43
Reward Dollars Redeemed	-50.00
Total Reward Dollar Balance	+61.92

*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 Aug 2016 Billing Period	Qualified Spend \$	Reward Dollars
U.S. Supermarkets	\$424.75 @3%	12.76
U.S. Gas Stations	\$42.26 @2%	0.84
Select U.S. Department Stores	\$0.00 @2%	0.00
Other Eligible Purchases	\$582.33 @1%	5.83
Total	\$1,049.34	19.43
Total Qualified Spend This Reward Year	\$8,909.86	

Reward Dollars Redeemed

Item Redeemed	Quantity	Reward Dollars Redeemed	Date Requested
Statement Credit	2	50.00	07/27/16

Important Messages

Visit americanexpress.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.