# AMERICAN EXPRESS

## Blue Cash Everyday® from American Express

GREESHMA UMAPATHI Closing Date 05/22/16 Next Closing Date 06/21/16

Account Ending 8-61007

New Balance\$1,845.03Minimum Payment Due\$35.00

Payment Due Date 06/16/16<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	7 years	\$2,759
\$62	3 years	\$2,246 (Savings = \$513)

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 06/06/16. 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 06/04/16. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 06/16/16.

Continued on page 3

## **Blue Cash Rewards**

as of Apr 2016

33 23

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

### **Account Summary**

New Balance	\$1,845.03
Minimum Payment Due	\$35.00
Credit Limit	\$6,500.00
Available Credit	\$4,654.97
Cash Advance Limit	\$700.00
Available Cash	\$700.00
Days in Billing Period: 31	

#### **Customer Care**



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

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 06/16/16 New Balance \$1,845.03

AutoPay Amount **\$35.00** 

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 06/16/16, 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 29.49%.

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. 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 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  모

**Website:** americanexpress.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**

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	
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.



Account Ending 8-61007

(i) Please note, your credit limit is \$6,500.00 and your cash limit is \$700.00.

Over 1.6MM more places in the U.S. started accepting American Express® Cards in the last 2 years.\*

\* Based on internal comparison of American Express small merchant locations in

December 2013 to American Express small merchant locations in December 2015.

(i) As a valued Card Member, we want to make you aware that as of June 20, 2016, Costco will no longer accept American Express Cards. However, more places than ever welcome the American Express Card, including Sam's Club and BJ's. Log in at americanexpress.com/amexoffers to explore a variety of shopping and dining offers.

Payments and Credits	1
Summary	

	Total
Payments	-\$35.00
Credits	\$0.00
Total Payments and Credits	-\$35.00

Detail	*Indicates posting date	
Payments		Amount
05/06/16*	AUTOPAY PAYMENT RECEIVED - THANK YOU BANK OF AMERICA, NA	-\$35.00

New Charges	
Summary	

	iotai
Total New Charges	\$1,471.05

## **Detail**



## **GREESHMA UMAPATHI**

Card Ending 8-61007

		Amount
04/21/16	CVS PHARMACY	\$13.07
	CAMPBELL CA	
	8007467287	
	PHARMACIES	
04/21/16	COSTCO WHOLESALE	\$51.46
	SAN JOSE CA	
	4082750199	
04/22/16	MADURAI IDLI KADAI 0000	\$31.21
	SUNNYVALE CA	
	408-738-4354	
	Description	
	EATING PLACES, REST	
04/24/16	LOWE'S	\$30.40
	SAN JOSE CA	
	408-705-9900	

04/24/16 04/26/16	MICHAELS STORES 4814 SAN JOSE CA ARTIST SUPPLY & CRAFT	\$21.74
 04/26/16		
04/26/16	ARTIST SUPPLY & CRAFT	
04/26/16		
	CEP-SAMARITAN MEDICAL 0513	\$15.00
	SAN JOSE CA	
	510-350-2600	
	Description	
	MEDICAL SERVICES	<u>.</u>
04/26/16	STATE FARM State Farm	\$181.92
	BLOOMINGTON IL	
	8009566310	
04/27/16	AMAZON.COM	\$32.57
	AMZN.COM/BILL WA	
	MERCHANDISE	
04/27/16	JET.COM	\$16.98
	855-538-4323 NJ	
	MISC RETAIL	
05/01/16	THE HOME DEPOT  SANTA CLARA CA	\$6.24
05/04/46	800-654-0688	**************************************
05/01/16	BABIES R US SAN JOSE CA	\$60.97
	CHILDREN'S CLOTHING	
	Description	
	TOYS/GAMES/HOBBIES	
05/01/16	IKE'S LOVE AND SAN 542929805387735	\$16.76
	SANTA CLARA CA	
	4082442034	
	TIP \$2.19	
05/01/16	NEW INDIA BAZAR	\$23.87
	SANTA CLARA CA	
	4082492599	
05/01/16	NEW INDIA BAZAR	\$45.15
	SANTA CLARA CA	
	4082492599	
05/02/16	THE HOME DEPOT	\$3.23
	SAN JOSE CA	
	800-654-0688	
05/02/16	MICHAELS STORES 4814	\$11.92
	SAN JOSE CA	
	ARTIST SUPPLY & CRAFT	
05/04/16	BABIES R US	\$27.72
	SAN JOSE CA	
	CHILDREN'S CLOTHING	
	Description TOYS /CAMES / LORDIES	
05/04/45	TOYS/GAMES/HOBBIES	<b>**</b>
05/04/16	OCONNOR HOSPITAL O CONNOR HOSPIT	\$306.57
	SAN JOSE CA HOSPITAL	



SEATTLE

2064415456

WA

\$4.71

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***************************************		Amount
05/05/16	CHERRY STREET COFFEE HOUSE	\$5.11
03, 03, 10	Seattle WA	45
	squareup.com/receipts	
05/05/16	AMAZON.COM	\$46.61
03/03/10	AMZN.COM/BILL WA	¥ 10.01
	MERCHANDISE	
05/05/16	SPACE NEEDLE GIFT SHOP	\$5.47
03/03/10	SEATTLE WA	43.11
	TICKET AGENCY	
05/05/16	SEATTLE 684-PARK 0806	\$5.00
03/03/10	SEATTLE WA	<b>\$5.00</b>
	206-684-7275	
	Description	
	9399	
05/05/16	SEATTLE 684-PARK 0806	\$1.50
	SEATTLE WA	
	206-684-7275	
	Description	
	9399	
05/05/16	SPACE NEEDLE TICKETS	\$75.60
	SEATTLE WA	
	CARD & SOUVENIR STORE	
05/05/16	SEATTLE 684-PARK 0806	\$2.00
	SEATTLE WA	
	206-684-7275	
	Description 9399	
05/05/16	ZEEKS PIZZA	\$41.00
03/03/10	SEATTLE WA	<b>р-1.00</b>
	2063740775	
	Description	
	RESTAURANT CHARGES	
05/05/16	TOYS 'R' US	\$1.09
	TUKWILA WA	
	HOBBY, TOY & GAME	
	Description	
	TOYS/GAMES/HOBBIES	
05/05/16	TOYS 'R' US	\$29.57
	TUKWILA WA	
	HOBBY, TOY & GAME	
	Description TOYS/GAMES/HOBBIES	
05/05/16	EXPRESSLY NORTHWEST	\$5.47
03/03/10	SEATTLE WA	\$5.47
	CARD & SOUVENIR STORE	
05/07/16		*22.00
05/07/16	KASTOORI GRILL 650000007838835	\$32.00

Detail (	Continued	
		Amount
05/07/16	RED LION HOTEL BOTHELL 000000001	\$11.15
	BOTHELL WA	
	Arrival Date Departure Date	
	05/06/16 05/07/16	
	00000000 LODGING	
05/10/16	AMAZON MKTPLACE PMTS	\$37.32
	AMZN.COM/BILL WA	¥37.32
	MERCHANDISE	
05/11/16	AMAZON MKTPLACE PMTS	\$22.81
	AMZN.COM/BILL WA	
	BOOK STORES	
05/17/16	EMERGENCY PHYSICIAN ASSOCIATES EMERGEN	\$140.43
	SAN JOSE CA	
	408-947-3999	
05/17/16	QUEST DIAGNOSTICS	\$31.05
	800-758-6047 CA	
	4002377040 91304	
05/18/16	MOD PIZZA VILLAGE OAKS 19 ECOM 6500000	\$8.99
	SAN JOSE CA	
	6694005375	
05/20/16	THE MYNT 542929805812575	\$72.10
	SAN JOSE CA	
	4089739673	
	TIP \$12.00	

## **Fees**

	Amount
Total Fees for this Period	\$0.00

## **Interest Charged**

		Amount
05/22/16	Interest Charge on Purchases	\$9.40
05/22/16	Interest Charge on Promotional Balances	\$4.80
Total Interest Charged for this Period		\$14.20

## **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.

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2016 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2016	\$0.00
Total Interest in 2016	\$14.20

## **Interest Charge Calculation**

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

	Transactio From	ns Dated To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	FIOIII	10	nate	interest hate	
Purchases	12/30/2014		13.24% (v)	\$835.05	\$9.40
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)	\$426.62	\$4.80
Total					\$14.20
(v) Variable Rate					



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Reward Dollar Summary	Total Reward Dollars as of Apr 2016 Billing Period 33.23
Beginning Reward Dollar Balance	e +22.12
Reward Dollars Earned*	+11.11
Total Reward Dollar Balance	+33.23

<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 Apr 2016 Billing Period	Qualified Spend \$		<b>Reward Dollars</b>
U.S. Supermarkets	\$160.34	@3%	4.82
U.S. Gas Stations	\$43.11	@2%	0.86
Select U.S. Department Stores	\$0.00	@2%	0.00
Other Eligible Purchases	\$543.33	@1%	5.43
Total	\$746.78		11.11
Total Qualified Spend This Reward Year	\$2,851.12		

#### **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.



Account Ending 8-61007

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#### **CITI TRENDS**

Enjoy value-priced urban fashion apparel, shoes, accessories and home décor for the entire family. Visit **cititrends.com** 

Visit **cititrends.com** for a location near you.

#### **FLIPBELT.COM**

Say goodbye to the armband. One of the sleek new ways to carry your phone, cards, keys or cash. Visit **flipbelt.com** for more info.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.



Save \$50 on a 4-Night Vacation Package at any on-site hotel when you pay with any American Express® Card.\* Must book now through July 31, 2016 for travel by December 31, 2016 using Promotion Code: UNIAMEX.\*\*

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