

Blue Cash Everyday® from American Express

GREESHMA UMAPATHI Closing Date 07/22/16 Next Closing Date 08/22/16

Account Ending 8-61007

New Balance \$5,370.04 Minimum Payment Due \$97.00

Payment Due Date 08/16/16[‡]

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	15 years	\$10,190
\$182	3 years	\$6,538 (Savings = \$3,652)

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 8 for an Important Change to Your Account Terms.

Continued on page 3

Blue Cash Rewards

as of Jun 2016

60.99

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

Account Summary

Previous Balance	\$2,657.55
Payments/Credits	-\$53.00
New Charges	+\$2,721.45
Fees	+\$0.00
Interest Charged	+\$44.04

New Balance	\$5,370.04
Minimum Payment Due	\$97.00
Credit Limit	\$6,500.00
Available Credit	\$1,129.96
Cash Advance Limit	\$700.00
Available Cash	\$700.00
Days in Billing Period: 31	

Customer Care

Pay by Computer americanexpress.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 **08/16/16**New Balance **\$5,370.04**

AutoPay Amount **\$97.00**

Amount Enclosed

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

AMERICAN EXPRESS BOX 0001 LOS ANGELES CA 90096-8000

[‡]Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 08/16/16, 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: 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

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) We will debit your bank account for your payment of \$97.00 on 08/06/16. 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 08/04/16. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 08/16/16.



More places than ever welcome your Card.

Visit <u>americanexpress.com/shopsmallmap</u> to find nearby small businesses where you can use your Card.

Payments and Credits	,
Summary	
	Total

Payments	-\$53.00
Credits	\$0.00
Total Payments and Credits	-\$53.00

Detail	*Indicates posting date	
Payments		Amount
07/06/16*	AUTOPAY PAYMENT RECEIVED - THANK YOU BANK OF AMERICA, NA	-\$53.00

New Charges	
Summary	

Total New Charges \$2,721.45

Detail



GREESHMA UMAPATHI

Card Ending 8-61007

		Amount
06/21/16	OCONNOR HOSPITAL 0870	\$367.67
	SAN JOSE CA	
	650-551-6797	
	Description	
	MEDICAL SERVICES	
06/23/16	CHEVRON 0095764/UNBRANDED	\$21.79
	SAN JOSE CA	
	SERVICE STN	
	Description	
	UNBRANDED	
	TAX	

		Amount
06/23/16	CHEVRON 0096461/UNBRANDED SAN JOSE CA	\$23.00
	SERVICE STN	
	Description	
	UNBRANDED	
	TAX	
06/23/16	JIFFY LUBE	\$56.95
	SAN JOSE CA	
	408-227-8794	
	Description	
	AUTO SERVICES	
06/24/16	STATE FARM State Farm	\$195.43
	BLOOMINGTON IL	
	8009566310	
06/24/16	PEET'S COFFEE SFO-#3	\$6.95
	SAN FRANCISCO CA	
	FAST FOOD RESTAURANT	
	FOOD/BEVERAGE \$6.95	
06/28/16	FOODMAXX	\$13.20
	SAN JOSE CA	
	4089720681	
07/03/16	FOODMAXX	\$12.83
	SAN JOSE CA	
	4089720681	
07/03/16	WHOLEFDS BLL 10320 000000419	\$23.35
	SAN JOSE CA	
	4082663700	
	Description Price	
	GROCERY STORES \$23.35	
07/05/16	CEP-SAMARITAN MEDICAL 0513	\$29.24
	SAN JOSE CA	
	510-350-2600	
	Description AFFICIAL SERVICES	
	MEDICAL SERVICES	
07/06/16	AMAZON.COM	\$46.61
	AMZN.COM/BILL WA	
	MERCHANDISE	
07/06/16	NEW INDIA BAZAR	\$70.23
	SANTA CLARA CA	
	4082492599	
07/09/16	LUCKY #763.SAN JOSE CA 00000000992566	\$6.53
	SAN JOSE CA	
	4085788484	
07/09/16	SHELL OIL 57444598304	\$4.62
	SAN JOSE CA	
	AUTO FUEL DISPENSER	
07/09/16	KOHL'S	\$58.95
	SAN JOSE CA	
	7447 951231	



Blue Cash Everyday® from American Express

GREESHMA UMAPATHI Closing Date 07/22/16

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		Amount
07/10/16	LUCKY #759.SAN JOSE CA 00000000992562	\$28.27
	SAN JOSE CA	
	4085786268	
07/10/16	SHELL OIL 57444220305	\$10.06
	SAN JOSE CA	
	AUTO FUEL DISPENSER	
07/12/16	SANGEETHA RESTAURANT	\$38.00
	SUNNYVALE CA	
	RESTAURANT	
07/13/16	LYFT *RIDE WED 10AM	\$2.00
	SAN FRANCISCO CA	
	8552800278	
07/13/16	LYFT *RIDE WED 9AM	\$2.00
	SAN FRANCISCO CA	
	8552800278	
07/13/16	CALTRAIN 1000 SAN FRAN 0001	\$9.75
	SAN FRANCISCO CA	
	650-508-6200	
	Description	
	HARRIS BANK	
07/15/16	BERRY APPLEMAN & LEIDE	\$1,575.00
	SAN FRANCISCO CA	
	415-398-1800	
	Description BAL-TRTIND	
07/16/16	LOWE'S	\$80.31
77/10/10	SAN JOSE CA	\$00.51
	408-705-9900	
07/18/16	81977 - 1455 MARKET STREET GAR SPRK819	\$14.00
77, 10, 10	SAN FRANCISCO CA	ψ1 1.00
	3122742000	
	Description Price	
	PARKING FEES \$14.00	
07/19/16	WWW.NEWEGG.COM	\$24.71
	800-390-1119 CA	
	281449775 95138-	

	Aillouit
Total Fees for this Period	\$0.00

Interest Charged

		Amount
07/22/16	Interest Charge on Purchases	\$39.86

Interest Charged Continued

		Amount
07/22/16	Interest Charge on Promotional Balances	\$4.18
Total Interest Charged for this Period \$44.0		

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	\$84.93

Interest Charge Calculation

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

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	12/30/2014	13.24% (v)	\$3,542.00	\$39.86
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)	\$371.62	\$4.18
Total				\$44.04
(v) Variable Rate				



Account Ending 8-61007

Reward Dollar Summary	Total Reward Dollars as of Jun 2016 Billing Period 60.99
Beginning Reward Dollar Bala	nnce +49.32
Reward Dollars Earned*	+11.67
Total Reward Dollar Balance	e +60.99

^{*}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 Jun 2016 Billing Period	Qualified Spend \$		Reward Dollars	
U.S. Supermarkets	\$147.05	@3%	4.39	
U.S. Gas Stations	\$59.09	@2%	1.18	
Select U.S. Department Stores	\$0.00	@2%	0.00	
Other Eligible Purchases	\$610.76	@1%	6.10	
Total	\$816.90		11.67	
Total Qualified Spend This Reward Year	\$5,139.07			

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.

Blue Cash Everyday® from American Express

Notice of Important Change to Your Cardmember Agreement

We are making changes to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Summary of Changes, Effective Immediately		
Annual Membership We are removing the sentence that states "You may have up to 3 additional cards." There is no fee for additional cards.		

ID 10950

See the reverse side for the Detail of Changes to your Cardmember Agreement.



Account Ending 8-61007

Details of Important 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. 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.

Annual Membership

Effective immediately, the *How Rates and Fees Work* table on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership* row and replacing it with the following:

Annual Membership	This fee is on the Rates and Fees Table on page 1 of Part 1.
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Account Ending 8-61007

Now Accepting American Express® Cards

CROSSROADS TRADING

Resale fashion stores with current inventory of on-trend, name-brand clothing and accessories for men & women at great prices.

Crossroadstrading.com.

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.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.