



Blue Cash Everyday® from American Express

p. 1/9

GREESHMA UMAPATHI

Closing Date 04/21/16 Next Closing Date 05/22/16

Account Ending 8-61007

New Balance **\$394.78**
Minimum Payment Due **\$35.00**
Payment Due Date **05/16/16[‡]**

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 05/16/16, 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%.

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	13 months	\$424

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

See page 2 for important information about your account.

We will debit your bank account for your payment of \$35.00 on 05/06/16. 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 05/04/16. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 05/16/16.

Blue Cash Rewards

as of Mar 2016

22.12

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

Account Summary

Previous Balance	\$2,967.80
Payments/Credits	-\$3,319.80
New Charges	+\$746.78
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$394.78**
Minimum Payment Due **\$35.00**

Credit Limit	\$3,500.00
Available Credit	\$3,105.22
Cash Advance Limit	\$700.00
Available Cash	\$700.00
Days in Billing Period:	30

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

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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
05/16/16
New Balance
\$394.78
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



0000349992191258779 000039478000003500 1& H

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.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

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Payments and Credits**Summary**

	Total
Payments	-\$3,319.80
Credits	\$0.00
Total Payments and Credits	-\$3,319.80

Detail *Indicates posting date

Payments	Amount
03/31/16* PAYMENT RECEIVED - THANK YOU	-\$3,319.80

New Charges**Summary**

	Total
Total New Charges	\$746.78

DetailGREESHMA UMAPATHI
Card Ending 8-61007

	Amount
03/22/16 INTUIT *TURBOTAX 800-446-8848 CA SOFTWARE	\$39.99
03/24/16 STATE FARM State Farm BLOOMINGTON IL 8009566310	\$181.92
03/25/16 INDIA CASH & CARRY 650000001400475 SUNNYVALE CA 4087357383 Description Price INDIA CASH & CARRY \$23.61	\$23.61
03/25/16 INDIA CASH & CARRY 650000001400475 SUNNYVALE CA 4087357383 Description Price INDIA CASH & CARRY \$75.17	\$75.17
03/25/16 SPORTS BASEMENT 0002 SUNNYVALE CA 800-869-6670 Description SPORTING GOODS/APPA	\$9.24
03/25/16 RANGOLI 000000001 SANTA CLARA CA 4082441160 Description REFER TO RECEIPT	\$22.07

Detail Continued

		Amount
03/26/16	GOOGLE *WHOLE FOODS G.CO/PAYHELP# CA SELLER	\$29.95
03/26/16	GOOGLE *COSTCO G.CO/PAYHELP# CA SELLER	\$12.88
04/02/16	BUY BUY BABY SAN JOSE CA 408-267-4205	\$2.78
04/02/16	COSTCO WHOLESALE SAN JOSE CA 4087230964	\$68.15
04/03/16	THALI SANTA CLARA CA squareup.com/receipts	\$42.49
04/03/16	NEW INDIA BAZAR SANTA CLARA CA 4082492599	\$61.56
04/08/16	GOOGLE *TARGET G.CO/PAYHELP# CA SELLER	\$30.59
04/11/16	ALLERGY & ASTHMA ASS SAN JOSE CA 4085530704	\$103.27
04/19/16	SHELL OIL 57444598304 SAN JOSE CA AUTO FUEL DISPENSER	\$43.11

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.

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2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	\$0.00
Total Interest in 2016	\$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	12/30/2014		13.24% (v)	\$0.00	\$0.00
Cash Advances	12/30/2014		25.49% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 04/21/2016 then will go to 13.24% (v)*	12/30/2014	04/21/2016	0.00%	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.

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Reward Dollar Summary**Total Reward Dollars as of Mar 2016 Billing Period**
22.12

Beginning Reward Dollar Balance	+59.60
Reward Dollars Earned*	+12.52
Reward Dollars Redeemed	-50.00
Total Reward Dollar Balance	+22.12

*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 Mar 2016 Billing Period	Qualified Spend \$	Reward Dollars
U.S. Supermarkets	\$159.97 @3%	4.81
U.S. Gas Stations	\$0.00 @2%	0.00
Select U.S. Department Stores	\$0.00 @2%	0.00
Other Eligible Purchases	\$772.68 @1%	7.71
Total	\$932.65	12.52
Total Qualified Spend This Reward Year	\$2,104.34	

Reward Dollars Redeemed

Item Redeemed	Quantity	Reward Dollars Redeemed	Date Requested
Statement Credit	2	50.00	03/16/16

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.



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Now Accepting
American Express®
Cards

ALDI

Shop for high-quality weekly must-haves such as fresh produce and organics, dairy, gluten-free foods, USDA Choice beef, bakery, and household items.

aldi.us.

TOPSAIL REALTY INC.

For over 40 years we have been serving ocean front vacation rentals in sunny Surf City and Topsail Beach, NC.

Visit **topsail-realty.com** or
800-526-6432.

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.