

Blue Cash Everyday® from American Express

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[‡]

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.

Continued on page 3

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



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

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips





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

[‡]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%.

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	
- 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 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.



GREESHMA UMAPATHI Closing Date 09/21/16

Account Ending 8-61007

(i) 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
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Summary

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

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

New Charges

Summary

Total New Charges \$961.76

Detail



GREESHMA UMAPATHI

Card Ending 8-61007

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

	CUELL OIL CTAAACOOOA	Amount
08/31/16	SHELL OIL 57444598304	\$18.78
	SAN JOSE CA	
00/02/46	AUTO FUEL DISPENSER	407.40
09/03/16	THE HOME DEPOT	\$87.42
	SAN JOSE CA 800-654-0688	
00/04/16	LUCKY #759.SAN JOSE CA 00000000992562	¢17.00
09/04/16	SAN JOSE CA	\$17.99
	4085786268	
09/05/16	AMAZON.COM	\$43.46
02/03/10	AMZN.COM/BILL WA	0 г.сг ф
	MERCHANDISE	
09/05/16	LYFT *RIDE MON 6PM	\$9.19
02,03,.0	SAN FRANCISCO CA	422
	8552800278	
 09/07/16	NICK THE GREEK	\$5.92
	San Jose CA	
	squareup.com/receipts	
09/15/16	SWEET RENDEZ VOUS 0000	\$3.60
	SAN JOSE CA	
	408-674-3886	
	Description	
	FAST FOOD RESTAURAN	
09/15/16	OROS THAI RESTAURANT 000286607153561	\$40.00
	SAN JOSE CA	
	OROSTHAI@GMAIL.COM	
09/17/16	CLASSIC VACATIONS	\$1.00
	(800)243-6499 CA	
00/10/10	LUXURY TRAV	* 2.25
09/19/16	STARBUCKS STORE 0693	\$3.25
	SAN FRANCISCO CA FAST FOOD RESTAURANT	
00/10/16		¢4.50
09/19/16	STARBUCKS STORE 0693 SAN FRANCISCO CA	\$4.50
	FAST FOOD RESTAURANT	
00/20/16	EMERGENCY PHYSICIAN ASSOCIATES EMERGEN	\$E46.00
09/20/16	SAN JOSE CA	\$546.00
	408-947-3999	
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	Amount
Total Fees for this Period	\$0.00

Interest Charged

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

GREESHMA UMAPATHI Closing Date 09/21/16

Account Ending 8-61007

Interest Charged Continued

		Amount
09/21/16	Interest Charge on Promotional Balances	\$2.04
Total Intere	est 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 From To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
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

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Reward Dollar Summary	Total Reward Dollars as of Aug 2016 Billing Period 61.92	
Beginning Reward Dollar Bala	nce +92.49	
Reward Dollars Earned*	+19.43	
Reward Dollars Redeemed	-50.00	
Total Reward Dollar Balance	e +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 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.