



# Blue Cash Everyday® from American Express

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GREESHMA UMAPATHI

Closing Date 08/22/16 Next Closing Date 09/21/16

Account Ending 8-61007

**New Balance** **\$6,340.36**

**Minimum Payment Due** **\$131.00**

**Payment Due Date** **09/16/16<sup>‡</sup>**

<sup>‡</sup>**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 09/16/16, 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	17 years	\$12,226
\$214	3 years	\$7,719 (Savings = \$4,507)

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 9 for Important Changes to Your Reward Program.**

## Blue Cash Rewards

as of Jul 2016

**92.49**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

## Account Summary

Previous Balance \$5,370.04

Payments/Credits -\$147.00

New Charges +\$1,049.34

Fees +\$0.00

Interest Charged +\$67.98

**New Balance** **\$6,340.36**

**Minimum Payment Due** **\$131.00**

Credit Limit \$6,500.00

Available Credit \$159.64

Cash Advance Limit \$700.00

Available Cash \$159.64

Days in Billing Period: 31

## Customer Care

**Pay by Computer**  
[americanexpress.com/pbc](http://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](http://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  
**09/16/16**

New Balance  
**\$6,340.36**

AutoPay Amount  
**\$131.00**

☐ 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 000634036000013100 1& H

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



## Blue Cash Everyday® from American Express

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GREESHMA UMAPATHI  
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**i** We will debit your bank account for your payment of \$131.00 on 09/06/16. 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 09/04/16. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 09/16/16.



**Pay with your American Express® Card  
at more places than ever.**

Visit [shopsmallnow.com](http://shopsmallnow.com) to find nearby small businesses where you can use your Card.

### Payments and Credits

#### Summary

	Total
<b>Payments</b>	-\$97.00
<b>Credits</b>	-\$50.00
<b>Total Payments and Credits</b>	<b>-\$147.00</b>

#### Detail

\*Indicates posting date

Payments	Amount
08/06/16* AUTOPAY PAYMENT RECEIVED - THANK YOU BANK OF AMERICA, NA	-\$97.00
Credits	Amount
07/28/16* YOUR CASH REWARD/REFUND IS AMERICAN EXPRESS CASH REBATE TRANSACTION	-\$50.00

### New Charges

#### Summary

	Total
<b>Total New Charges</b>	<b>\$1,049.34</b>

#### Detail



**GREESHMA UMAPATHI**  
Card Ending 8-61007

	Amount
07/23/16 PARTY CITY SAN JOSE CA 9734538600 MISC RETAIL	\$71.79
07/24/16 INDIA CASH & CARRY 650000001400475 SUNNYVALE CA 4087357383 Description Price INDIA CASH & CARRY \$8.69	\$8.69

Continued on reverse

<b>Detail Continued</b>
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			<b>Amount</b>
07/24/16	INDIA CASH & CARRY 650000001400475		\$3.99
	SUNNYVALE CA		
	4087357383		
	Description	Price	
	INDIA CASH & CARRY	\$3.99	
07/24/16	DOLLAR TREE 000004547		\$7.61
	SANTA CLARA CA		
	8775308733		
	VARIETY STORES		
07/24/16	WALGREENS		\$6.53
	SAN JOSE CA		
	8002892273		
	Description		
	REFER TO RECEIPT		
07/24/16	CHAAT BHAVAN 0067		\$145.00
	SUNNYVALE CA		
	408-795-1100		
	Description		
	FOOD/BEVERAGE		
07/25/16	INDIA CASH AND CARRY 0000		\$22.03
	SAN JOSE CA		
	408-253-7384		
	Description		
	GROCERY STORES,SUPE		
07/26/16	STATE FARM State Farm		\$195.43
	BLOOMINGTON IL		
	8009566310		
07/27/16	Fry's Electronics Inc. - Campbel		\$129.71
	Campbell CA		
	Fry's Electronics Inc. -		
08/01/16	INDIA CASH AND CARRY 0000		\$52.52
	SAN JOSE CA		
	408-253-7384		
	Description		
	GROCERY STORES,SUPE		
08/04/16	ApI Pay FOODMAXX		\$55.97
	SAN JOSE CA		
	4089720681		
08/05/16	SAFEWAY		\$53.25
	SANTA CLARA CA		
	GROCERY STORE		
08/09/16	NEW INDIA BAZAR		\$129.85
	SANTA CLARA CA		
	4082492599		
08/12/16	SAFEWAY STORE		\$8.99
	SAN JOSE CA		
	GROCERY STORE		
08/12/16	UNION 76 10028892		\$20.08
	SAN JOSE CA		
	UNION 76		

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**Detail Continued**

			Amount
08/13/16	DOLLAR TREE 000004547 SANTA CLARA CA 8775308733 VARIETY STORES		\$1.09
08/17/16	INDIA CASH & CARRY 650000001400475 SUNNYVALE CA 4087357383 Description Price INDIA CASH & CARRY \$3.99		\$3.99
08/17/16	DE ANZA GASOLINE 000000000014128 SAN JOSE CA 4087362500		\$22.18
08/17/16	SMARTNFINAL530005303 9291 1005303 SAN JOSE CA 000-0000000		\$17.59
08/20/16	NEW INDIA BAZAR SANTA CLARA CA 4082492599		\$37.64
08/21/16	SANGEETHA RESTAURANT SUNNYVALE CA RESTAURANT		\$12.06
08/21/16	PATEL BROTHERS 542929803324227 SANTA CLARA CA 4082613555 Description Price GROCERY STORES, SUP \$30.24		\$30.24
08/22/16	IKE'S LOVE AND SAN 542929805387735 SANTA CLARA CA 4082442034 TIP \$1.71		\$13.11

**Fees**

		Amount
<b>Total Fees for this Period</b>		<b>\$0.00</b>

**Interest Charged**

		Amount
08/22/16	Interest Charge on Purchases	\$64.62

Continued on reverse

**Interest Charged Continued**

		Amount
08/22/16	Interest Charge on Promotional Balances	\$3.36
<b>Total Interest Charged for this Period</b>		<b>\$67.98</b>

**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		\$152.91

**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)	\$5,742.46	\$64.62
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)	\$298.34	\$3.36
<b>Total</b>					<b>\$67.98</b>

(v) Variable Rate

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**Reward Dollar Summary****Total Reward Dollars as of Jul 2016 Billing Period**  
**92.49**

Beginning Reward Dollar Balance +60.99

Reward Dollars Earned\* +31.50

**Total Reward Dollar Balance +92.49****\*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 Jul 2016 Billing Period	Qualified Spend \$	Reward Dollars
U.S. Supermarkets	\$154.41 @3%	4.64
U.S. Gas Stations	\$59.47 @2%	1.19
Select U.S. Department Stores	\$58.95 @2%	1.18
Other Eligible Purchases	\$2,448.62 @1%	24.49
<b>Total</b>	<b>\$2,721.45</b>	<b>31.50</b>
<b>Total Qualified Spend This Reward Year</b>	<b>\$7,860.52</b>	

**Important Messages**

Visit [americanexpress.com/rewarddollars](http://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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## Notice of Important Changes to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. 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. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, effective immediately	
<b>How you can redeem reward dollars</b>	We are clarifying that if you redeem your <i>Reward Dollars</i> for a statement credit, you cannot use the statement credit to pay your Minimum Payment Due.
<b>The <i>Reward Dollars Summary</i></b>	As a reminder, a credit to your account may reduce your reward dollars balance. We are clarifying that if a credit to your Card Account places your eligible purchases in a negative status, the Reward Dollars Summary on your billing statement will show a negative balance. It will continue to show a negative balance until you accumulate eligible purchases exceeding the negative balance. (Previously, the agreement stated that if a credit placed your eligible purchases in a negative status, the Rewards Dollars Summary would show a zero balance.)

ID 12306

**Detail of 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.

**How you can redeem reward dollars**

Effective immediately, in the Supplement to the Cardmember Agreement, the second paragraph of the section *How you can redeem reward dollars* is amended by adding the following at the end of the first paragraph:

Reward Dollars redeemed for a statement credit cannot be used to pay your Minimum Payment Due.

**The Reward Dollars Summary**

Effective immediately, in the Supplement to the Cardmember Agreement, the second paragraph of the section *The Reward Dollars Summary* is deleted in its entirety and replaced with:

If a credit to your Card Account places your eligible purchases in a negative status, the Reward Dollars Summary on your billing statement will show a negative balance. It will continue to show a negative balance until you accumulate eligible purchases exceeding the negative eligible purchases.