



# Blue Cash Everyday® from American Express

p. 1/11

GREESHMA UMAPATHI

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

Account Ending 8-61007

**New Balance** **\$1,845.03**

**Minimum Payment Due** **\$35.00**

**Payment Due Date** **06/16/16<sup>‡</sup>**

<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%.

**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.

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.

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## Blue Cash Rewards

as of Apr 2016

**33.23**

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

## Account Summary

Previous Balance \$394.78  
 Payments/Credits -\$35.00  
 New Charges +\$1,471.05  
 Fees +\$0.00  
 Interest Charged +\$14.20

**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

**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.

**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  
**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**



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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).



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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.

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](http://americanexpress.com/amexoffers) to explore a variety of shopping and dining offers.

### Payments and Credits

#### Summary

	Total
Payments	-\$35.00
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$35.00</b>

#### Detail \*Indicates posting date

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

### New Charges

#### Summary

	Total
<b>Total New Charges</b>	<b>\$1,471.05</b>

#### Detail



**GREESHMA UMAPATHI**  
Card Ending 8-61007

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

Continued on reverse

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

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**Detail Continued**

		<b>Amount</b>
05/05/16	CHERRY STREET COFFEE HOUSE Seattle WA squareup.com/receipts	\$5.11
05/05/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$46.61
05/05/16	SPACE NEEDLE GIFT SHOP SEATTLE WA TICKET AGENCY	\$5.47
05/05/16	SEATTLE 684-PARK 0806 SEATTLE WA 206-684-7275 Description 9399	\$5.00
05/05/16	SEATTLE 684-PARK 0806 SEATTLE WA 206-684-7275 Description 9399	\$1.50
05/05/16	SPACE NEEDLE TICKETS SEATTLE WA CARD & SOUVENIR STORE	\$75.60
05/05/16	SEATTLE 684-PARK 0806 SEATTLE WA 206-684-7275 Description 9399	\$2.00
05/05/16	ZEEKS PIZZA SEATTLE WA 2063740775 Description RESTAURANT CHARGES	\$41.00
05/05/16	TOYS 'R' US TUKWILA WA HOBBY, TOY & GAME Description TOYS/GAMES/HOBBIES	\$1.09
05/05/16	TOYS 'R' US TUKWILA WA HOBBY, TOY & GAME Description TOYS/GAMES/HOBBIES	\$29.57
05/05/16	EXPRESSLY NORTHWEST SEATTLE WA CARD & SOUVENIR STORE	\$5.47
05/07/16	KASTOORI GRILL 650000007838835 SEATTLE WA 2064415456 TIP	\$32.00 \$4.71

Continued on reverse

**Detail Continued**

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

**Fees**

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

**Interest Charged**

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



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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.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
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
<b>Total</b>					<b>\$14.20</b>

(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 +22.12

Reward Dollars Earned\* +11.11

**Total Reward Dollar Balance +33.23****\*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 \$	Reward Dollars
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
<b>Total</b>	<b>\$746.78</b>	<b>11.11</b>
<b>Total Qualified Spend This Reward Year</b>	<b>\$2,851.12</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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Now Accepting  
American Express®  
Cards

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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.



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