



Blue Cash Everyday® from American Express

p. 1/11

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[‡]**

‡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%.

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.

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

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

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
08/16/16
New Balance
\$5,370.04
AutoPay Amount
\$97.00

☐ 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 000537004000009700 1& H



Blue Cash Everyday® from American Express

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GREESHMA UMAPATHI
Closing Date 07/22/16

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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 americanexpress.com/shopsmallmap
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
Total New Charges	\$2,721.45

Detail



GREESHMA UMAPATHI
Card Ending 8-61007

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

Continued on reverse

Detail Continued

				Amount
06/23/16	CHEVRON 0096461/UNBRANDED			\$23.00
	SAN JOSE CA			
	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			
	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 000000000992566			\$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			

GREESHMA UMAPATHI
Closing Date 07/22/16

Account Ending 8-61007

Detail Continued

		Amount
07/10/16	LUCKY #759.SAN JOSE CA 000000000992562 SAN JOSE CA 4085786268	\$28.27
07/10/16	SHELL OIL 57444220305 SAN JOSE CA AUTO FUEL DISPENSER	\$10.06
07/12/16	SANGEETHA RESTAURANT SUNNYVALE CA RESTAURANT	\$38.00
07/13/16	LYFT *RIDE WED 10AM SAN FRANCISCO CA 8552800278	\$2.00
07/13/16	LYFT *RIDE WED 9AM SAN FRANCISCO CA 8552800278	\$2.00
07/13/16	CALTRAIN 1000 SAN FRAN 0001 SAN FRANCISCO CA 650-508-6200 Description HARRIS BANK	\$9.75
07/15/16	BERRY APPLEMAN & LEIDE SAN FRANCISCO CA 415-398-1800 Description BAL-TRTIND	\$1,575.00
07/16/16	LOWE'S SAN JOSE CA 408-705-9900	\$80.31
07/18/16	81977 - 1455 MARKET STREET GAR SPRK819 SAN FRANCISCO CA 3122742000 Description Price PARKING FEES \$14.00	\$14.00
07/19/16	WWW.NEWEGG.COM 800-390-1119 CA 281449775 95138-	\$24.71

Fees

		Amount
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		\$44.04

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 Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
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

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Reward Dollar Summary**Total Reward Dollars as of Jun 2016 Billing Period**
60.99

Beginning Reward Dollar Balance +49.32

Reward Dollars Earned* +11.67

Total Reward Dollar Balance +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 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.

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 at no charge." There is no fee for additional cards.

ID 10950

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



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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 <i>Rates and Fees Table</i> on page 1 of Part 1.
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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.