



Blue Cash® from American Express

p. 1/9

SHAN CHE

Closing Date 11/27/15 Next Closing Date 12/29/15

Account Ending 2-54008

New Balance **\$1,632.28**
Minimum Payment Due **\$35.00**
Payment Due Date **12/23/15[‡]**

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 12/23/15, 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 29.24%.

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	6 years	\$2,583
\$58	3 years	\$2,075 (Savings = \$508)

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

See page 2 for important information about your account.

New York residents may contact the New York Department of Financial Services to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

Blue Cash Rewards

as of Oct 2015

355.73

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

Account Summary

Previous Balance \$3,247.33
Payments/Credits -\$3,257.33
New Charges +\$1,642.28
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$1,632.28**
Minimum Payment Due **\$35.00**

Credit Limit \$20,000.00
Available Credit \$18,367.72
Cash Advance Limit \$1,000.00
Available Cash \$1,000.00
Days in Billing Period: 29

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.

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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.

SHAN CHE
21 ISLAND ST
PLAINVIEW NY 11803-4615

Payment Due Date
12/23/15
New Balance
\$1,632.28
AutoPay Amount
\$1,632.28

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

\$ _____
Amount Enclosed



0000349991399450469 000163228000003500 25 1




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 We will debit your bank account for your payment of \$1,632.28 on 12/21/15. 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 12/19/15. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 12/23/15.

Payments and Credits

Summary

	Total
Payments	-\$3,157.33
Credits	-\$100.00
Total Payments and Credits	-\$3,257.33

Detail

*Indicates posting date

Payments	Amount
11/22/15* AUTOPAY PAYMENT RECEIVED - THANK YOU SANTANDER BANK, NA	-\$3,157.33
Credits	Amount
11/06/15 STAPLES 00472 PUTNAM CT (800) 333-3330 LOWES GIFT CARD 100	-\$90.00
11/11/15 REBECCA MINKOFF NEW YORK Shop Small Offer	-\$10.00

New Charges

Summary

	Total
Total New Charges	\$1,642.28

Detail



SHAN CHE
Card Ending 2-54008

	Amount
10/30/15 AMAZON MKTPLACE PMTSAMZN.COM/BILL WA AMZN.COM/BILL WA BOOK STORES	\$22.49
11/04/15 GROUPON INC 877-788-7858 IL 877-788-7858 IL COUPONS	\$56.52
11/05/15 AMAZON.COM AMZN.COM/BILL WA AMZN.COM/BILL WA MERCHANDISE	\$23.98

Continued on reverse

Detail Continued

				Amount
11/05/15	LAMPS PLUS - 52	CHATSWORTH	CA	\$99.95
	CHATSWORTH	CA		
	866-634-8440			
	Description			
	BED/BATH/LINEN			
11/05/15	VZWRLSS D2393-01			\$43.43
	800-922-0204	NJ		
	EQUIPMENT			
11/05/15	COLEHAAN.COM 0797			\$31.36
	GREENLAND	NH		
	800-488-2000			
	Description			
	CATALOG MERCHANT			
11/06/15	PHOTO CHECKOUT 0000			\$49.86
	GREENVILLE	SC		
	E93A19H 29615			
	PHOTOGRAPHIC/EQUIP/SPPL			
11/06/15	TARGET.COM			\$7.11
	800-591-3869	MN		
	800-591-3869			
	Description			
	APPAREL, HOUSEWARES			
11/06/15	AMAZON.COM			\$150.98
	AMZN.COM/BILL	WA		
	MERCHANDISE			
11/06/15	6PM.COM			\$60.82
	(888)676-2660	NV		
	FOOTWEAR			
11/06/15	NEIMAN MARCUS LAST CALL			\$155.77
	IRVING	TX		
	1-800-456-5488			
	Description			
	LOW-HEEL LEATHER BO			
11/07/15	TARGET.COM			\$10.29
	800-591-3869	MN		
	800-591-3869			
	Description			
	APPAREL, HOUSEWARES			
11/09/15	AMAZON.COM			\$100.95
	AMZN.COM/BILL	WA		
	MERCHANDISE			
11/10/15	REBECCA MINKOFF, LLC*REBECCA MINK			\$241.16
	NEW YORK	NY		
	212-677-7829			
	Description			
	REBECCA MINKOFF LLC			
11/10/15	GROUPON INC			\$20.30
	877-788-7858	IL		
	COUPONS			
11/12/15	WILLIAMS-SONOMA E-CO			\$113.96
	800-541-1262	CA		
	1897442700000000011803			

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Detail Continued

		Amount
11/13/15	TOMMY HILFIGER ECOMMERCE (888)866-6948 NJ 888-866-6948	\$290.76
11/13/15	CROCS INC CROCS.COM 866-306-3179 CO 10837458CUS 11803	\$47.47
11/16/15	AE.COM ONLINE ORDER 888-232-4535 KS 888-2324535	\$39.38
11/19/15	HANCOCK'S OF PADUCAH PADUCAH KY 208963 11803	\$10.00
11/20/15	AMZ*FABRIC.COM AMZN.COM/PMTS WA SERVICE	\$65.74

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.

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	\$11.27
Total Interest in 2015	\$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	12/08/2006		16.24% (v)	\$0.00	\$0.00
Cash Advances	12/08/2006		25.24% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					

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Reward Dollar Summary**Total Reward Dollars as of Oct 2015 Billing Period**
355.73

Beginning Reward Dollar Balance +323.41

Reward Dollars Earned* +32.32

Total Reward Dollar Balance +355.73***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 Oct 2015 Billing Period	Qualified Spend \$	Reward Dollars
U.S. Gas Stations	\$0.00 @5%	0.00
U.S. Supermarkets	\$0.00 @5%	0.00
Select U.S. Drugstores	\$0.00 @5%	0.00
Other Eligible Purchases	\$3,232.87 @1%	32.32
Total	\$3,232.87	32.32
Total Qualified Spend This Reward Year	\$17,148.45	

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.

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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AIRLINES**

Has competitive airfares, a comprehensive network and an innovative frequent flier program connecting more than 100 cities in Brazil. www.flyazul.com

SPAREFOOT

Get a storage unit with the click of a button. Find and reserve high-quality self-storage near you with SpareFoot. Shop now at www.sparefoot.com.

TOWNLINE BBQ

Please come join us for smoked brisket and other Texas BBQ treats. We are located in the Hamptons at 3593 Montauk Hwy. Sagaponack, NY
631-537-2271

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.



Vacation Like You Mean It.

Save \$50 on a 4-night vacation package when you pay with any American Express® Card.* Must book now through December 17, 2015 for travel by December 31, 2015 using Promotion Code: UNIAMEX.**

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**Promotion Code: UNIAMEX valid for bookings through Universal Parks & Resorts Vacations now through 12/17/15 for travel by 12/31/15. Offer valid when you pay with any American Express Credit or Charge Card and use Promotion Code: UNIAMEX at the time of booking. Fulfillment of the offer is the sole responsibility of the participating American Express merchant. One (1) offer per package, not combinable with any other offers, promotions or discounts.

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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.