AMERICAN EXPRESS

Blue Cash® from American Express

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[‡]

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.

Continued on page 3

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

Minimum Payment Due	\$1,632.28 \$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



See Page 2 for additional information.







Account Ending 2-54008

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

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Amount Enclosed

[‡]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%.

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. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

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 1-800-CASH-NOW **In NY:** 1-800-522-1897

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Website: american express.com **Mobile Site:** amexmobile.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

Payments P.O. BOX 1270 NEWARK NJ 07101-1270

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	
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.



SHAN CHE Closing Date 11/27/15

Account Ending 2-54008

(i) 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	

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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	-\$90.00
	PUTNAM CT	
	(800) 333-3330	
	LOWES GIFT CARD 100	
11/11/15	REBECCA MINKOFF	-\$10.00
	NEW YORK	
	Shop Small Offer	

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

		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	†42.42
11/05/15	800-922-0204 NJ	\$43.43
	EQUIPMENT	
11/05/15	COLEHAAN.COM 0797	#21.2¢
11/05/15	GREENLAND NH	\$31.36
	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		¢20.20
11/10/15	GROUPON INC 877-788-7858 IL	\$20.30
	COUPONS	
11/12/15		****
11/12/15	WILLIAMS-SONOMA E-CO 800-541-1262 CA	\$113.96



SHAN CHE Closing Date 11/27/15

Account Ending 2-54008

HILFIGER ECOMMERCE -6948 NJ 6948 IC CROCS.COM 3179 CO 3CUS 11803 ONLINE ORDER 4535 KS -535 K'S OF PADUCAH H KY	\$39.38
6948 IC CROCS.COM 3179 CO BCUS 11803 DNLINE ORDER 4535 KS E535 K'S OF PADUCAH	\$47.47 \$39.38
IC CROCS.COM 3179 CO 3CUS 11803 ONLINE ORDER 4535 KS 4535 K'S OF PADUCAH	\$39.38
3179 CO BCUS 11803 DNLINE ORDER 4535 KS 4535 K'S OF PADUCAH	
BCUS 11803 DNLINE ORDER 4535 KS -535 K'S OF PADUCAH	\$39.38 \$10.00
ONLINE ORDER 4535 KS 5335 K'S OF PADUCAH	
4535 KS 1535 K'S OF PADUCAH	
K'S OF PADUCAH	\$10.00
K'S OF PADUCAH	\$10.00
	\$10.00
н кү	
1803	
BRIC.COM	\$65.74
DM/PMTS WA	
	Amount
od	\$0.00
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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	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
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	e +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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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 highquality 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.



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