284.74

\$4,734.48

-\$4,792.33

+\$3,772.57 +\$3.33 +\$0.00

\$3,718.05

\$20,000.00

\$16,281.95

\$1,000.00

\$1,000.00

\$37.00

AMERICAN EXPRESS

Blue Cash® from American Express

SHAN CHE

Closing Date 09/28/15 Next Closing Date 10/29/15

Account Ending 2-54008

Blue Cash Rewards

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

as of Aug 2015

Account Summary

Previous Balance

Payments/Credits

Interest Charged

New Charges

New Balance

Credit Limit

Available Credit

Available Cash

Customer Care

Customer Care

1-888-258-3741

Cash Advance Limit

Minimum Payment Due

Days in Billing Period: 31

Pay by Computer american express.com/pbc

New Balance \$3,718.05 Minimum Payment Due \$37.00

Payment Due Date 10/23/15[‡]

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	13 years	\$7,572
\$131	3 years	\$4,727 (Savings = \$2,845)

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.
- See Page 11 for Important Information Regarding Benefits underwritten by AMEX Assurance Company.

Continued on page 3

Payment Coupon
Do not staple or use paper clips





Account Ending 2-54008

Enter account number on all documents. Make check payable to American Express.

Pay by Phone

→ See Page 2 for additional information.

1-800-472-9297

SHAN CHE 21 ISLAND ST PLAINVIEW NY 11803-4615

Payment Due Date
10/23/15
New Balance
\$3,718.05
AutoPay Amount
\$3,718.05

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

MadadadMaadhadadhadhadhadhadd

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee of up to \$38.00 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. Pléase 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

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

1-888-258-3741 **Hearing Impaired** 1-336-393-1111 **TTY:** 1-800-221-9950

1-888-258-3741 FAX: 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897



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

- 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			
A C			
Area Code and Home Phone			
A C			7
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.



Account Ending 2-54008

- (i) We will debit your bank account for your payment of \$3,718.05 on 10/22/15. 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 10/20/15. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 10/23/15.
- (i) Please note, your credit limit is \$20,000.00.

Payments and Credits	
Summary	

		Total
Payments		-\$4,643.66
Credits		-\$148.67
Total Paym	ents and Credits	-\$4,792.33
Detail	*Indicates posting date	
Payments		Amount
09/21/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU SANTANDER BANK, NA	-\$4,643.66

09/21/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU SANTANDER BANK, NA	-\$4,643.66
Credits		Amount
09/02/15	SEARS.COM 0930W DES MOINES IA	-\$10.83
	8003494358	
	Description Price	
	BEDROOM AND BATH \$9.97	
09/11/15	H&M #38 038 NEW YORK NY	-\$79.99
	855-466-7467	
	Description	
	APPAREL/ACCESSORIES	
09/24/15	AMZ*MYHABIT.COM AMZN.COM/BILL WA	-\$22.00
	DIRECT MKTG MISC	
09/27/15	AMZ*MYHABIT.COM AMZN.COM/BILL WA	-\$35.85
	DIRECT MKTG MISC	

New Charges	
Summary	

Total New Charges \$3,772.57

Detail

	AN CHE d Ending 2-54008	Foreign Spend	Amount
08/28/15	ANTHROPOLOGIE 494 00NEW YORK NY 2122460386		\$90.92
08/28/15	STAPLES 00472 (800) 333-3330 (800) 333-3330 APPLE EARPODS WITH REMOTE AND MIC		\$14.14

Detail Continued

		Foreign Spend	Amount
08/28/15	AMZ*DESIGNER LIVING AMZN.COM/PMTS WA AMAZONPAYMENTS		\$115.59
08/30/15	AMZ*MYHABIT.COM AMZN.COM/BILL WA MERCHANDISE		\$55.00
08/31/15	AMZ*MYHABIT.COM AMZN.COM/BILL WA MERCHANDISE		\$112.00
08/31/15	AMZ*MYHABIT.COM AMZN.COM/BILL WA MERCHANDISE		\$162.00
08/31/15	DUANE READE #14134 ONEW YORK NY 8002892273 Description REFER TO RECEIPT		\$16.21
08/31/15	AMZ*MYHABIT.COM AMZN.COM/BILL WA MERCHANDISE		\$25.00
09/01/15	AMZ*MYHABIT.COM AMZN.COM/BILL WA MERCHANDISE		\$24.98
09/01/15	HANSFOOD I CORP. 542HICKSVILLE NY 5169354041 Description Price GROCERY STORES, SUP \$44.37		\$44.37
09/02/15	TOMS.COM USD LOS ANGELES CA 800-975-8667 Description SHOES/ACC		\$74.40
09/02/15	Zenni Optical 800-211-2105 100253941955 94949		\$72.80
09/03/15	WALMART.COM BENTONVILLE AR 800-966-6546 Description APPAREL HSWRS/ACC		\$31.28
09/04/15	PAYPAL *KATESPADELL 4029357733 CA 402-935-7733 Description PROFESSIONAL SERVIC		\$157.22
09/04/15	CITI BIKE PROGRAM 03BROOKLYN NY 855-245-3311 Description BUSINESS SERVICES		\$135.01
09/04/15	H&M #38 0000 NEW YORK NY 855-466-7467 Description APPAREL/ACCESSORIES		\$171.02
09/07/15	PAYPAL *CULTURECARE 4029357733 CA 402-935-7733 Description PROFESSIONAL SERVIC		\$180.00
09/07/15	PHOTOSBY SHUTTERFLY 800-986-1065 CA PHOTOS		\$18.00



Account Ending 2-54008

Detail Continued

		Foreign Spend	Amount
09/08/15	NORDSTROM DIRECT 800-285-5800 WA		\$104.86
	SHOP.NORDSTROM.COM		
	Description		
	BP ACCESSORIES		
)9/08/15	STAPLES 00472 (800) 333-3330		\$60.75
	(800) 333-3330 GAIN COLDWATER HE LIQUID LAUNDRY DE		
20/00/15	SAKS DIRECT HRDC 689ABERDEEN MD		\$132.02
09/08/15	6152803200		\$132.02
	Description Price		
	1 PC BATHING SUIT \$60.02		
	EVENING JACKET \$72.00		
09/11/15	H&M #38 0000 NEW YORK NY		\$58.88
	855-466-7467		
	Description APPARE (ACCESSORIES		
	APPAREL/ACCESSORIES		
09/12/15	LAMPS PLUS - 52 CHATSWORTH CA		\$29.90
	866-634-8440 Description		
	BED/BATH/LINEN		
09/14/15	ICE YARNS ISTANBUL AD	78,22	\$25.92
	SEWING & FABRIC STORE	New Turkish Liras	,
09/14/15	NYCRUNS.COM 718-369-1985		\$60.00
	718-369-1985		
)9/15/15	HANCOCK'S OF PADUCAH2704434410		\$71.86
	183931 11803		
09/17/15	ICE YARNS ISTANBUL AD	89,69	\$29.95
	SEWING & FABRIC STORE	New Turkish Liras	
09/17/15	PLN*PRICELINE HOTELSHOTEL ROOM		\$324.68
	HOTEL ROOM		
	NO REFUNDS		
)9/17/15	FILM SOCIETY WEB ONEW YORK NY		\$100.00
	2128755281		
	Description REFER TO RECEIPT		
20/10/15	ZAP*6PM.COM 888-676-2660 NV		#10C F0
09/18/15	FOOTWEAR		\$106.58
00/10/15	HUAWEI DEVICE USA INPLANO TX		¢240.00
09/18/15	214-919-6688		\$249.99
	Description		
	CELLULAR PHONES/BEE		
09/18/15	LE SAK PARIS 212-957-0728		\$32.65
	212-957-0728		
09/21/15	ICE YARNS ISTANBUL AD	203,32	\$68.35
	SEWING & FABRIC STORE	New Turkish Liras	
09/21/15	PHOTOSBY SHUTTERFLY 800-986-1065 CA		\$7.59
	PHOTOS		
09/22/15	COSI - #31 NEW YORK NY		\$10.44
	2122657579		

Detail Continued

		Foreign Spend Amount
09/23/15	HANCOCK'S OF PADUCAH2704434410	\$150.33
	186813 11803	
09/25/15	DRUGSTORE.COM 800-378-4786 WA	\$30.84
	HEALTH AIDS	
09/25/15	Kate Spade Surprise King of Prussia PA	\$600.00
	866-999-KATE (866-999-528	
09/25/15	DRUGSTORE.COM 800-378-4786 WA	\$17.04
	HEALTH AIDS	

Fees

**Foreign Transaction Fee is 2.70% of the converted US dollar amount of the foreign currency charge. See <i>Foreign Currency Charges</i> on page 2.		Amount
09/14/15	FOREIGN TRANSACTION FEE**	\$0.69
	ICE YARNS	
	\$25.92	
09/17/15	FOREIGN TRANSACTION FEE**	\$0.80
	ICE YARNS	
	\$29.95	
09/21/15	FOREIGN TRANSACTION FEE**	\$1.84
	ICE YARNS	
	\$68.35	
Total Fees	for this Period	\$ 2.22

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	\$6.76
Total Interest in 2015	\$0.00



Account Ending 2-54008

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
0 1				
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				



Account Ending 2-54008

Reward Dollar Summary	Total Reward Dollars as of Aug 2015 Billing Period 284.74	
Beginning Reward Dollar Balanc	e +242.08	
Reward Dollars Earned*	+42.66	
Total Reward Dollar Balance	+284.74	

^{*}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 Aug 2015 Billing Period	Qualified Spend \$		Reward Dollars
U.S. Gas Stations	\$0.00	@5%	0.00
U.S. Gas Stations	\$0.00	@1%	0.00
U.S. Supermarkets	\$0.00	@1%	0.00
U.S. Supermarkets	\$18.25	@5%	0.91
Select U.S. Drugstores	\$0.00	@5%	0.00
Select U.S. Drugstores	\$0.00	@1%	0.00
Other Eligible Purchases	\$798.58	@0.5%	3.99
Other Eligible Purchases	\$3,773.43	@1%	37.76
Total	\$4,590.26		42.66
Total Qualified Spend This Reward Year	\$10,291.68		

Important Messages

Visit american express.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.

Account Ending 2-54008

Notice of Important Changes to the Additional Benefits of Your Card

Important expansion to your Return Protection¹ coverage

We are expanding Return Protection coverage to American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands. Until October 14, 2015, your Card provides Return Protection for eligible purchases made in the 50 United States of America, the District of Columbia, Puerto Rico and the U. S. Virgin Islands. Effective October 15, 2015, your Card will provide Return Protection for eligible purchases made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands.

Additionally, to be eligible, an item must be in the original purchase condition (not visibly used, defective, or damaged in any way) and must be in working order.

S0495 BP/NACMULT/0915

¹ Return Protection can refund you for eligible purchase(s) charged entirely on an eligible American Express® Card. Coverage is limited to 90 days from purchase, up to \$300 per item and up to a maximum of \$1,000 per Card Member account per calendar year based on the date of purchase. Shipping and handling costs for the purchase will not be refunded. Items are eligible if they are in the original purchase condition and if they cannot be returned to the merchant from which they were originally purchased. Certain purchases are not eligible for refund, e.g. motorized vehicles, perishable items, computer software, and jewelry. Other important exclusions apply. Purchases must be made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. Return Protection is subject to additional important terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/RPterms.



Account Ending 2-54008

Now Accepting American Express® Cards

PITTSBURGH STEELERS

From tickets to merchandise you can use your American Express® Card. Get it direct from the team. Buy now at

shop.steelers.com.

O' MURPHY'S RESTAURANT & PUB

We offer a full menu along with daily specials. Open daily for lunch & dinner. 432 W Lake Dr., Montauk, NY.

631-668-5005

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.**

For complete offer details, visit UniversalOrlandoVacations.com/AMEX or call 1-877-801-9720.

*All prices, package inclusions and options are subject to availability and to change without notice, and additional restrictions may apply. Errors will be corrected where discovered, and Universal Orlando and Universal Parks & Resorts Vacations reserve the right to revoke any stated offer and to correct any errors, inaccuracies, or omissions, whether such error is on this statement message or any other print or other advertisement relating to these products and services. Please note that hotels, car rental companies and cruise lines do not accept prepaid cards for charges authorized in advance, although prepaid cards may be used to settle the final bill. Check to make sure prepaid cards are accepted before attempting to use your American Express Serve® or Bluebird® Card to take advantage of this offer.

**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.

Universal Parks & Resorts Vacations is registered with the State of Florida as a seller of travel. Registration number ST-24215. Universal elements and all related indicia TM & © 2015 Universal Studios. All rights reserved.

POID: BR9I: 0001.

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.