Blue Cash® from American Express

SHAN CHE

Closing Date 10/29/15 Next Closing Date 11/27/15

Account Ending 2-54008

New Balance \$3,247.33 Minimum Payment Due \$35.00

Payment Due Date 11/23/15[‡]

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	12 years	\$6,448	
\$115	3 years	\$4,128 (Savings = \$2,320)	

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 Sep 2015

323.41

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

Account Summary

Previous Balance	\$3,718.05
Payments/Credits	-\$3,718.05
New Charges	+\$3,242.82
Fees	+\$4.51
Interest Charged	+\$0.00

New Balance	\$3,247.33
Minimum Payment Due	\$35.00
Credit Limit	\$20,000.00
Available Credit	\$16,752.67
Cash Advance Limit	\$1,000.00
Available Cash	\$1,000.00
Days in Billing Period: 31	

Customer Care



Customer Care 1-888-258-3741 **Pay by Phone** 1-800-472-9297

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 11/23/15

New Balance \$3,247.33

AutoPay Amount **\$3,247.33**

Amount Enclosed

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

[‡]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. 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 

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	
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 \$3,247.33 on 11/22/15. 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 11/20/15. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 11/23/15.

Payments and Credits Summary

	Iotai
Payments	-\$3,718.05
Credits	\$0.00
Total Payments and Credits	-\$3,718.05

Detail	*Indicates posting date	
Payments		Amount
10/22/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU SANTANDER BANK, NA	-\$3,718.05

New Charges	
Summary	

	iotai
Total New Charges	\$3,242.82

Please detach here

Continued on Page 4

Travel Insurance Premium Refund/Credit Form

Please see the back if requesting refunds for TravelAssure, TravelAssure Classic or InternationalMedicalProtection. Otherwise, continue below. Please fill out this form to request refunds for travel insurance premiums incurred with the purchase of an airline ticket or a car rental. If you have been charged an insurance premium for one of the reasons litted to the right please provided the information requested below. listed to the right, please provide the information requested below.
Please deduct the total premium refund amount from your total balance due and return this form with your payment. In order to recieve • Car rental in an excluded country a refund, you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request.

Please do not fill out this coupon if you cancelled an airline

ticket or a car rental reservation and expect credits for these on your American Express account. These premiums will be automatically refunded to you- any refunded premiums will appear as credits on your monthly statement.

Reasons for Refund/Credit

- Non-fare airline services charge(s) (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charge)
- An uninsured person
- Non-scheduled airline flights (e.g. private jet)
- Two or more premium charges for same car rental
- Car rental no show
- Other charges unrelated to actual car rental (e.g., gas)
- · A vehicle other than a rental car
- Cancelled Trip with non-refundable ticket
- Other reason

Account Ending: 2-54008

Vendor Name	Ticket/Rental Amount	Ticket Number	Month Billed	No. of Premiums	Program	Total Premium Refund Requested
"Sample"	\$374.20	001643835	March		Travel Delay	\$ 9.95

Detail *Indicates posting date

Car	d Ending 2-54008				Foreign Spend	Amount
09/28/15	LAMPS PLUS OUTLET - CH 877-233-7094 Description BED/BATH/LINEN	HATSWORTH CA				\$129.86
09/29/15	LANDSEND.COM 800- 8460060 53595 DIRECT MARKETER	332-4700 WI				\$41.84
09/29/15	GROUPON INC 877-78 COUPONS	38-7858 IL				\$79.20
09/29/15	PHOTOSBY SHUTTERFLY PHOTOS	800-986-1065 CA				\$15.18
10/02/15	AA AIR TICKET SALE 4DAL AMERICAN AIRLINES From: NEW YORK LA GUARDI Ticket Number: 00123115 Passenger Name: CHE/SH Document Type: PASSEN	To: N/A N/A N/A N/A 572926 AN	Carrier: AA YY YY YY YY Date of Depa	Class: N 00 00 00 00 arture: 10/16		\$108.10
10/02/15	JETBLUE AIRWAYS 9010JI JETBLUE AIRWAYS From: CHICAGO O'HARE INT Ticket Number: 27921390 Passenger Name: CHE/SH Document Type: PASSEN	To: N.Y. J F KENNEDY I N/A N/A N/A N/A 0106360 AN DR	Carrier: B6 YY YY YY YY Date of Depa	Class: P 00 00 00 00 arture: 10/20		\$48.10

Continued on Page 5

Premium Refunds for TravelAssure Classic-please consult the table below to determine how to process your refund.

	of Travellissare classic please consult the table below to determine how to process your retaind.					
Reason for Refund	How to Process Your Premium Refund for TravelAssure or TravelAssureClassic					
Reason other than	(A) You're entitled to a full premium refund. Please deduct the total premium refund amount from your total balance due					
cancelled trip	and return this form with your payment. Make sure you complete the grid on the front indicating the refunds you're					
· · · · · · · · · · · · · · · · · · ·	requesting.					
I Cancelled my trip	(B) If you don't expect a credit for your airline ticket charge, you're entitled to a partial* premium refund as follows:					
	For TravelAssure, please deduct \$10 from your total balance due for each premium charge you'd like refunded.					
	• For TravelAssure Classic, please deduct \$8 from your total balance due for each premium charge you'd like refunded. Make					
	sure you complete the grid on the front of this form indicating the refunds you're requesting, and return it with your payment.					
	(C) If you expect credit for your airline ticket charge, you don't need to fill out this form. You'll automatically receive					
	partial* premium refunds once your ticket has been credited on your American Express account. Refunds will appear as credits					
	on your monthly statement.					
Insurance	(D) If you expect credit for your airline ticket charge, you're entitled to a full premium refund as follows:					
premium was	For TravelAssure, deduct \$18.95 from your total balance due for each premium charge you'd like refunded.					
charged for a	• For TravelAssure Classic, deduct \$11.95 from your total balance due for each premium charge you'd like refunded. Make sure					
non-insurable	you complete the grid on the front of the form indicating the refunds you're requesting, and return it with your payment.					
person	Note: you'll automatically receive the remainder of your premium refund once your airline ticket has been credited					
herzon	on your American Express account. The remainder refunds will appear as credits on your monthly statement.					
	(E) If you don't expect a credit for your airline ticket charge, follow the method outlined in section (A) above.					
Premium Refunds	for International Medical Protection					
1 - 1 - 1 - 1						

Deduct the total premium refunds amount you're requesting from the total balance due and return this form with your payment. Please complete the grid on the front indicating the refunds you're requesting. If you expect a credit for your airline ticket charge, don't fill this form out. You'll automatically receive refunds once your ticket is credited on your American Express account. Refunds will appear as credits on your monthly statement.

If you have any questions about requesting your refund, please call the number on the back of your American Express Card. *For cancelled trips, refunds aren't for given trip cancellation portion of premium since that coverage already went into effect. You'll receive partial refunds of \$10 per TravelAssure and \$8 per TravelAssure Classic charge. You can still submit claims to recover nonrefundable trip costs.



Account Ending 2-54008

Detail	continued *Indicates posting date		
		Foreign Spend	Amount
10/04/15*	TRANSACTION PROCESSED BY AMERICAN EXPRESS	opea	\$9.95
	TRAVEL DELAY 800-645-9700 TKT NO. 27921390106360		
10/05/15	PLN*PRICELINE HOTELSHOTEL ROOM		\$157.08
	HOTEL ROOM		
	NO REFUNDS		
10/05/15	WEST POINT TOURS WEB845-561-2671		\$69.00
	9929,9930,9931,9912553		
	TOURS/TICKETS		
10/06/15	ICE YARNS ISTANBUL AD	319,84 New Turkish Liras	\$107.33
	SEWING & FABRIC STORE		
10/06/15	NORDSTROM.COM DIRECT800-285-5800 WA		\$73.65
	SHOP.NORDSTROM.COM		
	Description COLE HAAN PINCH TAS		
10/07/15	TARGET.COM 800-591-3869 MN		\$13.06
10/07/13	800-591-3869		¥15.00
	Description		
	APPAREL, HOUSEWARES		
10/07/15	TARGET.COM 800-591-3869 MN		\$5.00
	800-591-3869		
	Description		
	APPAREL, HOUSEWARES		
10/07/15	TARGET.COM 800-591-3869 MN		\$3.33
	800-591-3869 Description		
	APPAREL, HOUSEWARES		
10/07/15	TARGET.COM 800-591-3869 MN		\$77.86
	800-591-3869		
	Description		
	APPAREL, HOUSEWARES		
10/07/15	NORDSTROM.COM DIRECT800-285-5800 WA		\$68.06
	SHOP.NORDSTROM.COM Description		
	MENS UT/MODERN SHOE		
10/09/15	GROUPON INC 877-788-7858 IL		\$44.00
10/05/15	COUPONS		411.00
10/11/15	TARGET.COM 800-591-3869 MN		\$28.00
. 0, , . 5	800-591-3869		¥20.00
	Description		
	APPAREL, HOUSEWARES		
10/13/15	GROUPON INC 877-788-7858 IL		\$28.00
	COUPONS		
10/13/15	GROUPON INC 877-788-7858 IL		\$17.60
	COUPONS		
10/14/15	ZAP*6PM.COM 888-676-2660 NV		\$44.99
	FOOTWEAR		
10/14/15	GROUPON INC 877-788-7858 IL		\$36.00
	COUPONS		

TRAVEL AGENCY CHEAPOAIR - AIR 7260New York NY TRAVEL AGENCY Description Price Airline Fee & Tax \$13.95 CHEAPOAIR - AIR 7259New York NY TRAVEL AGENCY Description Price Airline Fee & Tax \$630.18 HOTELS.COM1256632138HOTELS.COM WA TRAVEL AGENCY ONE TRAVEL 72704493 Las Vegas NV TRAVEL AGENCY ONE TRAVEL AGENCY ONE TRAVEL AGENCY ONE TRAVEL AGENCY AIrline Fee & Tax \$621.63 GROUPON INC 877-788-7858 IL COUPONS			Foreign	
866-999-KATE (866-999-528 COLEHAAN.COM 0797 GREENLAND NH \$\$8.51 800-488-2000 Description CATALOG MERCHANT HOTELS.COM1256494422HOTELS.COM WA \$109.38 TRAVEL AGENCY IBIS LONDON EXCEL LONDON GB 900045 Steriling			Spend	Amount
COLEHAAN.COM 0797 GREENLAND NH \$58.51 800-488-2000 Description CATALOG MERCHANT HOTELS.COM1256494422HOTELS.COM WA \$109.38 TRAVEL AGENCY IBIS LONDON EXCEL LONDON GB \$39.00 Pounds Sterling \$60.33 LODGING MERCHANDISE EASYCLICKTRAVEL.COM ALTAMONTE SPRINGS FL \$126.32 TRAVEL AGENCY CHEAPOAIR - AIR 7260New York NY \$13.95 TRAVEL AGENCY Description Price Airline Fee & Tax \$13.95 CHEAPOAIR - AIR 7259New York NY \$630.18 HOTELS.COM1256632138HOTELS.COM WA \$76.21 TRAVEL AGENCY ONE TRAVEL T7704493 Las Vegas NV \$621.63 GROUPON INC 877-788-7858 IL \$34.20 COUPONS	10/15/15	Katespade.com 00918 King of Prussia PA		\$306.92
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ONE TRAVEL 72704493 Las Vegas NV \$621.63 TRAVEL AGENCY Description Price Airline Fee & Tax \$621.63 GROUPON INC 877-788-7858 IL \$34.20 COUPONS	10/22/15	HOTELS.COM1256632138HOTELS.COM WA		\$76.21
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Description	10/23/15	ONE TRAVEL 72704493 Las Vegas NV		\$621.63
Airline Fee & Tax \$621.63 GROUPON INC 877-788-7858 IL \$34.20 COUPONS		TRAVEL AGENCY		
GROUPON INC 877-788-7858 IL \$34.20 COUPONS		Description Price		
COUPONS		Airline Fee & Tax \$621.63		
	10/23/15	GROUPON INC 877-788-7858 IL		\$34.20
Insaction Fee is 2.70% of the converted US dollar amount		COUPONS		
Insaction Fee is 2.70% of the converted US dollar amount				
Insaction Fee is 2.70% of the converted US dollar amount	(<u>-</u>			
Insaction Fee is 2.70% of the converted US dollar amount	Fees			
	Fees **Foreign Trai	nsaction Fee is 2.70% of the converted US dollar amount		

10/06/15	FOREIGN TRANSACTION FEE**	\$2.89
	ICE YARNS	
	\$107.33	
10/21/15	FOREIGN TRANSACTION FEE**	\$1.62
	IBIS LONDON EXCEL	
	\$60.33	

Account Ending 2-54008

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



Account Ending 2-54008

Reward Dollar Summary	Total Reward Dollars as of Sep 2015 Billing Period 323.41
Beginning Reward Dollar Bala	nnce +284.74
Reward Dollars Earned*	+38.67
Total Reward Dollar Balance	e +323.41

^{*}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 Sep 2015 Billing Period	Qualified Spend \$		Reward Dollars
U.S. Gas Stations	\$0.00	@5%	0.00
U.S. Supermarkets	\$44.37	@5%	2.22
Select U.S. Drugstores	\$16.21	@5%	0.81
Other Eligible Purchases	\$3,563.32	@1%	35.64
Total	\$3,623.90		38.67
Total Qualified Spend This Reward Year	\$13,915.58		

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.



Account Ending 2-54008



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