

**Blue Cash® from American Express**

p. 1/11

SHAN CHE

Closing Date 08/28/15 Next Closing Date 09/28/15

Account Ending 2-54008

**New Balance** **\$4,734.48**

**Minimum Payment Due** **\$47.00**

**Payment Due Date** **09/23/15†**

† **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%.

**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	\$9,986
\$167	3 years	\$6,019 (Savings = \$3,967)

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 Jul 2015

**242.08**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

Previous Balance \$4,379.70  
 Payments/Credits -\$4,379.70  
 New Charges +\$4,734.48  
 Fees +\$0.00  
 Interest Charged +\$0.00

**New Balance** **\$4,734.48**  
**Minimum Payment Due** **\$47.00**

Credit Limit \$11,000.00  
 Available Credit \$6,265.52  
 Cash Advance Limit \$1,000.00  
 Available Cash \$1,000.00  
 Days in Billing Period: 30

**Customer Care**

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

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

➔ See Page 2 for additional information

Continued on Page 3

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**[americanexpress.com/pbc](http://americanexpress.com/pbc)**Pay by Phone**

1-800-472-9297

**Account Ending 2-54008**

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

SHAN CHE  
 21 ISLAND ST  
 PLAINVIEW NY 11803-4615

Payment Due Date  
**09/23/15**

New Balance  
**\$4,734.48**  
 AutoPay Amount  
**\$4,734.48**



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 000473448000004700 25 H



SHAN CHE  
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 We will debit your bank account for your payment of \$4,734.48 on 09/21/15. 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 09/19/15. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 09/23/15.

**Payments and Credits****Summary**

	<b>Total</b>
<b>Payments</b>	-\$4,235.48
<b>Credits</b>	-\$144.22
<b>Total Payments and Credits</b>	<b>-\$4,379.70</b>

**Detail**

\*Indicates posting date

<b>Payments</b>	<b>Amount</b>
08/22/15* AUTOPAY PAYMENT RECEIVED - THANK YOU SANTANDER BANK, NA	-\$4,235.48
<b>Credits</b>	<b>Amount</b>
08/05/15 GROUPON INC 877-788-7858 IL DIRECT MKTG MISC	-\$109.00
08/11/15 GROUPON INC 877-788-7858 IL DIRECT MKTG MISC	-\$14.09
08/17/15 KMART.COM 0784NAPERVILLE IL WWW.KMART.COM 1-866-562-7	-\$21.13

**New Charges****Summary**

	<b>Total</b>
<b>Total New Charges</b>	<b>\$4,734.48</b>

**Detail****SHANCHE**

Card Ending 2-54008

	<b>Amount</b>
07/29/15 WILLIAMS-SONOMA E-COHOME FURNISH 1228015200000000011803	\$27.35
07/29/15 WILLIAMS-SONOMA E-COHOME FURNISH 1228046100000000011803	\$260.64
07/30/15 TARGET HICKSVILLE 18HICKSVILLE NY DISCOUNT STORE	\$66.57
07/30/15 TOYSRUS-BABIESRUS 001-800-TOYSRUS PA 1-800-TOYSRUS	\$97.72
08/02/15 KMART.COM 0784NAPERVILLE IL WWW.KMART.COM 1-866-562-7	\$21.13

<b>Detail Continued</b>
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					Amount
08/02/15	SEARS.COM 0930W DES MOINES IA 8003494358 Description BEDROOM AND BATH	Price \$9.97			\$10.83
08/02/15	UNIQLO ECOMMERCE CARLSTADT NJ 877-486-4756 Description APPAREL/ACCESSORIES				\$59.80
08/03/15	LAMPS PLUS OUTLET - CHATSWORTH CA 877-233-7094 Description BED/BATH/LINEN				\$29.86
08/04/15	AMZ*BLUEFLY, INC 866-216-1072 WA SERVICE				\$104.93
08/04/15	GROUPON INC 877-788-7858 IL COUPONS				\$109.00
08/04/15	AMZ*BLUEFLY, INC 866-216-1072 WA SERVICE				\$1,437.20
08/05/15	GROUPON INC 877-788-7858 IL COUPONS				\$87.20
08/05/15	GROUPON INC 877-788-7858 IL COUPONS				\$25.00
08/05/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE				\$100.00
08/05/15	PANDABRANDS INC. 072DUBLIN CA 855-968-3278 Description MISCELLANEOUS GENER				\$79.99
08/05/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES				\$39.77
08/05/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE				\$21.90
08/06/15	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL				\$4.99
08/07/15	CARAMELCRISP NYC LLCNEW YORK NY 888-476-7267 Description CANDY/GIFTS				\$16.00
08/07/15	MORTON WILLIAMS FRESNEW YORK NY 2125867750 Description GROCERY STORE				\$8.23
08/08/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE				\$7.69
08/08/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE				\$1.72
08/10/15	GROUPON INC 877-788-7858 IL COUPONS				\$15.20
08/10/15	GROUPON INC 877-788-7858 IL COUPONS				\$97.58

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## Detail Continued

					Amount
08/10/15	THE MELT SHOP 646-649-9810 FOOD	NEW YORK NY			\$13.75
				\$13.75	
08/11/15	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		\$32.54
08/11/15	NEIMAN MARCUS NEIMANIRVING 1-888-888-4757 Description TWO-PIECE KNIT DRES		TX		\$151.34
08/11/15	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		\$24.20
08/11/15	GROUPON INC COUPONS	877-788-7858	IL		\$14.09
08/12/15	TARGET.COM * 3991 800-591-3869 Description APPAREL, HOUSEWARES	800-591-3869	MN		\$24.73
08/13/15	COLEHAAN.COM 0797 800-488-2000 Description CATALOG MERCHANT	GREENLAND	NH		\$199.86
08/14/15	FOOD EMPORIUM #36732 9999999999	NEW YORK	NY		\$10.02
08/15/15	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		\$59.98
08/15/15	STAPLES 00472 (800) 333-3330 AVERY PRINTORWRITE NAME BADGES HELL	(800) 333-3330			\$4.79
08/16/15	EB *EVENTBRITE.COM 8888102063	ESAN FRANCISCO	CA		\$53.74
08/17/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL BOOK STORES		WA		\$15.00
08/17/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL BOOK STORES		WA		\$13.99
08/18/15	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		\$102.10
08/18/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL BOOK STORES		WA		\$17.19
08/18/15	AMZ*MYHABIT.COM MERCHANDISE	AMZN.COM/BILL	WA		\$153.54
08/19/15	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		\$18.46
08/19/15	MTA MVM*34TH STREET/NEW YORK 718-330-1234		NY		\$40.00
08/20/15	LAMPS PLUS - 52 866-634-8440 Description BED/BATH/LINEN	CHATSWORTH	CA		\$19.90

Continued on reverse

<b>Detail Continued</b>
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					Amount
08/20/15	BB *LICM	5162245800	NY		\$150.00
	888-468-9966				
	Description				
	CONTRIBUTIONS/DONAT				
08/20/15	NEIMAN MARCUS NEIMANIRVING		TX		\$99.00
	1-888-888-4757				
	Description				
	JACKET & DRESS SATI				
08/23/15	TARGET.COM	800-591-3869	MN		\$40.04
	800-591-3869				
	Description				
	APPAREL, HOUSEWARES				
08/24/15	AMAZON.COM	AMZN.COM/BILL	WA		\$3.50
	MERCHANDISE				
08/24/15	AMAZON.COM	AMZN.COM/BILL	WA		\$27.13
	MERCHANDISE				
08/24/15	NEIMAN MARCUS NEIMANIRVING		TX		\$119.00
	1-888-888-4757				
	Description				
	DEEP BLUE JACKET				
	SOLID BANDED SWIM B				
08/25/15	GREAT WOLF LODGE	SCOTRUN	PA		\$250.68
	Arrival Date	Departure Date			
	08/25/15	10/31/15			
	00000000				
	CARDEPOSIT				
08/27/15	AMZ*MYHABIT.COM	AMZN.COM/BILL	WA		\$43.45
	MERCHANDISE				
08/27/15	AMAZON SERVICES-KIND866-321-8851		WA		\$9.49
	DIGITAL				
08/27/15	AMZ*MYHABIT.COM	AMZN.COM/BILL	WA		\$27.16
	MERCHANDISE				
08/27/15	AMZ*MYHABIT.COM	AMZN.COM/BILL	WA		\$35.85
	MERCHANDISE				
08/27/15	AMAZON.COM	AMZN.COM/BILL	WA		\$8.68
	MERCHANDISE				
08/27/15	PLANET SMOOTHIE PLANNEW YORK		NY		\$5.39
	FAST FOOD RESTAURANT				
08/28/15	AMZ*MYHABIT.COM	AMZN.COM/BILL	WA		\$139.00
	MERCHANDISE				
08/28/15	AMZ*MYHABIT.COM	AMZN.COM/BILL	WA		\$32.59
	MERCHANDISE				
08/28/15	AMZ*MYHABIT.COM	AMZN.COM/BILL	WA		\$44.00
	MERCHANDISE				

<b>Fees</b>
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					Amount
<b>Total Fees for this Period</b>					<b>\$0.00</b>

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**Interest Charged**

	<b>Amount</b>
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

**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**

	<b>Amount</b>
Total Fees in 2015	\$3.43
Total Interest in 2015	\$0.00

**Interest Charge Calculation**

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

	<b>Transactions Dated</b>		<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
	<b>From</b>	<b>To</b>			
Purchases	12/08/2006		16.24% (v)	\$0.00	\$0.00
Cash Advances	12/08/2006		25.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate







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## Reward Dollar Summary

**Total Reward Dollars as of Jul 2015 Billing Period**  
**242.08**

Beginning Reward Dollar Balance +222.99

Reward Dollars Earned\* +19.09

**Total Reward Dollar Balance +242.08**

\*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 Jul 2015 Billing Period	Qualified Spend \$	Reward Dollars
U.S. Gas Stations	\$0.00 @1%	0.00
U.S. Supermarkets	\$101.08 @1%	1.01
Select U.S. Drugstores	\$19.51 @1%	0.20
Other Eligible Purchases	\$3,569.21 @0.5%	17.88
<b>Total</b>	<b>\$3,689.80</b>	<b>19.09</b>
<b>Total Qualified Spend This Reward Year</b>	<b>\$5,701.42</b>	

## Important Messages

Visit [americanexpress.com/rewarddollars](http://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.





## Blue Cash<sup>®</sup> from American Express

p. 11/11

SHAN CHE  
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Now Accepting  
American Express<sup>®</sup>  
Cards

### ENDLESS JEWELRY

Color Your Life! Jewelry designed to be fun, festive and elegant.

Visit our website at

**[www.endlessjewelry.us](http://www.endlessjewelry.us)**.

### CAROLINA DESIGNS REALTY

Family vacation rentals in the Outer Banks of North Carolina. Quality homes, great service, oceanfront and pet friendly options. **[CarolinaDesigns.com](http://CarolinaDesigns.com)** or **800-368-3825**.

### MUSE @ THE END

Serving New American Cuisine.. Lunch & dinner along with fresh daily specials. Located at 41 S Euclid Ave, Montauk, NY. **631-238-5937**.

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.