

**Blue Cash® from American Express**

p. 1/11

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[‡]**

[‡] **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	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.

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

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.

Continued on page 3

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
11/23/15
 New Balance
\$3,247.33
 AutoPay Amount
\$3,247.33

☐ 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 000324733000003500 25 1



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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

	Total
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

	Total
Total New Charges	\$3,242.82

Please detach here

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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 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 receive 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)
- Car rental in an excluded country
- 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	1	Travel Delay	\$9.95

499913994504691029

Detail

*Indicates posting date



SHAN CHE

Card Ending 2-54008

Foreign
Spend

Amount

09/28/15	LAMPS PLUS OUTLET - CHATSWORTH 877-233-7094 Description BED/BATH/LINEN	CA			\$129.86
09/29/15	LANDSEND.COM 8460060 53595 DIRECT MARKETER	800-332-4700	WI		\$41.84
09/29/15	GROUPON INC COUPONS	877-788-7858	IL		\$79.20
09/29/15	PHOTOSBY SHUTTERFLY 800-986-1065 PHOTOS		CA		\$15.18
10/02/15	AA AIR TICKET SALE 4DALLAS AMERICAN AIRLINES From: NEW YORK LA GUARDI To: N/A N/A N/A N/A Carrier: AA YY YY YY Class: N 00 00 00 Ticket Number: 0012311572926 Passenger Name: CHE/SHAN Document Type: PASSENGER TICKET		TX		\$108.10
10/02/15	JETBLUE AIRWAYS 9010JETBLUE JETBLUE AIRWAYS From: CHICAGO O'HARE INT To: N.Y. J F KENNEDY I N/A N/A N/A Carrier: B6 YY YY YY Class: P 00 00 00 Ticket Number: 27921390106360 Passenger Name: CHE/SHAN DR Document Type: PASSENGER TICKET		NY		\$48.10

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

Reason for Refund	How to Process Your Premium Refund for TravelAssure or TravelAssureClassic
Reason other than cancelled trip	(A) You're entitled to a full premium refund. Please deduct the total premium refund amount from your total balance due 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 premium was charged for a non-insurable person	(D) If you expect credit for your airline ticket charge, you're entitled to a full premium refund as follows: • For TravelAssure, deduct \$18.95 from your total balance due for each premium charge you'd like refunded. • For TravelAssure Classic, deduct \$11.95 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of the form indicating the refunds you're requesting, and return it with your payment. Note: you'll automatically receive the remainder of your premium refund once your airline ticket has been credited 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 Deduct the total premium refund 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.	

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Detail Continued

*Indicates posting date

					Foreign Spend	Amount
10/04/15*	TRANSACTION PROCESSED BY AMERICAN EXPRESS					\$9.95
	TRAVEL DELAY 800-645-9700					
	TKT NO. 27921390106360					
10/05/15	PLN*PRICELINE HOTELS					\$157.08
	HOTEL ROOM					
	NO REFUNDS					
10/05/15	WEST POINT TOURS					\$69.00
	WEB845-561-2671					
	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 DIRECT	800-285-5800	WA			\$73.65
	SHOP.NORDSTROM.COM					
	Description					
	COLE HAAN PINCH TAS					
10/07/15	TARGET.COM	800-591-3869	MN			\$13.06
	800-591-3869					
	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 DIRECT	800-285-5800	WA			\$68.06
	SHOP.NORDSTROM.COM					
	Description					
	MENS UT/MODERN SHOE					
10/09/15	GROUPON INC	877-788-7858	IL			\$44.00
	COUPONS					
10/11/15	TARGET.COM	800-591-3869	MN			\$28.00
	800-591-3869					
	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					

Continued on reverse

Detail Continued

*Indicates posting date

				Foreign Spend	Amount
10/15/15	Katespade.com 00918 King of Prussia PA 866-999-KATE (866-999-528)				\$306.92
10/17/15	COLEHAAN.COM 0797 GREENLAND NH 800-488-2000 Description CATALOG MERCHANT				\$58.51
10/21/15	HOTELS.COM1256494422HOTELS.COM WA TRAVEL AGENCY				\$109.38
10/21/15	IBIS LONDON EXCEL LONDON GB LODGING MERCHANDISE			39.00 Pounds Sterling	\$60.33
10/21/15	EASYCLICKTRAVEL.COM ALTAMONTE SPRINGS FL TRAVEL AGENCY				\$126.32
10/21/15	CHEAPOAIR - AIR 7260New York NY TRAVEL AGENCY Description Price Airline Fee & Tax \$13.95				\$13.95
10/21/15	CHEAPOAIR - AIR 7259New York NY TRAVEL AGENCY Description Price Airline Fee & Tax \$630.18				\$630.18
10/22/15	HOTELS.COM1256632138HOTELS.COM WA TRAVEL AGENCY				\$76.21
10/23/15	ONE TRAVEL 72704493 Las Vegas NV TRAVEL AGENCY Description Price Airline Fee & Tax \$621.63				\$621.63
10/23/15	GROUPON INC 877-788-7858 IL COUPONS				\$34.20

Fees

**Foreign Transaction Fee is 2.70% of the converted US dollar amount of the foreign currency charge. See *Foreign Currency Charges* on page 2.

		Amount
10/06/15	FOREIGN TRANSACTION FEE** ICE YARNS \$107.33	\$2.89
10/21/15	FOREIGN TRANSACTION FEE** IBIS LONDON EXCEL \$60.33	\$1.62
Total Fees for this Period		\$4.51

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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 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 Sep 2015 Billing Period**
323.41

Beginning Reward Dollar Balance +284.74

Reward Dollars Earned* +38.67

Total Reward Dollar Balance +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.



SHAN CHE
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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.

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**TRUE NORTH
RESTAURANT**

Serving lunch and dinner-
54 New St, Huntington Village NY.
Serving a gastropub concept which
will feature Eclectic New American cuisine-
631-385-1919.

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.

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.