

**Blue Cash® from American Express**

p. 1/13

SHAN CHE

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

Account Ending 2-54008

New Balance **\$3,718.05**

Minimum Payment Due **\$37.00**

Payment Due Date **10/23/15[‡]**

[‡] **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	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.

Blue Cash Rewards

as of Aug 2015

284.74

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

Account Summary

Previous Balance \$4,734.48
 Payments/Credits -\$4,792.33
 New Charges +\$3,772.57
 Fees +\$3.33
 Interest Charged +\$0.00

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

Credit Limit \$20,000.00
 Available Credit \$16,281.95
 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

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
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



0000349991399450469 000371805000003700 25 H





Blue Cash® from American Express

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 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.

 Please note, your credit limit is \$20,000.00.

Payments and Credits

Summary

	Total
Payments	-\$4,643.66
Credits	-\$148.67
Total Payments 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
Credits	Amount
09/02/15 SEARS.COM 0930W DES MOINES IA 8003494358 Description Price BEDROOM AND BATH \$9.97	-\$10.83
09/11/15 H&M #38 038 NEW YORK NY 855-466-7467 Description APPAREL/ACCESSORIES	-\$79.99
09/24/15 AMZ*MYHABIT.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$22.00
09/27/15 AMZ*MYHABIT.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$35.85

New Charges

Summary

	Total
Total New Charges	\$3,772.57

Detail

	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

Continued on reverse

Detail Continued

				Foreign Spend	Amount
08/28/15	AMZ*DESIGNER LIVING AMZN.COM/PMTS	WA			\$115.59
	AMAZONPAYMENTS				
08/30/15	AMZ*MYHABIT.COM AMZN.COM/BILL	WA			\$55.00
	MERCHANDISE				
08/31/15	AMZ*MYHABIT.COM AMZN.COM/BILL	WA			\$112.00
	MERCHANDISE				
08/31/15	AMZ*MYHABIT.COM AMZN.COM/BILL	WA			\$162.00
	MERCHANDISE				
08/31/15	DUANE READE #14134 0NEW YORK	NY			\$16.21
	8002892273				
	Description				
	REFER TO RECEIPT				
08/31/15	AMZ*MYHABIT.COM AMZN.COM/BILL	WA			\$25.00
	MERCHANDISE				
09/01/15	AMZ*MYHABIT.COM AMZN.COM/BILL	WA			\$24.98
	MERCHANDISE				
09/01/15	HANSFOOD I CORP. 542HICKSVILLE	NY			\$44.37
	5169354041				
	Description	Price			
	GROCERY STORES, SUP	\$44.37			
09/02/15	TOMS.COM USD LOS ANGELES	CA			\$74.40
	800-975-8667				
	Description				
	SHOES/ACC				
09/02/15	Zenni Optical 800-211-2105				\$72.80
	100253941955 94949				
09/03/15	WALMART.COM BENTONVILLE	AR			\$31.28
	800-966-6546				
	Description				
	APPAREL HSWRS/ACC				
09/04/15	PAYPAL *KATESPADELL 4029357733	CA			\$157.22
	402-935-7733				
	Description				
	PROFESSIONAL SERVIC				
09/04/15	CITI BIKE PROGRAM 03BROOKLYN	NY			\$135.01
	855-245-3311				
	Description				
	BUSINESS SERVICES				
09/04/15	H&M #38 0000 NEW YORK	NY			\$171.02
	855-466-7467				
	Description				
	APPAREL/ACCESSORIES				
09/07/15	PAYPAL *CULTURECARE 4029357733	CA			\$180.00
	402-935-7733				
	Description				
	PROFESSIONAL SERVIC				
09/07/15	PHOTOSBY SHUTTERFLY 800-986-1065	CA			\$18.00
	PHOTOS				

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Detail Continued

					Foreign Spend	Amount
09/08/15	NORDSTROM DIRECT 800-285-5800 WA					\$104.86
	SHOP.NORDSTROM.COM					
	Description					
	BP ACCESSORIES					
09/08/15	STAPLES 00472 (800) 333-3330					\$60.75
	(800) 333-3330					
	GAIN COLDWATER HE LIQUID LAUNDRY DE					
09/08/15	SAKS DIRECT HRDC 689ABERDEEN MD					\$132.02
	6152803200					
	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					
	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 New Turkish Liras	\$25.92
	SEWING & FABRIC STORE					
09/14/15	NYCRUNS.COM 718-369-1985					\$60.00
	718-369-1985					
09/15/15	HANCOCK'S OF PADUCAH2704434410					\$71.86
	183931 11803					
09/17/15	ICE YARNS ISTANBUL AD				89,69 New Turkish Liras	\$29.95
	SEWING & FABRIC STORE					
09/17/15	PLN*PRICELINE HOTELSHOTEL ROOM					\$324.68
	HOTEL ROOM					
	NO REFUNDS					
09/17/15	FILM SOCIETY WEB 0NEW YORK NY					\$100.00
	2128755281					
	Description					
	REFER TO RECEIPT					
09/18/15	ZAP*6PM.COM 888-676-2660 NV					\$106.58
	FOOTWEAR					
09/18/15	HUAWEI DEVICE USA INPLANO TX					\$249.99
	214-919-6688					
	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 New Turkish Liras	\$68.35
	SEWING & FABRIC STORE					
09/21/15	PHOTOSBY SHUTTERFLY 800-986-1065 CA					\$7.59
	PHOTOS					
09/22/15	COSI - #31 NEW YORK NY					\$10.44
	2122657579					

Continued on reverse

Detail Continued

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

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
09/14/15	FOREIGN TRANSACTION FEE** ICE YARNS \$25.92	\$0.69
09/17/15	FOREIGN TRANSACTION FEE** ICE YARNS \$29.95	\$0.80
09/21/15	FOREIGN TRANSACTION FEE** ICE YARNS \$68.35	\$1.84
Total Fees for this Period		\$3.33

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



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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 Aug 2015 Billing Period**
284.74

Beginning Reward Dollar Balance +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 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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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.

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.



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American Express®
Cards

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STEELERS**

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can use your American Express®
Card. Get it direct from the team.
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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.



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**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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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.**