

Blue Cash® from American Express

SHAN CHE Closing Date 08/28/15

Payment Due Date

Next Closing Date 09/28/15

Account Ending 2-54008

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

[‡] 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

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



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

See Page 2 for additional information

Continued on Page 3

09/23/15‡







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

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\$_____ Amount Enclosed 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 1-888-258-3741 **Hearing Impaired** 1-336-393-1111 **TTY:** 1-800-221-9950 1-888-258-3741 **FAX:** 1-800-695-9090

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



Website: americanexpress.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 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 \$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

	lotal
Payments	-\$4,235.48
Credits	-\$144.22
Total Payments and Credits	-\$4,379.70

Detail	*Indicates posting date	
Payments		Amount
08/22/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU SANTANDER BANK, NA	-\$4,235.48
Credits		Amount
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

Total New Charges \$4,734.48

Detail



SHANCHE

Card Ending 2-54008

		Amount
07/29/15	WILLIAMS-SONOMA E-COHOME FURNISH	\$27.35
	122801520000000011803	
07/29/15	WILLIAMS-SONOMA E-COHOME FURNISH	\$260.64
	122804610000000011803	
07/30/15	TARGET HICKSVILLE 18HICKSVILLE NY	\$66.57
	DISCOUNT STORE	
07/30/15	TOYSRUS-BABIESRUS 001-800-TOYSRUS PA	\$97.72
	1-800-TOYSRUS	
08/02/15	KMART.COM 0784NAPERVILLE IL	\$21.13
	WWW.KMART.COM 1-866-562-7	

Detail Continued

		Amount
08/02/15	SEARS.COM 0930W DES MOINES IA 8003494358 Description Price BEDROOM AND BATH \$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



Account Ending 2-54008

	Continued	
		Amount
08/10/15	THE MELT SHOP NEW YORK NY 646-649-9810	\$13.75
	FOOD \$13.75	
08/11/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$32.54
08/11/15	NEIMAN MARCUS NEIMANIRVING TX 1-888-888-4757	\$151.34
	Description TWO-PIECE KNIT DRES	
08/11/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$24.20
08/11/15	GROUPON INC 877-788-7858 IL COUPONS	\$14.09
08/12/15	TARGET.COM * 3991 800-591-3869 MN 800-591-3869	\$24.73
	Description APPAREL, HOUSEWARES	
08/13/15	COLEHAAN.COM 0797 GREENLAND NH	\$199.86
	800-488-2000 Description CATALOG MERCHANT	
08/14/15	FOOD EMPORIUM #36732NEW YORK NY 999999999	\$10.02
08/15/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$59.98
08/15/15	STAPLES 00472 (800) 333-3330 (800) 333-3330 AVERY PRINTORWRITE NAME BADGES HELL	\$4.79
08/16/15	EB *EVENTBRITE.COM ESAN FRANCISCO CA 8888102063	\$53.74
08/17/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	\$15.00
08/17/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	\$13.99
08/18/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$102.10
08/18/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	\$17.19
08/18/15	AMZ*MYHABIT.COM AMZN.COM/BILL WA MERCHANDISE	\$153.54
08/19/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$18.46
08/19/15	MTA MVM*34TH STREET/NEW YORK NY 718-330-1234	\$40.00
08/20/15	LAMPS PLUS - 52 CHATSWORTH CA 866-634-8440 Description BED/BATH/LINEN	\$19.90

Detail Continued

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

Fees

	Amount
Total Fees for this Period	\$0.00

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.

	Amount
Total Fees in 2015	\$3.43
Total Interest in 2015	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (A	APR) is the annual interest rate on your accoun Transactions Dated	t. 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				



Reward Dollar Summary	Total Reward Dollars as of Jul 2015 Billing Period 242.08
Beginning Reward Dollar Balance	e +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
Total	\$3,689.80		19.09
Total Qualified Spend This Reward Year	\$5,701.42		

Important Messages

Visit american express.com/reward dollars 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

Now Accepting American Express® Cards

ENDLESS JEWELRY

Color Your Life! Jewelry designed to be fun, festive and elegant.
Visit our website at 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** 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.