



Blue Cash Everyday® from American Express

p. 1/7

KISHOR SIMKHADA
Closing Date 11/20/18

Account Ending 2-41005

| | |
|----------------------------|-----------------------------|
| New Balance | \$35.95 |
| Minimum Payment Due | \$35.00 |
| Payment Due Date | 12/15/18[‡] |

[‡]**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 12/15/18, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

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 | 2 months | \$36 |

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

See page 5 for Important Changes to Your Account Terms.

Welcome to American Express!

Get cash back for eligible purchases when you use the Card.

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

Account Summary

| | |
|------------------|----------|
| Previous Balance | \$0.00 |
| Payments/Credits | -\$0.00 |
| New Charges | +\$35.95 |
| Fees | +\$0.00 |
| Interest Charged | +\$0.00 |

| | |
|----------------------------|----------------|
| New Balance | \$35.95 |
| Minimum Payment Due | \$35.00 |

| | |
|----------------------------|-------------|
| Credit Limit | \$10,000.00 |
| Available Credit | \$9,964.05 |
| Cash Advance Limit | \$2,000.00 |
| Available Cash | \$2,000.00 |
| Days in Billing Period: 11 | |

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See Page 2 for additional information.

Continued on page 3

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-41005

Enter 15 digit account # on all payments.
Make check payable to American Express.

|||||
KISHOR SIMKHADA
809 S 4TH AVE
22
POCATELLO ID 83201-6641

| | |
|---------------------|-----------------|
| Payment Due Date | 12/15/18 |
| New Balance | \$35.95 |
| Minimum Payment Due | \$35.00 |

☐ Check here if your address or phone number has changed. Note changes on reverse side.

|||||
AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

0000349992635738410 000003595000003500 17 H

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



Blue Cash Everyday® from American Express

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AMERICAN EXPRESS® PERSONAL LOANS

Did you know American Express® offers Personal Loans? Pre-approved Card Members can apply for a loan of up to \$40,000 with fixed monthly payments and APRs ranging from 6.98%-18.98%. Terms apply. Learn more by visiting americanexpress.com/loanoffer20

New Charges

Summary

| | Total |
|-------------------|---------|
| Total New Charges | \$35.95 |

Detail



KISHOR SIMKHADA
Card Ending 2-41005

| | | | | Amount |
|----------|--|-----------|----|---------|
| 11/10/18 | AplPay ISU C-STORE 208-2823711 | POCATELLO | ID | \$1.05 |
| 11/14/18 | AplPay MCDONALD'S F4951 000000000475146 2082328268 | POCATELLO | ID | \$5.08 |
| 11/14/18 | AplPay ISU POND FOOD 109312 93728109312 208-2823711 | POCATELLO | ID | \$18.41 |
| 11/16/18 | AplPay ISU POND FOOD 109312 93728109312 208-2823711 | POCATELLO | ID | \$8.26 |
| 11/18/18 | AplPay SHELL OIL 57444637409 GAS STATION | POCATELLO | ID | \$3.15 |

Fees

| | Amount |
|----------------------------|--------|
| Total Fees for this Period | \$0.00 |

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.

Continued on reverse

2018 Fees and Interest Totals Year-to-Date

| | Amount |
|------------------------|---------------|
| Total Fees in 2018 | \$0.00 |
| Total Interest in 2018 | \$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 | 11/10/2018 | | 25.99% (v) | \$0.00 | \$0.00 |
| Cash Advances | 11/10/2018 | | 27.24% (v) | \$0.00 | \$0.00 |
| Introductory Purchase Rate Expires 02/19/2020 then will go to 25.99% (v)* | 11/10/2018 | | 0.00% | \$0.00 | \$0.00 |
| Balance Transfer Rate Expires 02/19/2020 then will go to 25.99% (v)* | 11/10/2018 | | 0.00% | \$0.00 | \$0.00 |
| Total | | | | | \$0.00 |

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.



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Notice of Important Changes to Your Cardmember Agreement

We are making changes to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

| Summary of Changes | |
|--|---|
| Plan Fee (Fixed Finance Charge) | Effective immediately , we are revising this row in the <i>Rates and Fees Table</i> to provide additional clarity that the plan fee for any plan is billed on a monthly basis. |
| About the Plan It feature | Effective February 1, 2019 , we are revising this sub-section under <i>About using your card</i> to specify that you may be able to include multiple qualifying purchases into a single plan, at our discretion. |

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See the following page for the Detail of Important Changes to Your Agreement.

Details of Important Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend it as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Effective immediately, the *Rates and Fees Table* in Part 1 of the Cardmember Agreement is amended by revising the *Plan Fee (Fixed Finance Charge)* row to add a reference to "monthly" to clarify that the Plan Fee is charged on a monthly basis.

Effective February 1, 2019, the *About using your card* section in Part 2 of your Cardmember Agreement is amended by deleting the *About the Plan It feature* sub-section and replacing it with the following:

| | |
|----------------------------------|---|
| About the Plan It feature | <p>We may offer you Plan It, which allows you to create a payment plan for qualifying purchases, subject to a plan fee. This fee is a fixed finance charge that will be charged each month that a plan is active.</p> <p>You may use this feature by selecting a qualifying purchase(s) and a plan duration. You will be able to view the monthly plan payments, including the plan fee, for your selection. Each plan fee will be disclosed prior to your establishing the applicable plan and will be based on the plan duration, the APR that would otherwise apply to the purchase(s), and other factors. When you set up a plan, the purchase(s) will be moved to a plan balance and will be subject to a plan fee instead of the APR for purchases.</p> <p>A qualifying purchase for Plan It is a purchase of at least a specified dollar amount and does not include a purchase of cash or cash equivalents, or a purchase subject to Foreign Transaction Fees or any fee owed to us, including Annual Membership fees.</p> <p>Your ability to initiate new plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate plans if your Account is cancelled. You will also not be able to initiate plans if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you, and your ability to include multiple qualifying purchases into a single plan, will be at our discretion and will be based on a variety of factors such as your creditworthiness, the amount of the purchase(s), and your Account history.</p> <p>Plans cannot be cancelled after they have been set up but you can choose to pay them early by paying the New Balance shown on your most recent billing statement in full. If you pay a plan off early, you will not incur any future plan fees on that plan.</p> |
|----------------------------------|---|



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Monitor what Matters with CreditSecure®

Get premium credit monitoring, identity protection and resolution services.
Exclusively for American Express® Card Members.

Only **\$1** for the first 30 days. **\$16.99** every 30 days thereafter.
Sales tax may apply. Terms and Conditions apply.

Enroll at AmericanExpress.com/CreditSecure



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With over 70+ years of experience, Markel Specialty* is dedicated to delivering superior service to our customers. This experience has enabled us to offer a portfolio of small business and specialty insurance products nationwide. We provide:

- Experience and stability from your insurance provider
- Payment plans to meet every budget
- Professional, experienced, in-house claims teams
- Extensive risk management and loss control tools to help you identify and mitigate loss drivers

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