



Blue Cash Everyday® from American Express

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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%.

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

See Page 2 for additional information.

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!

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

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 each month your entire balance (or Adjusted Balance if applicable) 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.

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:** 1-623-707-4442
 1-800-CASH-NOW **In NY:** 1-800-522-1897



Website: americanexpress.com

Customer Care & Billing Inquiries
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 BOX 0001
 LOS ANGELES CA
 90096-8000

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.



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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

			Amount
11/10/18	ApIPay ISU C-STORE 208-2823711	POCATELLO	ID \$1.05
11/14/18	ApIPay MCDONALD'S F4951 000000000475146 2082328268	POCATELLO	ID \$5.08
11/14/18	ApIPay ISU POND FOOD 109312 93728109312 208-2823711	POCATELLO	ID \$18.41
11/16/18	ApIPay ISU POND FOOD 109312 93728109312 208-2823711	POCATELLO	ID \$8.26
11/18/18	ApIPay 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.

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
Cash Advances		11/10/2018	27.24% (v)	\$0.00
Introductory Purchase Rate Expires 02/19/2020 then will go to 25.99% (v)*		11/10/2018	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
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



Markel Specialty now accepts American Express® Cards!



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

*Products and services are offered through Markel Specialty, a business division of Markel Service Incorporated. Policies are written by one or more Markel insurance companies. Lic. No. 27585

Terms and conditions for rate and coverage, may vary by state and class of business. For more information, visit markelininsurance.com or call 888-500-3344.

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Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com

