



Blue Cash Everyday® from American Express

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KISHOR SIMKHADA
Closing Date 01/21/19

Account Ending 2-42003

New Balance**\$8,813.58****Minimum Payment Due****\$88.00****Payment Due Date****02/15/19‡**

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 02/15/19, 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	22 years	\$24,611
\$289	3 years	\$10,420 (Savings = \$14,191)

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

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Reward Dollars

as of 12/23/2018

58.68

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

Account Summary

Previous Balance	\$8,188.03
Payments/Credits	-\$82.00
New Charges	+\$707.55
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$8,813.58
Minimum Payment Due	\$88.00

Credit Limit	\$10,000.00
Available Credit	\$1,186.42
Cash Advance Limit	\$2,000.00
Available Cash	\$1,186.42
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.

↓ 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 2-42003

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
02/15/19

New Balance
\$8,813.58

Minimum Payment Due
\$88.00

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 000881358000008800 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.



Blue Cash Everyday® from American Express

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KISHOR SIMKHADA
Closing Date 01/21/19

Account Ending 2-42003

Payments and Credits

Summary

	Total
Payments	-\$82.00
Credits	\$0.00
Total Payments and Credits	-\$82.00

Detail

*Indicates posting date

	Amount
12/24/18* ONLINE PAYMENT - THANK YOU	-\$82.00

New Charges

Summary

	Total
Total New Charges	\$707.55

Detail

			Amount
12/23/18	AMZN RENTAL *M24QZ3631 MERCHANDISE	AMZN.COM/BILL	\$10.58
12/24/18	AMZN RENTAL *M22CE4XM2 MERCHANDISE	AMZN.COM/BILL	\$10.58
12/27/18	AT&T*BILL PAYMENT 971 800-331-0500	DALLAS	\$101.00
01/06/19	AMZN RENT AU*MB5OD2LY1 MERCHANDISE	AMZN.COM/BILL	\$131.13
01/07/19	AMZN RENT AU*MB4ES1ZS1 MERCHANDISE	AMZN.COM/BILL	\$186.32
01/08/19	MSFT * E06007AUAI 0000 800-642-7676	MSFT AZURE	\$29.00
01/16/19	PAYPAL *MRMRSPHONES 4029357733	4029357733	\$199.95
01/16/19	PAYPAL *SQUARETRADE 4029357733	4029357733	\$38.99

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.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$0.00
Total Interest in 2019	\$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	26.24% (v)	\$0.00	\$0.00
Cash Advances	11/10/2018	27.49% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 02/19/2020 then will go to 26.24% (v)*	11/10/2018	0.00%	\$5,633.66	\$0.00
Balance Transfer Rate Expires 02/19/2020 then will go to 26.24% (v)*	11/10/2018	01/09/2019	0.00%	\$2,794.39
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.