



American Express® Traditional Green Card

p. 1/10

S K SINGH

Closing Date 05/08/19

Account Ending 1-51000

New Balance **\$14,191.55**

Minimum Payment Due **\$4,571.73**

Payment Due Date **06/02/19[‡]**

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 06/02/19, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.49%.

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 Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	21 years	\$22,977

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

See page 2 for important information about your account.

For information on your Pay Over Time feature and limit, see **page 8**

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% - 19.98%. Terms apply. Learn more by visiting americanexpress.com/loanoffer20

Membership Rewards® Points

Available and Pending as of 03/31/19

3,968

For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)

Account Summary

Pay In Full

Previous Balance	\$5,266.19
Payments/Credits	-\$5,266.19
New Charges	+\$4,296.73
Fees	+\$30.00
New Balance	= \$4,326.73

Pay Over Time and/or Cash Advance

Previous Balance	\$9,916.87
Payments/Credits	-\$439.98
New Pay Over Time Charges	+\$240.48
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$147.45
New Balance	= \$9,864.82
Minimum Due	\$245.00

Account Total

Previous Balance	\$15,183.06
Payments/Credits	-\$5,706.17
New Charges	+\$4,537.21
New Cash Advances	+\$0.00
Fees	+\$30.00
Interest Charged	+\$147.45
New Balance	\$14,191.55
Minimum Payment Due	\$4,571.73

Days in Billing Period: 31

Customer Care



Pay by Computer

americanexpress.com/pbc

Customer Care

1-800-528-4800

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 1-51000

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



S K SINGH
9071 MILL CREEK RD
APT 2323
LEVITTOWN PA 19054-4232

Payment Due Date

06/02/19

New Balance

\$14,191.55

Minimum Payment Due

\$4,571.73



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

0000349990578584544 001419155000457173 04 H



American Express® Traditional Green Card

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Closing Date 05/08/19

Account Ending 1-51000

Payments and Credits

Summary

	Pay In Full	Pay Over Time and/or Cash Advance ♦	Total
Payments	-\$5,238.42	-\$231.91	-\$5,470.33
Credits			
S K SINGH 1-51000	-\$27.77	-\$208.07	-\$235.84
Total Payments and Credits	-\$5,266.19	-\$439.98	-\$5,706.17

Detail

*Indicates posting date

♦ - denotes Pay Over Time and/or Cash Advance activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments

	Amount
05/01/19* S K SINGH ONLINE PAYMENT - THANK YOU	-\$5,470.33

Credits

	Amount
04/10/19* S K SINGH AMAZON SHOP WITH POINTS CREDIT	-\$26.93
04/11/19* S K SINGH AMAZON SHOP WITH POINTS CREDIT	-\$0.84
04/30/19 S K SINGH AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-\$208.07 ♦

New Charges

Summary

	Pay In Full	Pay Over Time and/or Cash Advance ♦	Total
S K SINGH 1-51000	\$4,097.43	\$240.48	\$4,337.91
NIVEDITA SINGH 1-51018	\$106.40	\$0.00	\$106.40
PRAGYA SINGH 1-51026	\$60.59	\$0.00	\$60.59
PRITI SINGH 1-51034	\$32.31	\$0.00	\$32.31
Total New Charges	\$4,296.73	\$240.48	\$4,537.21

Detail

♦ - denotes Pay Over Time and/or Cash Advance activity

For more information, visit
americanexpress.com/payovertimeinfo



S K SINGH
Card Ending 1-51000

	Amount
04/07/19 APNA BAZAR CASH & CARRY B 899000003198 YATINM61@YAHOO.COM	\$65.03
04/08/19 UDEMY: ONLINE COURSES +18888385432	\$12.99
04/08/19 ROSS DRESS FOR LESS 999-999-9999	\$145.96
04/08/19 WAL-MART 2068 2068 DISCOUNT STORE	\$25.85
04/08/19 AMAZON.COM*MW2DB49V2 MERCHANDISE	\$7.97
04/09/19 AMAZON.COM*MW8MA9UN2 MERCHANDISE	\$7.36
04/09/19 SUBWAY 215-9433930	\$6.76

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time and/or Cash Advance activity

				Amount
04/09/19	AMAZON.COM DIRECT MKTG MISC	SEATTLE	WA	\$26.93
04/09/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$12.99
04/09/19	VERISIGN PAYMENTS*VERISIGN PAYMENTS VE MOUNTAIN VIEW	MOUNTAIN VIEW	CA	\$31.75
04/10/19	AMAZON MKTPLACE PMTS DIRECT MKTG MISC	SEATTLE	WA	\$0.84
04/10/19	AMAZON.COM*MW6UO4RE2 MERCHANDISE	AMZN.COM/BILL	WA	\$7.36
04/10/19	AMZN MKTP US*MW3QF2RG2 BOOK STORES	AMZN.COM/BILL	WA	\$48.14
04/10/19	PICERNO'S LANGHORNE 09447699 PICERNO'S LANGHORNE	LANGHORNE	PA	\$30.21
04/10/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$25.98
04/11/19	CHIPOTLE ONLINE 1751 80202 FAST FOOD RESTAURANT	3035954000	CO	\$8.10
04/11/19	AMZN MKTP US*MZ3TP6CO2 BOOK STORES	AMZN.COM/BILL	WA	\$13.28
04/11/19	AMZN MKTP US*MZ3QK3FQ2 BOOK STORES	AMZN.COM/BILL	WA	\$1.37
04/11/19	AMZN MKTP US*MZ0ZU44A2 BOOK STORES	AMZN.COM/BILL	WA	\$21.00
04/12/19	AMAZON.COM*MZ6WS3NY1 MERCHANDISE	AMZN.COM/BILL	WA	\$9.06
04/13/19	GEICO AUTO INSURANCE	(800)841-3000	DC	\$87.03
04/13/19	CHIPOTLE ONLINE 1514 80202 FAST FOOD RESTAURANT	3035954000	CO	\$10.29
04/13/19	LINKEDIN-458*2722434 SUBSCRIPTION	LNKD.IN/BILL	CA	\$31.79
04/13/19	AMAZON.COM*MZ4HZ1OI2 MERCHANDISE	AMZN.COM/BILL	WA	\$7.36
04/14/19	OLIVE GARDEN ITALIAN RESTAURANT 215-943-2112	LANGHORNE	PA	\$40.03
04/14/19	EXXONMOBIL 4823 610-695-8960	WEST CHESTER	PA	\$23.54
04/14/19	AMAZON.COM*MZ5NY3T51 MERCHANDISE	AMZN.COM/BILL	WA	\$6.03
04/15/19	AMZN MKTP US*MZ0JI7F82 BOOK STORES	AMZN.COM/BILL	WA	\$8.46
04/15/19	KINDLE UNLTD*MZ8PG7ZN0 DIGITAL	866-321-8851	WA	\$10.59
04/15/19	PATEL BROTHERS 7322050187	BENSALEM	PA	\$82.84
04/15/19	AMZN MKTP US*MZ3LK9Z42 BOOK STORES	AMZN.COM/BILL	WA	\$15.00
04/16/19	AMZN MKTP US*MZ1J473I0 BOOK STORES	AMZN.COM/BILL	WA	\$42.39
04/17/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$11.99
04/17/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$11.99

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◆ - denotes Pay Over Time and/or Cash Advance activity

				Amount
04/18/19	COURSRA3ZJ737JZJRMCM 650-265-7649	MOUNTAIN VI	CA	\$49.00
04/19/19	CHIPOTLE ONLINE 1514 80202 FAST FOOD RESTAURANT	3035954000	CO	\$15.90
04/19/19	MCDONALD'S F2159 000000000360570 6106927342	WEST CHESTER	PA	\$3.70
04/20/19	OLIVE GARDEN ITALIAN RESTAURANT 215-943-2112	LANGHORNE	PA	\$40.03
04/20/19	WAL-MART 2068 2068 DISCOUNT STORE	FAIRLESS HLS	PA	\$31.07
04/20/19	PATEL BROTHERS 7322050187	BENSALEM	PA	\$14.44
04/21/19	AMZN MKTP US*MZ40N85B1 BOOK STORES	AMZN.COM/BILL	WA	\$13.55
04/21/19	PEPBOYS STORE 34 AUTO PARTS/ACCESSORY	FAIRLESS HILLS	PA	\$39.73
04/21/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$11.99
04/21/19	PTC EZ PASS AUTO TOLLS 877-736-6727	HARRISBURG	PA	\$85.00
04/21/19	PICERNO'S LANGHORNE 09447699 PICERNO'S LANGHORNE	LANGHORNE	PA	\$29.90
04/22/19	AMZN MKTP US*MZ3M37MJ0 BOOK STORES	AMZN.COM/BILL	WA	\$13.50
04/23/19	AMZN MKTP US*MZ9ZG1G62 BOOK STORES	AMZN.COM/BILL	WA	\$14.40
04/24/19	CHIPOTLE ONLINE 1514 80202 FAST FOOD RESTAURANT	3035954000	CO	\$15.90
04/24/19	TARGET OXFORD VALLEY 1135 GROCERY STORE	LANGHORNE	PA	\$117.94
04/24/19	AMAZON.COM*MZ2LO0XU2 MERCHANDISE	AMZN.COM/BILL	WA	\$208.07
04/25/19	AMZN MKTP US*MZ9JK7DV1 BOOK STORES	AMZN.COM/BILL	WA	\$10.79
04/25/19	COMCAST CABLE SVCS	800-COMCAST	NJ	\$131.82
04/26/19	CHIPOTLE ONLINE 1514 80202 FAST FOOD RESTAURANT	3035954000	CO	\$15.90
04/26/19	COURSRA27Z49189ZAVEVI 650-265-7649	MOUNTAIN VI	CA	\$39.00
04/26/19	AMAZON.COM*MZ8QY9M22 MERCHANDISE	AMZN.COM/BILL	WA	\$15.87
04/26/19	AMZN MKTP US*MZ02R8M12 BOOK STORES	AMZN.COM/BILL	WA	\$26.49
04/26/19	PICERNO'S LANGHORNE 09447699 PICERNO'S LANGHORNE	LANGHORNE	PA	\$22.21
04/26/19	AMZN MKTP US*MZ5818BZ2 BOOK STORES	AMZN.COM/BILL	WA	\$20.99
04/27/19	AMZN DIGITAL *MZ3428QV0 DIGITAL	888-802-3080	WA	\$20.66
04/29/19	COURSRA1BGLDIYB34QXWK 650-265-7649	MOUNTAIN VI	CA	\$39.00

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time and/or Cash Advance activity

				Amount
04/30/19	AMZN MKTP US*MZ5MI2IW1 BOOK STORES	AMZN.COM/BILL	WA	\$19.97
04/30/19	CHIPOTLE ONLINE 1514 80202 FAST FOOD RESTAURANT	3035954000	CO	\$15.90
04/30/19	PAYPAL *MYFICO COM 8003194433	8003194433	CA	\$31.75
05/01/19	AMZN MKTP US*MZ7J52KG0 BOOK STORES	AMZN.COM/BILL	WA	\$16.99
05/01/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$11.99
05/01/19	BJ's Club Membership 8002572582	(800)257-2582	MA	\$55.00
05/01/19	AT&T RECURR BILL PAYMENT 800-331-0500	DALLAS	TX	\$240.48 ◆
05/01/19	AMZN MKTP US*MZ89289R0 BOOK STORES	AMZN.COM/BILL	WA	\$19.97
05/02/19	AMZN MKTP US*MZ32669H0 BOOK STORES	AMZN.COM/BILL	WA	\$11.65
05/02/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$11.99
05/02/19	AMAZON.COM*MZ04X1WK1 MERCHANDISE	AMZN.COM/BILL	WA	\$13.50
05/02/19	PYL*NORTHBROOK APARTMENTS 866-729-5327	BROOKLYN	NY	\$1,474.00
05/03/19	Amazon Web Services WEB SERVICES	AWS.Amazon.com	WA	\$20.61
05/03/19	UNITED HEALTH ONE INSURANCE SR	INDIANAPOLIS	IN	\$171.40
05/03/19	PICERNO'S LANGHORNE 09447699 PICERNO'S LANGHORNE	LANGHORNE	PA	\$27.55
05/04/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$28.99
05/04/19	PAYPAL *SAFARIBOOKS 7078274100	7078274100	MA	\$39.00
05/05/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$17.99
05/06/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$17.99
05/06/19	CHIPOTLE ONLINE 1514 80202 FAST FOOD RESTAURANT	3035954000	CO	\$15.90
05/06/19	PATEL BROTHERS 7322050187	BENSALEM	PA	\$66.22
05/06/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$12.99
05/06/19	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$14.99
05/06/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$17.99
05/07/19	UDEMY: ONLINE COURSES +18888385432	SAN FRANCISCO	CA	\$17.99

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Detail Continued

◆ - denotes Pay Over Time and/or Cash Advance activity

Amount



NIVEDITA SINGH

Card Ending 1-51018

Amount

04/11/19	WALGREENS 8002892273	LEVITTOWN	PA	\$10.77
04/12/19	WALGREENS NONE 19054 PHARMACIES	LEVITTOWN	PA	\$31.04
04/19/19	WALGREENS NONE 19054 PHARMACIES	LEVITTOWN	PA	\$17.28
04/26/19	WALGREENS 8002892273	LEVITTOWN	PA	\$17.84
04/26/19	WALGREENS 8002892273	LEVITTOWN	PA	\$6.78
05/03/19	WALGREENS 8002892273	LEVITTOWN	PA	\$22.69



PRAGYA SINGH

Card Ending 1-51026

Amount

04/08/19	NJT MOBILE 3001 04030010003 973-2755555	NEWARK	NJ	\$12.50
04/12/19	NJT MOBILE 3001 04030010003 973-2755555	NEWARK	NJ	\$12.50
04/14/19	NJT MOBILE 3001 04030010003 973-2755555	NEWARK	NJ	\$12.50
04/22/19	NJT MOBILE 3001 04030010003 973-2755555	NEWARK	NJ	\$12.50
04/24/19	SPOTIFY USA DIRECT MKTG MISC	NEW YORK		\$10.59



PRITI SINGH

Card Ending 1-51034 Monthly Spending Limit: \$500

Amount

04/08/19	WEST CHESTER UNIVERS 039300982330846 NSTOLTZFUS@WCUPA.EDU	WEST CHESTER	PA	\$5.61
04/11/19	SABATINOS GRILLE squareup.com/receipts	Downingtown	PA	\$5.00
04/12/19	FENNS COFFEE CART 0000 610-436-8104	WEST CHESTER	PA	\$5.85
04/18/19	SABATINOS GRILLE squareup.com/receipts	Downingtown	PA	\$5.00
04/24/19	SABATINOS GRILLE squareup.com/receipts	Downingtown	PA	\$5.00
05/03/19	FENNS COFFEE CART 0000 610-436-8104	WEST CHESTER	PA	\$5.85

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Fees

			Amount
05/08/19	NIVEDITA SINGH	ANNUAL MEMBERSHIP FEE	\$30.00
Total Fees for this Period			\$30.00

Interest Charged

		Amount
05/08/19	Interest Charge on Pay Over Time Purchases	\$147.45
Total Interest Charged for this Period		\$147.45

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	\$68.00
Total Interest in 2019	\$714.08

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			
Pay Over Time Direct	01/19/2018		17.49% (v)	\$7,308.66	\$108.53
Pay Over Time Direct	02/28/2015	07/05/2016	17.49% (v)	\$1,349.86	\$20.04
Pay Over Time Travel	01/19/2018		17.49% (v)	\$1,271.61	\$18.88
Pay Over Time Select	01/19/2018		17.49% (v)	\$0.00	\$0.00
Cash Advances	05/01/2019		27.49% (v)	\$0.00	\$0.00
Total					\$147.45

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.



Information on Pay Over Time continued

Your Pay Over Time Limit is \$9,800.00

We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time and/or Cash Advance balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in Pay Over Time Select

You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay the Account Total New Balance, pay the minimum due, or pay any amount in between, with interest.

You are currently enrolled in Pay Over Time Travel

All of your eligible travel-related charges such as airline tickets, hotel stays, car rentals, cruises and more are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay the Account Total New Balance, pay the minimum due, or pay any amount in between, with interest.

You are currently enrolled in Pay Over Time Direct

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay the Account Total New Balance, pay the minimum due, or pay any amount in between, with interest.

