\$7,804.71

Blue Cash Everyday® from American Express

SANDEEP MARUPUDI Closing Date 10/07/19

Account Ending 7-71008

New Balance \$7,804.71 Minimum Payment Due \$208.00

Payment Due Date 11/01/19[‡]

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	20 years	\$19,298	
\$289	\$10,421 3 years (Savings = \$8,877		

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 7 for Important Changes to Your Account Benefits.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on pages 5 - 9.

Continued on page 3

 $\, \downarrow \,$ Please fold on the perforation below, detach and return with your payment $\, \downarrow \,$

Payment Coupon
Do not staple or use paper clips





Account Ending 7-71008

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

SANDEEP MARUPUDI 7403 WURZBACH RD APT 418 SAN ANTONIO TX 78229-3844 Payment Due Date
11/01/19

New Balance
\$7,804.71

Minimum Payment Due
\$208.00

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

AMERICAN EXPRESS P.O. BOX 650448 DALLAS TX 75265-0448

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Reward Dollars
as of 09/08/2019
12.08
For more details about Rewards, visit

Account Summary

Previous Balance	\$7,898.61
Payments/Credits	-\$225.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$131.10

americanexpress.com/cashbackrewards

Minimum Payment Due	\$208.00	
Credit Limit	\$7,900.00	
Available Credit	\$95.29	
Cash Advance Limit	\$200.00	
Available Cash	\$95.29	
Days in Billing Period: 31		

Customer Care

New Balance



🛁 See page 3 for additional information.

Amount Enclosed

[‡]Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 11/01/19, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.99%.

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 represent 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

Payments: Your payment must be sent to the payment address shown on

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 on page 3 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.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: www.americanexpress.com In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- **3.** You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

www.americanexpress.com

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Change of Address

next day

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.



SANDEEP MARUPUDI Closing Date 10/07/19

Account Ending 7-71008



10/07/19

Interest Charge on Purchases

Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries 모

Website: american express.com

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

Payments P.O. BOX 650448 DALLAS TX 75265-0448

Effective immediately, we will update the frequency in which we communicate the Billing Rights and Electronic Funds Transfer notices from annually, to monthly. You will find the monthly **Billing Rights Notice on page 2** of your statement, and the monthly **Electronic Funds Transfer Notice** in the **IMPORTANT NOTICES** section.

AMERICAN EXPRESS® PERSONAL LOANS

Turn Dreaming Into Doing

Loans from \$3,500 to \$40,000 are available for eligible Card Members, with fixed monthly payments and APRs ranging from 6.98% to 19.98%. Terms apply.

To learn more visit american express.com/loanoffer20

Payments and Credits	
Summary	
	Total
Payments	-\$225.00
Credits	\$0.00
Total Payments and Credits	-\$225.00
Detail *Indicates posting date	
Payments	Amount
09/18/19* ONLINE PAYMENT - THANK YOU	-\$225.00
Fees	
	Amount
Total Fees for this Period	\$0.00
Interest Charged	
	Amount

\$14.12

Interest Charged Continued

		Amount
10/07/19	Interest Charge on Promotional Balances	\$116.98
Total Interest Charged for this Period		

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	\$2.68	
Total Interest in 2019	\$1,057.85	

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

•	Transactions Dated Annual			Balance	Interest
	From	То	Percentage Rate	Subject to Interest Rate	Charge
Purchases	08/27/2019		19.74% (v)	\$158.95	\$2.67
Purchases	10/09/2017	08/26/2019	19.74% (v)	\$682.74	\$11.45
Cash Advances	10/09/2017		26.99% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expired	10/09/2017	02/04/2019	19.74% (v)	\$6,975.43	\$116.98
Total					\$131.10
(v) Variable Rate					

IMPORTANT NOTICES

Your Personal Details

Account protection is important to us. Please update your Personal Details so we may contact you about your account if needed. Visit https://global.americanexpress.com/account-management/ to get started.

Your Cardmember Agreement

SANDEEP MARUPUDI

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

IMPORTANT NOTICES continued



IMPORTANT NOTICES continued

Notice of Updates to Additional Benefits of your Card

As described below, we will be making updates to your card benefits. These benefits are provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions, please visit the website for each benefit below, or call the number on the back of your Card.

Roadside Assistance Hotline

Effective 1/1/2020, Roadside Assistance Hotline will no longer be a benefit provided on this Card Account. Roadside Assistance Hotline can still be used until **12/31/2019**. For terms and conditions, please visit **americanexpress.com/raterms**.

Travel Accident Insurance*

Effective 1/1/2020, Travel Accident Insurance will no longer be a benefit provided on this Card Account. This means any eligible travel purchases made on or after 1/1/2020 will not be covered by Travel Accident Insurance. Eligible travel purchases made prior to 1/1/2020 will still be covered by Travel Accident Insurance.

*Travel Accident Insurance is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/taiterms**.

Extended Warranty*

Effective 1/1/2020, Extended Warranty will no longer be a benefit provided on this Card Account. This means any purchases made on or after **1/1/2020** will not be covered by Extended Warranty. For eligible purchases made prior to **1/1/2020** one of the following will occur:

- If the original manufacturer's warranty is less than two (2) years, we will match the length of that warranty.
- If the original manufacturer's warranty is between two (2) years and five (5) years, we will increase coverage to provide two (2) additional years of warranty**.
- *For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, your coverage will match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

The benefit is limited to the actual amount charged to your Card for the item, up to a maximum of \$10,000; not to exceed \$50,000 per Card Member account per calendar year.

Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/ewterms.

Purchase Protection*

For eligible purchases made on and after **1/1/2020** the coverage duration on eligible purchases will be 90 days.

For eligible purchases made prior to **1/1/2020**, the coverage duration on eligible purchases will be 120 days**.

*Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/ppterms**.

**For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration is 90 days.

Return Protection

Effective 1/1/2020, Return Protection will no longer be a benefit provided on this Card Account. This means any purchases made on or after **1/1/2020** will not be covered by Return Protection. Eligible purchases made prior to **1/1/2020** will still be covered by Return Protection for up to 90 days from the original purchase. For terms and conditions, please visit **americanexpress.com/rpterms**.

ID 12839

IMPORTANT NOTICES continued

ANDEEP WARDPODI

IMPORTANT NOTICES continued

EFT Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 1. Tell us your name and account number (if any).
- 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.