



# Blue Cash Everyday® from American Express

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SANDEEP MARUPUDI  
Closing Date 10/07/19

Account Ending 7-71008

<b>New Balance</b>	<b>\$7,804.71</b>
<b>Minimum Payment Due</b>	<b>\$208.00</b>
<b>Payment Due Date</b>	<b>11/01/19<sup>‡</sup></b>

<sup>‡</sup>**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%.

**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	3 years	\$10,421 (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

## Reward Dollars

as of 09/08/2019

**12.08**

For more details about Rewards, visit  
[americanexpress.com/cashbackrewards](http://americanexpress.com/cashbackrewards)

## Account Summary

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

<b>New Balance</b>	<b>\$7,804.71</b>
<b>Minimum Payment Due</b>	<b>\$208.00</b>

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

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-888-258-3741	1-800-472-9297

→ See page 3 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](http://americanexpress.com/pbc)

**Pay by Phone**  
1-800-472-9297

**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	<b>11/01/19</b>
New Balance	<b>\$7,804.71</b>
Minimum Payment Due	<b>\$208.00</b>

☐ 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

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349992500463250 000780471000020800 03 H





## Blue Cash Everyday® from American Express

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SANDEEP MARUPUDI  
Closing Date 10/07/19

Account Ending 7-71008



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

1-888-258-3741  
1-336-393-1111  
1-888-258-3741  
1-800-CASH-NOW

**Hearing Impaired**  
**TTY:** 1-800-221-9950  
**FAX:** 1-623-707-4442  
**In NY:** 1-800-522-1897



**Website:** americanexpress.com

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

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

**i** **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 [americanexpress.com/loanoffer20](http://americanexpress.com/loanoffer20)



## Payments and Credits

### Summary

	Total
Payments	-\$225.00
Credits	\$0.00
<b>Total Payments and Credits</b>	<b>-\$225.00</b>

### Detail

\*Indicates posting date

Payments	Amount
09/18/19* ONLINE PAYMENT - THANK YOU	-\$225.00

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

## Interest Charged

	Amount
10/07/19 Interest Charge on Purchases	\$14.12

Continued on reverse

## Interest Charged Continued

		Amount
10/07/19	Interest Charge on Promotional Balances	\$116.98
<b>Total Interest Charged for this Period</b>		<b>\$131.10</b>

### 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 Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
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
<b>Total</b>					<b>\$131.10</b>

(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**

To access the most up to date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://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](https://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](https://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](https://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](https://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/rpterm](https://americanexpress.com/rpterm).

ID 12839

**IMPORTANT NOTICES continued**



**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](http://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.