

# Blue Cash Everyday® from American Express

THANH H NGUYEN Closing Date 12/02/16

Next Closing Date 01/03/17

Account Ending 0-92003

New Balance\$685.39Minimum Payment Due\$35.00

Payment Due Date 12/28/16<sup>‡</sup>

**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 years	\$839

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

See page 2 for important information about your account.

# 2X REWARDS WHEN YOU SHOP SMALL®

Find out how you can earn **2X rewards** when you Shop Small with an enrolled American Express® Card this holiday season. Learn more and enroll in this offer at **americanexpress.com/shopsmalloffer1**. You will not earn 2X rewards on any bonus you already enjoy with your Card, such as when you spend on certain types of purchases or at certain merchants. Reward cap and other terms apply. **2X REWARDS**SHOP SMALL

### **Blue Cash Rewards**

as of Nov 2016

194.67

For more details about Rewards, please visit americanexpress.com/rewardsinfo

### **Account Summary**

Previous Balance	\$895.96
Payments/Credits	-\$1,704.81
New Charges	+\$1,494.24
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$685.39	
Minimum Payment Due	\$35.00	
Credit Limit	\$10,500.00	
Available Credit	\$9,814.61	
Cash Advance Limit	\$600.00	
Available Cash	\$600.00	
Days in Billing Period: 29		

#### **Customer Care**



See Page 2 for additional information.

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







## **Account Ending 0-92003**

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

THANH H NGUYEN 571 N 5TH ST APT 1 SAN JOSE CA 95112-3226

Payment Due Date
12/28/16
New Balance
\$685.39
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

<sup>&</sup>lt;sup>‡</sup>Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 12/28/16, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.49%.

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. Pléase 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

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 the New Balance 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: 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897



**Website:** american express.com Mobile Site: amexmobile.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

- 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	
Cir. Cr.	
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 automátically 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.



THANH H NGUYEN Closing Date 12/02/16

Account Ending 0-92003

Payments and Credits	
Summary	

		Total
Payments		-\$1,703.06
Credits		-\$1.75
Total Paym	ents and Credits	-\$1,704.81
Detail	*Indicates posting date	
Payments		Amount
11/24/16*	ONLINE PAYMENT - THANK YOU	-\$1,003.06
11/25/16*	ONLINE PAYMENT - THANK YOU	-\$700.00
Credits		Amount
11/04/16*	CBFJ:0006 Bonus Cash Back Promotion  Earn Bonus Cash Back on Eligible Purchases	-\$0.22
11/04/16*	CBFJ:0006 Bonus Cash Back Promotion Earn Bonus Cash Back on Eligible Purchases	-\$0.04
11/06/16*	CBFJ:0006 Bonus Cash Back Promotion  Earn Bonus Cash Back on Eligible Purchases	-\$0.38
11/07/16*	CBFJ:0006 Bonus Cash Back Promotion Earn Bonus Cash Back on Eligible Purchases	-\$0.30
11/10/16*	CBFJ:0006 Bonus Cash Back Promotion  Earn Bonus Cash Back on Eligible Purchases	-\$0.40
11/13/16*	CBFJ:0006 Bonus Cash Back Promotion  Earn Bonus Cash Back on Eligible Purchases	-\$0.15
11/15/16*	CBFJ:0006 Bonus Cash Back Promotion Earn Bonus Cash Back on Eligible Purchases	-\$0.26

# **New Charges**

**Summary** 

Total New Charges \$1,494.24

# **Detail**



## THANH H NGUYEN

Card Ending 0-92003

					Amount
11/03/16	TJ MAXX		CUPERTINO	CA	\$38.05
	8009266299				
	Description	Price			
	FAMILY CLOTHING	\$38.05			
11/06/16	FASTRAK VIOLATION CENT		OAKLAND	CA	\$30.00
	415-486-8655				
	Description				
	CHARGEDESC				

				Amount
11/09/16	COMCAST CALIFORNIA CABLE SVCS	800-COMCAST	CA	\$39.99
11/11/16	SPROUTS FARMERS MARKET # 0000000003205 999999999	SAN JOSE	CA	\$5.23
11/11/16	MARSHALLS 8886277425 Description Price FAMILY CLOTHING \$1.21	MILPITAS	CA	\$1.21
11/11/16	UNIQLO 877-486-4756 Description APPAREL/ACCESSORIES	MILPITAS	CA	\$8.59
11/13/16	ROSS STORES 999-999-9999	MILPITAS	CA	\$21.74
11/13/16	ROSS STORES 999-999-9999	MILPITAS	CA	\$3.99
11/18/16	ROSS DRESS FOR LESS 999-999-9999	CAMPBELL	CA	\$4.35
11/18/16	MICROSOFT *STORE 0000 Z10ASXZSBWJW 95112 XZSBWJW Z10ASXZSBWJ	MSBILL.INFO	WA	\$25.00
11/18/16	MICROSOFT *XBOXLIVE 0000 Z10CSXC6C28R 95112 XC6C28R Z10CSXC6C28	800-469-9269	WA	\$1.00
11/19/16	PAYPAL *DIAMONDWIRE 402-935-7733 Description CELL PHONES, PDAS,	4029357733	NY	\$379.99
11/19/16	PAYPAL *TASHNASH64 402-935-7733 Description PROFESSIONAL SERVIC	4029357733	CA	\$548.00
11/20/16	MARSHALLS 8886277425 Description Price FAMILY CLOTHING \$68.56	MILPITAS	CA	\$68.56
11/21/16	PAYPAL *BESTWORLDEL 402-935-7733 Description WOMEN'S CLOTHING	4029357733	CA	\$1.15
11/24/16	CHKOUT KMART.COM WWW.KMART.COM 1-866-562-7	NAPERVILLE	IL	\$47.95
11/24/16	GILROY OUTLET 000011592 8666813115 Description GENERAL MERCHANDISE	GILROY	CA	\$45.65
11/24/16	J.CREW FACTORY STR #25 0 800-562-0258 Description SPECIALTY RETAIL	GILROY	CA	\$54.32
11/24/16	GROUPON INC COUPONS	877-788-7858	IL	\$12.00
11/29/16	ABERCROMBIE.COM  8666813115  Description Price  MENS AND LADIES CLO \$122.08	COLUMBUS	ОН	\$122.08
11/29/16	COMCAST CALIFORNIA CS 1X CABLE SVCS	(800)266-2278	CA	\$29.99
11/29/16	HARMANINTL BUSINESS SERVICE	STAMFORD		\$5.40



THANH H NGUYEN Closing Date 12/02/16

Account Ending 0-92003

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	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.

2016 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2016	\$0.00
Total Interest in 2016	\$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	06/04/2015	20.24% (v)	\$0.00	\$0.00
Cash Advances	06/04/2015	25.49% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				



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Reward Dollar Summary	Total Reward Dollars as of Nov 2016 Billing Period 194.67	
Beginning Reward Dollar Bala	nce +184.89	
Reward Dollars Earned*	+9.78	
Total Reward Dollar Balance	÷194.67	

<sup>\*</sup>Reward Dollars Earned this period are pending until the minimum due is paid and your account is in good standing.

## **Base Reward Dollars**

As of Nov 2016 Billing Period	Qualified Spend \$	Reward Dollars	
U.S. Supermarkets	\$36.81	@3%	1.09
U.S. Gas Stations	\$0.00	@2%	0.00
Select U.S. Department Stores	\$0.00	@2%	0.00
Other Eligible Purchases	\$869.17	@1%	8.69
Total	\$905.98		9.78
Total Qualified Spend This Reward Year	\$7,456.80		

### **Important Messages**

Visit american express.com/rewarddollars to redeem for cash back, gift cards, and merchandise. Redemptions start at just 25 Reward Dollars.

Remember to pay at least the Minimum Payment Due, by the Payment Due Date, to be eligible to earn or redeem reward dollars and to avoid late fees.

Remember, you can earn a reward of 3% on the first \$6,000 of eligible purchases at U.S. supermarkets in an annual reward year (supermarkets do not include superstores and warehouse clubs), 2% on eligible purchases at U.S. gas stations, 2% on eligible purchases at select major department stores, and 1% on other eligible purchases.

Reward Dollars are calculated on each eligible transaction. The reward dollars shown above have been summarized for informational purposes. For specific details, please visit your online statement.