

JASON R STEVENS Closing Date 08/03/17

Account Ending 5-61001

New Balance \$5,470.97 Minimum Payment Due \$55.00

Payment Due Date 08/28/17[‡]

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	17 years	\$12,405	
\$195	3 years	\$7,034 (Savings = \$5,371)	

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 5 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Continued on page 3

Membership Rewards® Points

Available and Pending as of 06/30/17

0

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

Account Summary

Previous Balance Payments/Credits New Charges Fees Interest Charged	\$5,545.97 -\$75.00 +\$0.00 +\$0.00 +\$0.00
Interest Charged	+\$0.00

New Balance	\$5,470.97	
Minimum Payment Due	\$55.00	
Credit Limit	\$10,000.00	
Available Credit	\$4,529.03	
Cash Advance Limit	\$2,000.00	
Available Cash	\$2,000.00	
Days in Billing Period: 31		

Customer Care



Customer Care 1-800-635-5955 Pay by Phone 1-800-472-9297

→ See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips





Account Ending 5-61001

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

JASON R STEVENS 5323 S HARPER AVE # 1 CHICAGO IL 60615-4506

Payment Due Date **08/28/17**New Balance **\$5,470.97**

AutoPay Amount **\$75.00**

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

[‡]Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 08/28/17, 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%.

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. You may pay more than the Minimum Payment Due, up to your New Balance, at any time. If you pay in full an unpaid balance that you have been revolving, interest charged on that balance during the billing period in which you paid it will appear on your next statement.

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

1-800-635-5955 **Hearing Impaired** 1-336-393-1111 **TTY:** 1-800-221-9950 1-800-635-5955 **FAX:** 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897

Website: american express.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	
- 1	
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.



JASON R STEVENS Closing Date 08/03/17

Account Ending 5-61001

(i) We will debit your bank account for your payment of \$75.00 on 08/27/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 08/25/17. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 08/28/17.

Effective immediately, we are making changes to the Membership Rewards Program Terms & Conditions that impact Card Members who are enrolled in the Membership Rewards Program and are eligible for points transfer. Membership Rewards points can now be transferred at a 1:1 ratio into British Airways Executive Club and Iberia Plus programme and can be transferred in increments of 1,000 points.

Payme	ents and Credits	
Summa	ıry	
		Total
Payments		-\$75.00
Credits		\$0.00
Total Paym	ents and Credits	-\$75.00
Detail	*Indicates posting date	
Payments		Amount
07/27/17*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-\$75.00
Fees		
		Amount
Total Fees f	or this Period	\$0.00
Intere	st Charged	
		Amount
Total Intere	est 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.

2017 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2017	\$0.00
Total Interest in 2017	\$0.77

Interest Charge Calculation

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

	Transacti	Transactions Dated		Balance Subject to	Interest Charge
	From	То	Rate	Interest Rate	
Purchases	05/06/2016		17.99% (v)	\$0.00	\$0.00
Cash Advances	05/06/2016		26.24% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 09/03/2017 then will go t	05/06/2016 to 17.99% (v)*		0.00%	\$0.00	\$0.00
Balance Transfer Rate Expires 09/03/2017 then will go t	05/06/2016 to 17.99% (v)*	06/05/2016	0.00%	\$5,526.61	\$0.00
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.



Notice of Important Membership Rewards® Program Change

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the change appears below. The detailed change can be found after the summary chart.

Summary of Changes, effective November 1, 2017				
Using Points - Transferring Points to Frequent Customer Programs	Virgin America will no longer participate in the U.S. Membership Rewards [®] program as an eligible airline point transfer partner. Therefore, all mentions of Virgin America will be struck from the Membership Rewards program Terms and Conditions and Card Members will no longer be able to transfer Membership Rewards points to a Virgin America Elevate account. Any transfers made to a Virgin America Elevate account before November 1, 2017 will be honored by American Express and Virgin America.			
L	ID 12402			

ID 12492

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Using Points: Transferring Points to Frequent Customer Programs

Effective November 1, 2017, in the Transferring Points to Frequent Customer Programs sub-section of the Using Points section of the Terms & Conditions, the seventh bullet point under Conversion Rates and Increments is deleted in its entirety.

Amex EveryDay® Credit Card



Membership Rewards® **Monthly Statement and Program News**

Prepared for JASON R STEVENS

Account Number 1M44688996

Total Points Balance

0

0

0

Questions About Your Account?



membershiprewards.com

1-800-AXP-EARN (297-3276)

International Collect: 1-336-393-1111

Points Earned this Period

June 1, 2017 - June 30, 2017 **Account Summary** 0 **Opening Points Balance**

0 Points Earned this Period 0 Points Used this Period Reinstated Points and Adjustments 0

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

Did You Know?

Remember, use your Amex EveryDay® Credit Card 20 or more times on purchases in a billing period and earn 20% extra points on those purchases less returns and credits. Terms and limitations apply.

Points Transaction Detail

Total Points Balance

June 1, 2017 - June 30, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Amex EveryDay XXXX-XXXXX5-61001	0	0	0
Total	0	0	0

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276). From overseas, call collect 1-336-393-1111.