



Amex EveryDay® Credit Card

p. 1/7

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[‡]**

‡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%.

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.

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 \$5,545.97
Payments/Credits -\$75.00
New Charges +\$0.00
Fees +\$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

Pay by Computer
americanexpress.com/pbc

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

See Page 2 for additional information.

Continued on page 3

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

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



0000349992343350110 000547097000005500 02 H

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.

BOX 0001
LOS ANGELES CA
90096-8000

Email

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



Amex EveryDay® Credit Card

p. 3/7

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.

Payments and Credits

Summary

	Total
Payments	-\$75.00
Credits	\$0.00
Total Payments 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 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.

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.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
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 to 17.99% (v)*	05/06/2016		0.00%	\$0.00	\$0.00
Balance Transfer Rate Expires 09/03/2017 then will go to 17.99% (v)*	05/06/2016	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	<p>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.</p> <p>Any transfers made to a Virgin America Elevate account before November 1, 2017 will be honored by American Express and Virgin America.</p>

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.

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Membership Rewards® Monthly Statement and Program News

p. 7/7

Prepared for JASON R STEVENS

Account Number 1M44688996

Total Points Balance 0

Points Earned this Period 0

Account Summary June 1, 2017 - June 30, 2017

Opening Points Balance	0
Points Earned this Period	0
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	0

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

Questions About Your Account?



membershiprewards.com

1-800-AXP-EARN (297-3276)
International Collect: 1-336-393-1111

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

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.