TrueEarnings® Card

Account Ending 1-82000

New Balance \$8,513.50 **Minimum Payment Due** \$239.00

Payment Due Date 11/02/13

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee of up to \$35.00 and your Purchase APR may be increased to the Penalty APR of 27.24%.

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	\$22,213	
\$333	3 years	\$11,979 (Savings = \$10,234)	

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

See page 2 for important information about your account.

Please note, your credit limit is \$8,500.00 and your cash limit is \$200.00.

Cash Back Reward

As of Sep 2013

\$32.30

Get your latest balances online. Get your latest palarices ormic. Enroll at americanexpress.com/register

Account Summary

Previous Balance	\$8,298.11
Payments/Credits	-\$253.00
New Charges	+\$312.61
Fees	+\$0.00
Interest Charged	+\$155.78

Minimum Payment Due	\$239.00
Credit Limit	\$8,500.00
Available Credit	\$0.00
Cash Advance Limit	\$200.00
Available Cash	\$0.00
Days in Billing Period: 32	

Customer Care



Pay by Phone **Customer Care** 1-800-472-9297 1-888-246-1076

See page 2 for additional information.

♦ Please fold on the perforation below, detach and return with your payment ♦







Account Ending 1-82000

Enter account number on all documents. Make check payable to American Express.

ANDREW B SHARP 212 THOMPSON SO MOUNTAIN VIEW CA 94043-4219

Payment Due Date 11/02/13 New Balance \$8,513.50 Minimum Payment Due \$239.00

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

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. 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 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 day.

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 Service 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 2.7% 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 Express Cash

1-888-246-1076 1-336-393-1111

1-888-246-1076 1-800-CASH-NOW In NY: 1-800-522-1897

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 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				
City, State				
Zip Code				
Area Code and Home Phone				
Area Code and Work Phone				
Email				

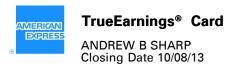
Pay Your Bill with AutoPay

- 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.





Account Ending 1-82000

Payments and Credits	
Summary	

	Total
Payments	-\$253.00
Credits	\$0.00
Total Payments and Credits	-\$253.00

Detail	*Indicates posting date	
Payments		Amount
09/26/13*	ONLINE PAYMENT - THANK YOU	-\$253.00

New Charges

Summary

Total New Charges \$312.61

Detail



ANDREW B SHARP

Card Ending 1-82000

		Amount
09/15/13	REGNSTORFF VALERO GAMOUNTAIN VIEW CA 6509668022	\$17.13
09/16/13	COSTCO GAS #0129 000SANTA CLARA CA 4085679000	\$31.06
09/18/13	COSTCO WHSE #0143 00MOUNTAIN VIE CA 6509881841	\$60.02
09/18/13	COSTCO GAS #0778 000FREMONT CA 5108971091	\$36.36
09/25/13	FASTRAK CSC OAKLAND CA 415-486-8655 Description CHARGEDESC	\$25.00
09/30/13	COSTCO GAS #0778 000FREMONT CA 5108971091	\$39.84
10/02/13	COSTCO WHSE #0143 00MOUNTAIN VIE CA 6509881841	\$84.20
10/03/13	TARGET T0322 0322 MOUNTAIN VIEW CA DISCOUNT STORE	\$19.00

Fees

	Amount
Total Fees for this Period	\$0.00

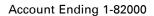
Interest Charged

		Amount
10/08/13	Interest Charge on Purchases	\$155.78
Total Interest Charged for this Period		\$155.78

2013 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2013	\$105.00
Total Interest in 2013	\$1,160.62

Interest Charge Calculation

Your Annual Percentage Rate (APR)	is the annual interest rate on your are Transactions Date		Balance Subject to Interest Rate	Interest Charge
	From To	Percentage Rate		
Purchases - Penalty APR	12/08/2012	27.24% (v)	\$4,133.58	\$98.68
Purchases	01/05/2006	15.24% (v)	\$4,279.14	\$57.10
Cash Advances	01/05/2006	25.24% (v)	\$0.00	\$0.00
Total				\$155.78
(v) Variable Rate				





Cash Back Reward Summary	Total Cash Back as of Sep 2013 Billing Period Ch \$32.30	arges
Beginning Reward Balance	+\$24.11	
Reward Amount Earned*	+\$4.91	
Reward Amount Adjusted	+\$3.28	
Total Reward Year To Date	+\$32.30	

^{*}Charges on this billing statement are not reflected in the Rewards Summary information. Reward Amount Earned is pending until the minimum payment has been made.

Adjustments, reinstatements and bonuses may have been applied after this reward earning period.

Reward Details

Rewards for Sep 2013 Billing Period Charges	Qualified Spend		Cash Back Reward
U.S. Gas Stations	\$97.09	@3%	\$2.89
U.S. Restaurants	\$0.00	@2%	\$0.00
Eligible Travel Purchases	\$0.00	@2%	\$0.00
Other Eligible Purchases	\$204.22	@1%	\$2.02
Total Reward This Period	\$301.31		\$4.91
Total Reward Year To Date	\$2.086.59		\$32.30

Reward Amount Adjusted

Reason	Rewards Adjusted	Date Adjusted
REWARDS ADJUSTMENT	\$3.28	09/16/13

Important Messages

Remember to pay at least the Minimum Payment Due by the Payment Due Date for eligible purchases on this statement to count towards your annual reward and to avoid late fees.