



TrueEarnings® Card

ANDREW B SHARP
Closing Date 09/06/13



Account Ending 1-82000

New Balance	\$8,298.11
Minimum Payment Due	\$253.00
Payment Due Date	10/02/13

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	19 years	\$21,547
\$320	3 years	\$11,531 (Savings = \$10,016)

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 Terms and Benefits**

Cash Back Reward
As of Aug 2013

\$24.11

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

Account Summary

Previous Balance	\$8,043.34
Payments/Credits	-\$218.00
New Charges	+\$301.31
Fees	+\$35.00
Interest Charged	+\$136.46

New Balance	\$8,298.11
Minimum Payment Due	\$253.00

Credit Limit	\$12,000.00
Available Credit	\$3,701.89
Cash Advance Limit	\$200.00
Available Cash	\$200.00
Days in Billing Period: 29	

Customer Care

Pay by Computer
americanexpress.com/pbc

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

→ See page 2 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

Pay by Phone
1-800-472-9297

Account Ending 1-82000
Enter account number on all documents.
Make check payable to American Express.

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



Payment Due Date
10/02/13

New Balance
\$8,298.11

Minimum Payment Due
\$253.00

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	1-888-246-1076	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-888-246-1076	FAX: 1-800-695-9090
	Express Cash	1-800-CASH-NOW	In NY: 1-800-522-1897

	Website: americanexpress.com
	Mobile Site: amexmobile.com
Customer Care & Billing Inquiries	Payments
P.O. BOX 981535	BOX 0001
EL PASO, TX	LOS ANGELES CA
79998-1535	90096-8000

Change of Address
If correct on front, do not use.

- 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.



TrueEarnings® Card

ANDREW B SHARP
Closing Date 09/06/13



Account Ending 1-82000

Payments and Credits

Summary

	Total
Payments	-\$218.00
Credits	\$0.00
Total Payments and Credits	-\$218.00

Detail *Indicates posting date

Payments	Amount
09/05/13* ONLINE PAYMENT - THANK YOU	-\$218.00

New Charges

Summary

	Total
Total New Charges	\$301.31

Detail



ANDREW B SHARP
Card Ending 1-82000

	Amount
08/09/13 COSTCO WHSE #0143 00MOUNTAIN VIE CA 6509881841	\$82.71
08/10/13 REGNSTORFF VALERO GAMOUNTAIN VIEW CA 6509668022	\$20.30
08/13/13 REGNSTORFF VALERO GAMOUNTAIN VIEW CA 6509668022	\$20.31
08/19/13 COSTCO WHSE #0143 00MOUNTAIN VIE CA 6509881841	\$44.69
08/28/13 COSTCO WHSE #0143 00MOUNTAIN VIE CA 6509881841	\$76.82
08/29/13 COSTCO GAS #0129 000SANTA CLARA CA 4085679000	\$56.48

Fees

	Amount
09/02/13 Late Payment Fee	\$35.00
Total Fees for this Period	\$35.00

Interest Charged

	Amount
09/06/13 Interest Charge on Purchases	\$136.46
Total Interest Charged for this Period	\$136.46

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	\$105.00
Total Interest in 2013	\$1,004.84

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 - Penalty APR	12/08/2012		27.24% (v)	\$3,792.94	\$82.06
Purchases	01/05/2006		15.24% (v)	\$4,498.58	\$54.40
Cash Advances	01/05/2006		25.24% (v)	\$0.00	\$0.00
Total					\$136.46

(v) Variable Rate



ANDREW B SHARP
Closing Date 09/06/13

Account Ending 1-82000

Cash Back Reward Summary	Total Cash Back as of Aug 2013 Billing Period Charges \$24.11
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Beginning Reward Balance	+\$20.30
Reward Amount Earned*	+\$3.81
Total Reward Year To Date	+\$24.11

*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.

Reward Details

Rewards for Aug 2013 Billing Period Charges	Qualified Spend	Cash Back Reward
U.S. Gas Stations	\$67.45 @3%	\$2.01
U.S. Restaurants	\$0.00 @2%	\$0.00
Eligible Travel Purchases	\$0.00 @2%	\$0.00
Other Eligible Purchases	\$180.93 @1%	\$1.80
Total Reward This Period	\$248.38	\$3.81
Total Reward Year To Date	\$1,785.28	\$24.11

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.



Important Changes to Your Account Terms

We are making changes to your Card account and benefits. A summary of the changes appears below. The detailed changes to your Cardmember Agreement and other account terms can be found after the summary chart.

Summary of Changes	
Using the Card	You may choose to store your Card account number and expiration date with certain merchants from whom you make purchases periodically. We are updating your Cardmember Agreement to clarify that we may tell these merchants if your expiration date or card number changes or if your account is cancelled. Currently, we only provide this information to certain merchants whom you have authorized to bill you at regular intervals.
Your Agreement for Transferring Funds Electronically (the "EFT Agreement")	We are making changes to the EFT Agreement to clarify that it applies to all bank accounts (not just consumer bank accounts).
Oklahoma Insurance Disclosure for Car Rental Loss and Damage Insurance Policy	We have added an insurance notice for Oklahoma residents regarding insurance fraud.

See the following page for Detailed Changes

Detail of Changes to Your Agreements

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement, Your Agreement for Transferring Funds Electronically (the "EFT Agreement"), and the Car Rental Loss and Damage Insurance Policy governing this account (collectively, the "Agreements"). This notice formally amends the Agreements as described below. Any terms in the Agreements conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Using the Card

Effective immediately, the second paragraph of the *Using the Card* section in Part 2 of your Cardmember Agreement is deleted in its entirety and replaced with the following:

"You may arrange for certain merchants to store your card number and expiration date, so that, for example:

- the merchant may charge your account at regular intervals; or
- you may make charges using that stored card information.

We may (but are not required to) tell these merchants if your expiration date or card number changes or if your account is cancelled. You must notify the merchants directly if you want them to stop charging your Account."

Your Agreement for Transferring Funds Electronically

Effective immediately, the fifth sentence of the *Words we use in this agreement* Section of your EFT Agreement is hereby deleted and replaced with the following:

"Your *bank account* is the bank account you use to pay for any transactions you make through the service."

Car Rental Loss and Damage Insurance Policy Change to Policy for Residents of Oklahoma:

We are making Important Changes to your Car Rental Loss and Damage Insurance policy ("Policy") underwritten by AMEX Assurance Company.

Effective immediately, the following section is hereby added after the How Benefits are Paid section:

"**Fraud:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Form Number: CRLDIAE0612OK"