



TrueEarnings® Card

LESLEY GROFF
Closing Date 08/22/14



Account Ending [REDACTED]

New Balance	\$7,889.98
Minimum Payment Due	\$79.00
Payment Due Date	09/17/14

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 \$37.00 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	\$16,849
\$275	3 years	\$9,888 (Savings = \$6,961)

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

➔ See page 2 for important information about your account.

Cash Back Reward
As of Jul 2014

\$1,083.08

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

Account Summary

Previous Balance	\$15,317.19
Payments/Credits	-\$17,584.24
New Charges	+\$10,157.03
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$7,889.98
Minimum Payment Due	\$79.00

Credit Limit	\$35,000.00
Available Credit	\$27,110.02
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care **Pay by Phone**

➔ 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

Account Endin [REDACTED]

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

LESLEY GROFF

Payment Due Date
09/17/14

New Balance
\$7,889.98

Minimum Payment Due
\$79.00

Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

\$ _____
Amount Enclosed

0000349991346053952 000788998000007900 19 H



Payments and Credits

Summary

	Total
Payments	-\$15,317.19
Credits	
LESLEY GROFF [REDACTED]	-\$2,267.05
Total Payments and Credits	-\$17,584.24

Detail *Indicates posting date

Payments			Amount
08/06/14*	LESLEY GROFF	ELECTRONIC PAYMENT RECEIVED-THANK	-\$15,317.19
Credits			Amount
07/26/14	LESLEY GROFF	RevolveClothingcom 8Cerritos CA [REDACTED]	-\$220.00
07/26/14	LESLEY GROFF	MRS. GREEN'S OF NE 5NEW CANAAN CT [REDACTED]	-\$6.99
		Description Price	
		GROCERY STORES, SUP \$6.99	
07/29/14	LESLEY GROFF	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$62.74
07/29/14	LESLEY GROFF	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA DIRECT MKTG MISC	-\$18.13
07/30/14	LESLEY GROFF	HOMEGOODS #244 000008008880776 [REDACTED] GENERAL MDSE	-\$30.83
07/30/14	LESLEY GROFF	WAL-MART STORE#3547 NORWALK CT DISCOUNT STORE	-\$27.59
08/02/14	LESLEY GROFF	RevolveClothingcom 8Cerritos CA [REDACTED]	-\$597.00
08/03/14	LESLEY GROFF	RevolveClothingcom 8Cerritos CA DIRECT MKTG MISC	-\$444.00
08/13/14	LESLEY GROFF	ROYALE 6 NORWALK CT [REDACTED]	-\$17.00
		Description	
		ADMISSION/TICKETS	
08/18/14	LESLEY GROFF	WEED AND DURYEA NEW CANAAN CT [REDACTED]	-\$1.58
08/18/14	LESLEY GROFF	ATHLETIC SHOE FACTORNEW CANAAN CT [REDACTED]	-\$13.84
		Description Price	
		SHOE STORES \$13.84	
08/20/14	LESLEY GROFF	ZAPPOS.COM [REDACTED] NV DIRECT MKTG MISC	-\$713.56
08/20/14	LESLEY GROFF	ZAPPOS.COM [REDACTED] NV DIRECT MKTG MISC	-\$98.90
08/22/14	LESLEY GROFF	TARGET T1544 1544 STAMFORD CT DISCOUNT STORE	-\$14.89

New Charges

Summary

	Total
LESLEY GROFF [REDACTED]	\$7,554.66
DANIEL GROFF [REDACTED]	\$2,602.37
Total New Charges	\$10,157.03

Detail

 **LESLEY GROFF**
Card Ending [REDACTED]

				Amount
07/23/14	VITAMIN SHOPPE.COM [REDACTED]	NJ	VITAMINS; HE	\$151.90
07/23/14	SLEEPYS Sleepys BETHPAGE	NY	[REDACTED]	\$563.08
07/24/14	RevolveClothingcom 8Cerritos	CA	[REDACTED]	\$444.00
07/24/14	RevolveClothingcom 8Cerritos	CA	[REDACTED]	\$645.00
07/25/14	MRS. GREEN'S OF NE SNEW CANAAN	CT	[REDACTED]	\$12.52
	Description	Price		
	GROCERY STORES, SUP	\$12.52		
07/26/14	WALTER STEWART'S MARNEW CANAAN	CT	GROCERY STORE	\$19.07
07/28/14	MONOPRICE INC 0283 RANCHO CUCAMO	CA	[REDACTED]	\$8.77
	Description			
	DIRECT MARKETER			
07/28/14	TOYWIZ COM [REDACTED]	NY	[REDACTED]	\$36.07
	Description			
	DIRECT MKTG MISC			
	HOBBY, TOY, AND GAM			
07/28/14	AMAZON.COM AMZN.COM/BILL	WA	MERCHANDISE	\$38.16
07/28/14	AMAZON.COM AMZN.COM/BILL	WA	MERCHANDISE	\$38.16
07/29/14	CONTAINERSTORE.COM [REDACTED]	TX	STORAGE &ORG	\$43.75
07/30/14	TARGET T1544 1544 STAMFORD	CT	DISCOUNT STORE	\$30.83
07/30/14	AMAZON.COM AMZN.COM/BILL	WA	MERCHANDISE	\$51.54
07/30/14	HOMEGOODS #244 000008008880776		[REDACTED]	\$63.76
	GENERAL MDSE			
07/30/14	COSTCO WHSE #0324 00NORWALK	CT	[REDACTED]	\$110.82
07/30/14	COSTCO WHSE #0324 00NORWALK	CT	[REDACTED]	\$140.19

Continued on next page



TrueEarnings® Card

LESLEY GROFF
Closing Date 08/22/14



Account Ending [REDACTED]

Detail Continued

				Amount
07/31/14	AMAZONPRIME MEMBERSHAMZN.COM/PRME SHIPPINGCLUB	NV		\$99.00
07/31/14	ZAPPOS.COM [REDACTED] SHOES	NV		\$328.56
07/31/14	PEACHWAVE FROZEN YOGNEW CANAAN [REDACTED]	CT		\$10.37
08/01/14	SUNOCO 0005502003 WESTPORT AUTO FUEL DISPENSER	CT		\$70.15
08/02/14	STOP & SHOP #662 NORWALK GROCERY STORE	CT		\$3.18
08/02/14	COSTCO WHSE #0324 00NORWALK [REDACTED]	CT		\$108.36
08/02/14	FOOD EMPORIUM #70500NEW CANAAN [REDACTED]	CT		\$2.50
08/04/14	METRO-NORTH MAIL&RID877-690-5114 [REDACTED]	NY		\$300.86
08/05/14	ATHLETIC SHOE FACTORNEW CANAAN [REDACTED]	CT		\$26.59
	Description	Price		
	SHOE STORES	\$26.59		
08/05/14	BENEFIT NEW CANAAN 2NEW CANAAN [REDACTED]	CT		\$80.45
	Description			
	SALTAN BEN Body			
	FAKEFIBRO BEN Gimme			
	OTHGRA BEN Gratu			
08/05/14	CAREN FORBES [REDACTED] [REDACTED]			\$144.10
08/08/14	BRISTOL CELLARS P.I.NASSAU [REDACTED]	BH		\$23.65
08/10/14	MRS. GREEN'S OF NE 5NEW CANAAN [REDACTED]	CT		\$34.17
	Description	Price		
	GROCERY STORES, SUP	\$34.17		
08/11/14	DUANE READE #14488 0NEW YORK [REDACTED]	NY		\$9.60
	Description			
	REFER TO RECEIPT			
08/13/14	BEDBATH&BEYOND#0012 NORWALK [REDACTED]	CT		\$4.23
08/13/14	ART & SOUL NEW CANAAN [REDACTED]	CT		\$62.75
	Description			
	ARCHITECTURAL SRV			
08/13/14	PINOCCHIO PIZZA LLC NEW CANAAN [REDACTED]	CT		\$12.49
	Description			
	FOOD/BEVERAGE			

Continued on reverse

Detail Continued

					Amount
08/13/14	ROYALE 6 0000	NORWALK	CT		\$17.00
	[REDACTED]			Description ADMISSION/TICKETS	
08/14/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL		WA	BOOK STORES	\$29.98
08/14/14	ZAPPOS.COM	[REDACTED]	NV	SHOES	\$914.03
08/15/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL		WA	BOOK STORES	\$26.24
08/15/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL		WA	BOOK STORES	\$59.62
08/15/14	SHELL OIL 5754320350	NORWALK	CT	AUTO FUEL DISPENSER	\$75.18
08/15/14	FOOD EMPORIUM #70500	NEW CANAAN	CT		\$21.37
	[REDACTED]				
08/15/14	COSTCO WHSE #0324 00	NORWALK	CT		\$35.06
	[REDACTED]				
08/15/14	COSTCO WHSE #0324 00	NORWALK	CT		\$261.13
	[REDACTED]				
08/16/14	MRS. GREEN'S OF NE 5	NEW CANAAN	CT		\$10.17
	[REDACTED]			Description GROCERY STORES, SUP	Price \$10.17
08/16/14	WALGREENS #09821 000	NEW CANAAN	CT		\$73.18
	[REDACTED]			Description REFER TO RECEIPT	
08/16/14	S&B EMBROIDERY & SCR	[REDACTED]			\$10.64
	[REDACTED]				
08/16/14	S&B EMBROIDERY & SCR	[REDACTED]			\$15.95
	[REDACTED]				
08/17/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL		WA	BOOK STORES	\$49.88
08/17/14	ZAPPOS.COM	[REDACTED]	NV	SHOES	\$197.98
08/17/14	STOP & SHOP #662	NORWALK	CT	GROCERY STORE	\$151.41
08/18/14	WALGREENS #09821 000	NEW CANAAN	CT		\$43.44
	[REDACTED]			Description REFER TO RECEIPT	
08/20/14	NEW CANAAN FOREIGN C	[REDACTED]		USFC06840	\$1,162.91
08/21/14	AMAZON.COM	AMZN.COM/BILL	WA	MERCHANDISE	\$21.39
08/21/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL		WA	BOOK STORES	\$31.98
08/21/14	AMAZON.COM	AMZN.COM/BILL	WA	MERCHANDISE	\$116.97

Continued on next page

EFTA00314657



TrueEarnings® Card

LESLEY GROFF
Closing Date 08/22/14



Account Ending [REDACTED]

Detail Continued

				Amount
08/21/14	TOYWIZ COM [REDACTED] NY			\$22.98
	DIRECT MKTG MISC			
	Description			
	HOBBY, TOY, AND GAM			
08/21/14	NEW CANAAN WINE LLC NEW CANAAN CT			\$280.56
	[REDACTED]			
	Description	Price		
	PACKAGE STORE-BEER/	\$280.56		
08/21/14	NYCT EASYPAY PROGRAM877-323-7433 NJ			\$45.00
	[REDACTED]			
08/21/14	COSTCO WHSE #0324 00NORWALK CT			\$73.21
	[REDACTED]			
08/21/14	COSTCO WHSE #0324 00NORWALK CT			\$26.16
	[REDACTED]			
08/22/14	PIER1 COM 049411FORT WORTH TX			\$62.61
	[REDACTED]			



DANIEL GROFF

Card Ending [REDACTED]

				Amount
07/24/14	CHEF LUIS 0020 NEW CANAAN CT			\$106.15
	[REDACTED]			
	Description			
	FOOD/BEVERAGE			
07/27/14	TOTAL WINE AND MORE NORWALK CT			\$74.44
	[REDACTED]			
07/30/14	ITUNES MUSICUSA ITUNCUPERTINO CA			\$2.61
	ITUNES MUSIC STORE			
08/02/14	STATION EATS NEW CANAAN CT			\$5.05
	[REDACTED]			
08/05/14	STAMFORD GAS LLC 000STAMFORD CT			\$77.82
	[REDACTED]			
	Description	Price		
	GAS/MSC96 45121137	\$77.82		
08/06/14	ITUNES MUSICUSA ITUNCUPERTINO CA			\$1.30
	ITUNES MUSIC STORE			
08/06/14	MTA TBTA E-ZPASS STATEN ISLAND NY			\$25.00
	[REDACTED]			
	Description			
	FOR BILLING QUESTIO			
	ACCT: [REDACTED]			
08/06/14	BRISTOL CELLARS P.I.NASSAU BH			\$26.95
	[REDACTED]			
08/07/14	AT&T*BILL PAYMENT 95DALLAS TX			\$115.23
	[REDACTED]			
	Description			
	TELEPHONE SERVICE/E			
08/07/14	PARADISE SUPERMARKETNASSAU BH			\$39.95
	[REDACTED]			

Continued on reverse

Detail Continued

				Amount
08/10/14	ATLANTIS ROYAL TOWERNASSAU	BH		\$1,540.39
	Arrival Date	Departure Date		
	08/06/14	08/10/14		
	00000000			
	LODGING			
08/10/14	ATLANTIS ROYAL TOWERNASSAU	BH		\$16.00
	Arrival Date	Departure Date		
	08/06/14	08/10/14		
	00000000			
	LODGING			
08/12/14	EZPASS PREPAID TOLL [REDACTED]	NY		\$165.00
08/14/14	CHEF LUIS 0020	NEW CANAAN	CT	\$164.32
	[REDACTED]			
	Description			
	FOOD/BEVERAGE			
08/16/14	TOTAL WINE AND MORE NORWALK	CT		\$66.35
08/16/14	STATION EATS	NEW CANAAN	CT	\$22.97
	[REDACTED]			
08/17/14	WEED AND DURYEА	NEW CANAAN	CT	\$147.22
	[REDACTED]			
08/20/14	ITUNES MUSICUSA ITUNCUPERTINO	CA		\$5.62
	ITUNES MUSIC STORE			

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

2014 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2014		\$0.00
Total Interest in 2014		\$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	05/03/2006		15.24% (v)	\$0.00	\$0.00
Cash Advances	05/03/2006		25.24% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate



LESLEY GROFF
Closing Date 08/22/14

Account Ending [REDACTED]

Cash Back Reward Summary

Total Cash Back as of Jul 2014 Billing Period Charges
\$1,083.08

Beginning Reward Balance	+\$921.15
Reward Amount Earned*	+\$161.93
Total Reward Year To Date	+\$1,083.08

*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 Jul 2014	Billing Period Charges	Qualified Spend	Cash Back Reward
U.S. Gas Stations		\$9.18 @3%	\$0.28
U.S. Restaurants		\$853.28 @2%	\$17.08
Eligible Travel Purchases		\$0.00 @2%	\$0.00
Other Eligible Purchases		\$14,454.73 @1%	\$144.57
Total Reward This Period		\$15,317.19	\$161.93
Total Reward Year To Date		\$91,709.96	\$1,083.08

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.