



TrueEarnings® Card

LESLEY GROFF
Closing Date 01/22/16 Next Closing Date 02/21/16



Account Ending [REDACTED]

New Balance	\$5,667.89
Minimum Payment Due	\$57.00
Payment Due Date	02/17/16[‡]

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 02/17/16, 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 27.49%.

Cash Back Rebate
As of Dec 2015

\$1,238.64

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

Account Summary

Previous Balance	\$13,269.45
Payments/Credits	-\$13,839.87
New Charges	+\$6,238.31
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$5,667.89
Minimum Payment Due	\$57.00

Credit Limit	\$35,000.00
Available Credit	\$29,332.11
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00
Days in Billing Period:	30

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	16 years	\$11,866
\$198	3 years	\$7,128 (Savings = \$4,738)

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

See page 2 for important information about your account.

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care [REDACTED] **Pay by Phone** [REDACTED]

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
[REDACTED]

Account Ending [REDACTED]

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

LESLEY GROFF
[REDACTED]

Payment Due Date	02/17/16
New Balance	\$5,667.89
Minimum Payment Due	\$57.00

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 000566789000005700 19 r

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 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	[REDACTED]	Hearing Impaired
	[REDACTED]	TTY: [REDACTED]
	[REDACTED]	FAX: [REDACTED]
	[REDACTED]	In NY: [REDACTED]

 Website: americanexpress.com Mobile Site: amexmobile.com	
Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535	Payments P.O. BOX 1270 NEWARK NJ 07101-1270

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.



ⓘ SERVICE ADVISORY: We expect that you will no longer be able to use your current American Express Card for any purchases beginning in mid-2016 because it will be discontinued. You can keep using your Card and earning rewards as you do today until then. Please call 1-888-246-1076 if you need more information.

Payments and Credits

Summary

	Total
Payments	-\$13,269.45
Credits	
LESLEY GROFF [REDACTED]	-\$570.42
Total Payments and Credits	-\$13,839.87

Detail *Indicates posting date

			Amount
Payments			
01/11/16*	LESLEY GROFF	ELECTRONIC PAYMENT RECEIVED-THANK	-\$13,269.45
Credits			
12/27/15	LESLEY GROFF	BLOOMINGDALES.COM [REDACTED] OH	-\$46.26
12/27/15	LESLEY GROFF	BLOOMINGDALES.COM [REDACTED] OH	-\$54.24
12/27/15	LESLEY GROFF	BLOOMINGDALES.COM [REDACTED] OH	-\$46.26
01/12/16	LESLEY GROFF	APPLE ONLINEUSA APPLE ONLINEUSA CUPERTINO CA APPLE ONLINE STORES	-\$148.84
01/19/16	LESLEY GROFF	SPORTS AUTHORITY NORWALK CT [REDACTED] Description SPORTING GOODS/APPA	-\$51.85
01/20/16	LESLEY GROFF	APPLE ONLINEUSA APPLE ONLINEUSA CUPERTINO CA APPLE ONLINE STORES	-\$60.00
01/20/16	LESLEY GROFF	APPLE ONLINEUSA APPLE ONLINEUSA CUPERTINO CA APPLE ONLINE STORES	-\$60.00
01/20/16	LESLEY GROFF	BED BATH & BEYOND STAMFORD CT [REDACTED]	-\$51.02
01/20/16	LESLEY GROFF	IMEMORIES 0323 SCOTTSDALE AZ [REDACTED] Description MISCELLANEOUS PERSO	-\$51.95

New Charges

Summary

	Total
LESLEY GROFF [REDACTED]	\$4,411.25
DANIEL GROFF [REDACTED]	\$1,827.06
Total New Charges	\$6,238.31

Detail

 **LESLEY GROFF**
Card Ending [REDACTED]

	Amount
12/23/15 #02633 ACME 000000000306735 NEW CANAAN CT 9999999999	\$6.79
12/23/15 WALGREENS NEW CANAAN CT [REDACTED] Description REFER TO RECEIPT	\$13.81
12/24/15 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	\$16.49
12/26/15 FANDANGO.COM [REDACTED] CA MOVIE TKTS FANDANGO.COM [REDACTED]	\$31.20
12/26/15 #02633 ACME 000000000306735 NEW CANAAN CT 9999999999	\$40.77
12/27/15 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	\$89.45
12/27/15 #155 NORWALK GLOBAL 00013821155 NORWALK CT [REDACTED] Description Price GAS/MSC96 79791155 \$55.29	\$55.29
12/27/15 STOP&SHOP NORWALK CT GROCERY STORE	\$64.45
12/28/15 SPORTS AUTHORITY 00140 [REDACTED] PA ORDERS@GLOBALSPORTS.COM	\$103.69
12/28/15 METRO-NORTH TVM & TOM NEW YORK NY [REDACTED]	\$4.00
12/28/15 2BARCLAYS CNTR707305 30710707305 BROOKLYN NY [REDACTED] FOOD/BEVERAGE \$10.00	\$10.00

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TrueEarnings® Card

LESLEY GROFF
Closing Date 01/22/16



Account Ending [REDACTED]

Detail Continued

		Amount
12/28/15	2BARCLAYS CNTR707305 30710707305 BROOKLYN NY [REDACTED] FOOD/BEVERAGE \$25.50 TIP \$3.00	\$28.50
12/28/15	2BARCLAYS CNTR707305 30710707305 BROOKLYN NY [REDACTED] FOOD/BEVERAGE \$12.75	\$12.75
12/28/15	2BARCLAYS CNTR707305 30710707305 BROOKLYN NY [REDACTED] FOOD/BEVERAGE \$10.00	\$10.00
12/28/15	2BARCLAYS CNTR707305 30710707305 BROOKLYN NY [REDACTED] FOOD/BEVERAGE \$20.25	\$20.25
12/28/15	2BARCLAYS CNTR707305 30710707305 BROOKLYN NY [REDACTED] FOOD/BEVERAGE \$11.50	\$11.50
12/29/15	ITUNES.COM/BILL ITUCUPERTINO CA	\$3.02
12/29/15	CALVINKLEIN.COM [REDACTED] NJ [REDACTED]	\$292.06
12/29/15	#02633 ACME 000000000306735 NEW CANAAN CT 9999999999	\$13.99
12/30/15	WALTER STEWART'S MARKET 88430079246 NEW CANAAN CT GROCERY STORE	\$24.86
01/01/16	COSTCO AX AUTO RENEWALS [REDACTED] WA COSTCO MEMBER RENEWAL Description For Membership- [REDACTED]	\$110.00
01/01/16	LAGUARDIA USA, LLC JAMAICA NY [REDACTED] Description FAST FOOD RESTAURAN	\$16.33
01/01/16	PALACE LEVY RESTAURANTS 000000001 AUBURN HILLS MI [REDACTED] Description REFER TO RECEIPT	\$34.75

Continued on reverse

Detail Continued

		Amount
01/01/16	PALACE LEVY RESTAURANTS 000000001 AUBURN HILLS MI [REDACTED] Description REFER TO RECEIPT	\$6.26
01/02/16	EMAGINE ROYAL OAK 878852000796802 ROYAL OAK MI MOVIE THEATER	\$33.00
01/03/16	LETIZIA'S PIZZA Norwalk CT USFC06851	\$34.83
01/05/16	IMEMORIES 0323 SCOTTSDALE AZ [REDACTED] Description MISCELLANEOUS PERSO	\$169.35
01/05/16	COFFEE COMPANY 0459 PENNSAUKEN NJ [REDACTED] Description SPECIALTY RETAIL	\$59.96
01/07/16	METRO NORTH WEBTICKET [REDACTED] NY [REDACTED]	\$137.75
01/07/16	NYCT EASYPAY PROGRAM NEWARK NJ [REDACTED]	\$45.00
01/07/16	METRO NORTH WEBTICKET [REDACTED] NY [REDACTED]	\$88.83
01/07/16	ETSY.COM ETSY.COM/HELP NY [REDACTED] Description Price MISCELLANEOUS APPAR \$18.49	\$18.49
01/07/16	NEW CANAAN WINE LLC 650000007847943 NEW CANAAN CT [REDACTED] Description Price NEW CANAAN WINE LLC \$280.56	\$280.56
01/08/16	UBER UBER 866-576-1039 CA	\$128.64
01/08/16	#02633 ACME 000000000306735 NEW CANAAN CT 9999999999	\$14.67
01/08/16	COSTCO WHSE #0324 000000000990324 NORWALK CT [REDACTED]	\$197.32
01/08/16	COSTCO WHSE #0324 000000000990324 NORWALK CT [REDACTED]	\$158.89

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TrueEarnings® Card

LESLEY GROFF
Closing Date 01/22/16



Account Ending [REDACTED]

Detail Continued

			Amount
01/09/16	TONYS DELI & CATERING 650000007817367		\$21.25
	NEW CANAAN CT		
	[REDACTED]		
	Description	Price	
	TONYS DELI & CATERI	\$21.25	
01/10/16	STOP&SHOP		\$124.72
	NORWALK CT		
	GROCERY STORE		
01/11/16	MAC USA #5020		\$46.79
	STAMFORD CT		
	[REDACTED]		
01/11/16	STAMFORD TOWN CENTER GARAGE		\$1.00
	STAMFORD CT		
	PARKING LOT & GARAGE		
01/11/16	#02633 ACME 000000000306735		\$9.15
	NEW CANAAN CT		
	9999999999		
01/11/16	WALGREENS		\$15.05
	NEW CANAAN CT		
	[REDACTED]		
	Description		
	REFER TO RECEIPT		
01/12/16	NEW CANAAN CLEANERS 0019		\$47.85
	NEW CANAAN CT		
	[REDACTED]		
	Description		
	NEW CANAAN CLEANERS		
01/12/16	#02633 ACME 000000000306735		\$13.18
	NEW CANAAN CT		
	9999999999		
01/12/16	COSTCO WHSE #0324 000000000990324		\$108.79
	NORWALK CT		
	[REDACTED]		
01/12/16	COSTCO WHSE #0324 000000000990324		\$263.44
	NORWALK CT		
	[REDACTED]		
01/16/16	NEW CANAAN PIZZA INC 0494		\$56.00
	NEW CANAAN CT		
	[REDACTED]		
	Description		
	FOOD/BEVERAGE		
01/17/16	SEPHORA.COM		\$82.95
	[REDACTED] CA		
	COSMETICS		
01/18/16	SANDA'S CLEANERS - NEW		\$37.00
	NEW CANAAN CT		
	[REDACTED]		

Continued on reverse

Detail Continued

				Amount
01/18/16	WALGREENS NEW CANAAN CT [REDACTED] Description REFER TO RECEIPT			\$6.37
01/18/16	STAPLES 00022 WILTON CT 00022000848281 06897 1/8IN CVRBIND CLASSIC			\$3.18
01/18/16	STOP&SHOP NORWALK CT GROCERY STORE			\$106.74
01/19/16	ORBITZ CHICAGO IL VIRGIN AMERICA From: NEW YORK LA GUARDI To: DALLAS/FORT WORTH NEW YORK LA GUARDI N/A N/A Carrier: VX VX YY YY Class: L E 00 00 Ticket Number: 98477989530734 Passenger Name: GROFF/LESLEY Document Type: PASSENGER TICKET Date of Departure: 02/16			\$339.20
01/19/16	ORBITZ CHICAGO IL VIRGIN AMERICA From: NEW YORK LA GUARDI To: DALLAS/FORT WORTH NEW YORK LA GUARDI N/A N/A Carrier: VX VX YY YY Class: L E 00 00 Ticket Number: 98477989530745 Passenger Name: GROFF/TYLER Document Type: PASSENGER TICKET Date of Departure: 02/16			\$339.20
01/19/16	#02633 ACME 000000000306735 NEW CANAAN CT 9999999999			\$15.20
01/20/16	BED BATH & BEYOND STAMFORD CT [REDACTED]			\$63.78
01/20/16	TRADER JOE'S #529 QPS 529 STAMFORD CT [REDACTED] Description GROCERY STORES,SUPE			\$15.96
01/21/16	JEAN GEORGES OF POUND RID 000000090082 POUND RIDGE NY [REDACTED] FOOD/BEVERAGE \$227.64 TIP \$42.00			\$269.64
01/21/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES			\$13.99



TrueEarnings® Card

LESLEY GROFF
Closing Date 01/22/16



Account Ending [REDACTED]

Detail Continued

		Amount
01/21/16	WALGREENS NEW CANAAN CT [REDACTED] Description REFER TO RECEIPT	\$6.16
01/22/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	\$17.16



DANIEL GROFF

Card Ending [REDACTED]

		Amount
12/26/15	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	\$7.24
12/28/15	2BARCLAYS CNTR707305 30710707305 BROOKLYN NY [REDACTED] FOOD/BEVERAGE \$20.25	\$20.25
12/30/15	STAMFORD GAS LLC 00013821137 STAMFORD CT [REDACTED] Description Price GAS/MSC96 01541137 \$34.41	\$34.41
12/31/15	AT&T*BILL PAYMENT 956 DALLAS TX [REDACTED] Description TELEPHONE SERVICE/E	\$144.03
01/01/16	LAGUARDIA USA, LLC JAMAICA NY [REDACTED] Description FAST FOOD RESTAURAN	\$6.53
01/02/16	220 RESTAURANT BIRMINGHAM MI RESTAURANT	\$56.70
01/02/16	HYDE PARK BIRMINGHAM BIRMINGHAM MI RESTAURANT FOOD/BEVERAGE \$147.82 TIP \$28.00	\$175.82
01/02/16	LEOS CONEY ISLAND #5 650000004396373 BIRMINGHAM MI [REDACTED] TIP \$7.00	\$41.81
01/03/16	GROBBEL'S GOURMET DELI 0796 DETROIT MI [REDACTED] Description FOOD/BEVERAGE	\$37.08

Continued on reverse

Detail Continued

			Amount
01/03/16	LAGUARDIA LOT4 001 NEW YORK NY [REDACTED]		\$156.00
01/07/16	HILL COUNTRY BARBECUE 0066 NEW YORK NY [REDACTED] Description FOOD/BEVERAGE		\$121.70
01/07/16	HILL COUNTRY BARBECUE 0066 NEW YORK NY [REDACTED] Description FOOD/BEVERAGE		\$56.82
01/08/16	METRO-NORTH TVM & TOM NEW YORK NY [REDACTED]		\$2.75
01/09/16	CHEF LUIS 0020 NEW CANAAN CT [REDACTED] Description FOOD/BEVERAGE		\$309.50
01/09/16	TOTAL WINE & MORE NORWALK CT [REDACTED]		\$155.91
01/13/16	DIRECTV SERVICE [REDACTED] CA WWW.DIRECTV.COM		\$201.23
01/13/16	STAMFORD GAS LLC 00013821137 STAMFORD CT [REDACTED] Description Price GAS/MSC96 75111137 \$40.39		\$40.39
01/14/16	CHEF LUIS 0020 NEW CANAAN CT [REDACTED] Description FOOD/BEVERAGE		\$148.37
01/17/16	CHEF LUIS 0020 NEW CANAAN CT [REDACTED] Description FOOD/BEVERAGE		\$107.50
01/18/16	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE		\$3.02

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.

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	\$0.00
Total Interest in 2016	\$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		15.49% (v)	\$0.00	\$0.00
Cash Advances	05/03/2006		25.49% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate



LESLEY GROFF
Closing Date 01/22/16

Account Ending [REDACTED]

Cash Back Reward Summary

Total Cash Back as of Dec 2015 Billing Period Charges
\$1,238.64

Beginning Reward Balance	+\$1,053.58
Reward Amount Earned*	+\$185.06
Total Reward Year To Date	+\$1,238.64

*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 Dec 2015 Billing Period Charges	Qualified Spend	Cash Back Reward
U.S. Gas Stations	\$214.41 @3%	\$6.44
U.S. Restaurants	\$733.09 @2%	\$14.67
Eligible Travel Purchases	\$4,101.24 @2%	\$82.02
Other Eligible Purchases	\$8,190.26 @1%	\$81.93
Total Reward This Period	\$13,239.00	\$185.06
Total Reward Year To Date	\$93,646.30	\$1,238.64

Important Messages

You must maintain your Costco membership to redeem the Reward. See Cardmember Agreement for full terms and conditions.

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.

Cash back rewards are calculated on each eligible transaction. The rewards shown above have been summarized for informational purposes. For specific details, please visit your online statement.