

**TrueEarnings® Card**

LESLEY GROFF

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



p. 1/13

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%.

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.

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

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
 1-888-246-1076

Pay by Phone
 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 [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 H

EFTA00314676

**TrueEarnings® Card**LESLEY GROFF
Closing Date 01/22/16

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Account Ending [REDACTED]

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

Payments	Amount
01/11/16* LESLEY GROFF ELECTRONIC PAYMENT RECEIVED-THANK	-\$13,269.45
Credits	Amount
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 PERSONAL	-\$51.95

Continued on reverse

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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 203-846-0328 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

**TrueEarnings® Card**LESLEY GROFF
Closing Date 01/22/16

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Account Ending [REDACTED]

Detail Continued

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

Continued on reverse

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Detail Continued

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

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**TrueEarnings® Card**LESLEY GROFF
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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

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Detail Continued

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

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**TrueEarnings® Card**LESLEY GROFF
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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

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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

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**TrueEarnings® Card**LESLEY GROFF
Closing Date 01/22/16

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Account Ending [REDACTED]

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.