

**TrueEarnings® Card**LESLEY GROFF
Closing Date 09/22/14

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Account Ending [REDACTED]

New Balance **\$11,551.67**

Minimum Payment Due **\$116.00**

Payment Due Date **10/17/14**

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	22 years	\$25,247
\$402	3 years	\$14,476 (Savings = \$10,771)

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 13 for Important Information regarding benefits underwritten by AMEX Assurance Company

Cash Back Reward

As of Aug 2014

\$1,183.66

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

Account Summary

Previous Balance \$7,889.98
Payments/Credits -\$8,735.63
New Charges +\$12,397.32
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$11,551.67**
Minimum Payment Due **\$116.00**

Credit Limit \$35,000.00
Available Credit \$23,448.33
Cash Advance Limit \$5,000.00
Available Cash \$5,000.00
Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-888-246-1076

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**

Account Ending [REDACTED]

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



LESLEY GROFF



Payment Due Date
10/17/14

New Balance
\$11,551.67

Minimum Payment Due
\$116.00



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 001155167000011600 19 H

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**Payments and Credits****Summary**

	Total
Payments	-\$7,889.98
Credits	
LESLEY GROFF [REDACTED]	-\$845.65
Total Payments and Credits	-\$8,735.63

Detail

*Indicates posting date

Payments	Amount
09/03/14* LESLEY GROFF ELECTRONIC PAYMENT RECEIVED-THANK	-\$7,889.98
Credits	Amount
08/24/14 LESLEY GROFF RESTO 989 CW [REDACTED] CA MISC HOME FURNISHINGS	-\$6.38
08/29/14 LESLEY GROFF AMAZON MKTPLACE PMTSAMZN.COM/BILL WA DIRECT MKTG MISC	-\$6.92
08/29/14 LESLEY GROFF PIER 1 010041NORWALK CT [REDACTED]	-\$50.96
09/03/14 LESLEY GROFF ZAPPOS.COM [REDACTED] NV DIRECT MKTG MISC	-\$79.98
09/03/14 LESLEY GROFF ZAPPOS.COM [REDACTED] NV DIRECT MKTG MISC	-\$95.18
09/03/14 LESLEY GROFF AMAZON MKTPLACE PMTSAMZN.COM/BILL WA DIRECT MKTG MISC	-\$14.99
09/04/14 LESLEY GROFF RESTO 989 CW [REDACTED] CA MISC HOME FURNISHINGS	-\$414.98
09/14/14 LESLEY GROFF COSTCO WHSE #0324 00NORWALK CT [REDACTED]	-\$21.26
09/19/14 LESLEY GROFF ZAPPOS.COM [REDACTED] NV DIRECT MKTG MISC	-\$155.00

New Charges**Summary**

	Total
LESLEY GROFF [REDACTED]	\$8,231.59
DANIEL GROFF [REDACTED]	\$4,165.73
Total New Charges	\$12,397.32

Detail

LESLEY GROFF Card Ending [REDACTED]	Amount
08/22/14 ZAPPOS.COM [REDACTED] NV SHOES	\$155.00

Detail Continued

					Amount
08/23/14	NEW CANAAN WINE LLC NEW CANAAN	CT			\$13.81
	[REDACTED]				
	Description	Price			
	PACKAGE STORE-BEER/	\$13.81			
08/23/14	FOOD EMPORIUM #70500NEW CANAAN	CT			\$56.50
	[REDACTED]				
08/23/14	ART.COM/ALLPOSTERS 888-654-0143	CA			\$12.20
	POSTERS				
08/25/14	SHEARER'S FOODS INC BREWSTER	OH			\$39.90
	[REDACTED]				
	Description				
	SPECIALTY RETAIL				
08/25/14	SUBWAY 052266NEW CANAAN	CT			\$14.89
	[REDACTED]				
08/25/14	RESTO 989 CW [REDACTED]	CA			\$414.98
	HOME FURNISH				
08/27/14	S&B EMBROIDERY & SCR203-966-1646				\$42.54
	[REDACTED]				
08/27/14	WALGREENS #09821 000NEW CANAAN	CT			\$5.72
	[REDACTED]				
	Description				
	REFER TO RECEIPT				
08/27/14	FOOD EMPORIUM #70500NEW CANAAN	CT			\$13.18
	[REDACTED]				
08/28/14	CHEF LUIS 0020 NEW CANAAN	CT			\$53.61
	[REDACTED]				
	Description				
	FOOD/BEVERAGE				
08/29/14	COSTCO WHSE #0324 00NORWALK	CT			\$95.86
	[REDACTED]				
08/29/14	PIER 1 010041NORWALK	CT			\$21.22
	[REDACTED]				
08/30/14	BRUEGGERS #334 54292NEW CANAAN	CT			\$7.94
	[REDACTED]				
	FOOD/BEVERAGE	\$7.94			
08/30/14	USPS 084658084011621NEW CANAAN	CT			\$12.52
	[REDACTED]				
09/01/14	AMAZON VIDEO ON DEMO866-216-1072	WA			\$4.03
	DIGITAL				
09/01/14	WALGREENS #09821 000NEW CANAAN	CT			\$5.84
	[REDACTED]				
	Description				
	REFER TO RECEIPT				
09/03/14	METRO-NORTH MAIL&RID877-690-5114	NY			\$300.86
	[REDACTED]				
09/03/14	HOMEGOODS #244 000008008880776				\$145.59
	[REDACTED]				
	GENERAL MDSE				
09/03/14	COSTCO WHSE #0324 00NORWALK	CT			\$57.35
	[REDACTED]				

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**TrueEarnings® Card**LESLEY GROFF
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Account Ending [REDACTED]

Detail Continued

					Amount
09/03/14	WALGREENS #09821 000NEW CANAAN	CT			\$11.25
	[REDACTED]				
	Description				
	REFER TO RECEIPT				
09/04/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL	WA			\$14.68
	BOOK STORES				
09/04/14	AMAZON.COM	AMZN.COM/BILL	WA		\$60.72
	MERCHANDISE				
09/04/14	PAPERLESS POST*PAPERNEW YORK	NY			\$12.00
	[REDACTED]				
	Description				
	PAPERLESS POST				
09/04/14	FRAME CREATIONS III SHELTON	CT			\$750.00
	[REDACTED]				
	Description				
	SPECIALTY RETAIL ST				
09/05/14	BED BATH & BEYOND #6PATERSON	NJ			\$160.86
	[REDACTED]				
	Description				
	CATALOG MERCHANT				
09/05/14	LETIZIA'S PIZZA	[REDACTED]			\$39.88
	USFC06851				
09/06/14	INSECT LORE	[REDACTED]	CA		\$5.00
	SCIENCE KITS				
09/08/14	NEW CANAAN GULF 0000NEW CANAAN	CT			\$13.36
	[REDACTED]				
09/08/14	WALGREENS #09821 000NEW CANAAN	CT			\$5.52
	[REDACTED]				
	Description				
	REFER TO RECEIPT				
09/10/14	NEW CANAAN RECREATN NEW CANAAN	CT			\$121.00
	[REDACTED]				
	Description				
	GOVERNMENT SRVS ,NEC				
09/10/14	AMAZON.COM	AMZN.COM/BILL	WA		\$35.08
	MERCHANDISE				
09/11/14	JETBLUE AIRWAYS 9010JETBLUE	NY			\$252.48
	JETBLUE AIRWAYS				
	From:	To:	Carrier:	Class:	
	WESTCHESTER COUNTY	FT LAUDERDALE/HOLL	B6	S	
		WESTCHESTER COUNTY	B6	P	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: [REDACTED]	Date of Departure: 10/04			
	Passenger Name: GROFF/DANIEL MR				
	Document Type: PASSENGER TICKET				
09/12/14	NEW CANAAN WINE LLC NEW CANAAN	CT			\$23.38
	[REDACTED]				
	Description	Price			
	PACKAGE STORE-BEER/	\$23.38			

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Detail Continued

					Amount
09/12/14	FOOD EMPORIUM #70500NEW CANAAN	CT			\$3.20
	[REDACTED]				
09/12/14	RICO'S PIZZA 345 MAIN AVE	CT			\$26.40
	[REDACTED]				
09/12/14	TIAS [REDACTED]				\$55.00
	[REDACTED]				
09/13/14	COSTCO WHSE #0324 00NORWALK	CT			\$206.99
	[REDACTED]				
09/13/14	LAMPS PLUS - 52 CHATSWORTH	CA			\$270.00
	[REDACTED]				
	Description BED/BATH/LINEN				
09/14/14	THE HOME DEPOT 6204 NORWALK	CT			\$61.07
	[REDACTED]				
09/14/14	COSTCO WHSE #0324 00NORWALK	CT			\$1,701.59
	[REDACTED]				
09/15/14	FOOD EMPORIUM #70500NEW CANAAN	CT			\$22.36
	[REDACTED]				
09/15/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL	WA			\$42.98
	BOOK STORES				
09/15/14	COFFEE POND 0232 NATICK	MA			\$29.99
	[REDACTED]				
	Description PHOTO STUDIOS/VIDEO				
09/16/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL	WA			\$54.99
	BOOK STORES				
09/16/14	HOMEGOODS #0203 00008008880776				\$153.10
	[REDACTED]				
	GENERAL MDSE				
09/16/14	BEDBATH&BEYOND#0006 STAMFORD	CT			\$170.14
	[REDACTED]				
09/16/14	AMAZON.COM AMZN.COM/BILL	WA			\$41.97
	MERCHANDISE				
09/17/14	STOP & SHOP #662 NORWALK	CT			\$118.43
	GROCERY STORE				
09/17/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL	WA			\$29.88
	BOOK STORES				
09/17/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL	WA			\$68.77
	BOOK STORES				
09/17/14	BOBS-STORES #0042 00NORWALK	CT			\$111.62
	[REDACTED]				
	Description CHILDREN CLOTHING				
09/17/14	BEDBATH&BEYOND#0006 STAMFORD	CT			\$144.61
	[REDACTED]				
09/18/14	AMAZON.COM AMZN.COM/BILL	WA			\$19.86
	MERCHANDISE				
09/18/14	NEW CANAAN GULF 0000NEW CANAAN	CT			\$10.00
	[REDACTED]				

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**TrueEarnings® Card**LESLEY GROFF
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Account Ending [REDACTED]

Detail Continued

					Amount
09/18/14	US LACROSSE 0202	BALTIMORE	MD		\$25.00
	Description CONTRIBUTIONS/DONAT				
09/18/14	ZAPPOS.COM	[REDACTED]	NV		\$693.85
	SHOES				
09/19/14	AMAZON.COM	AMZN.COM/BILL	WA		\$9.93
	MERCHANDISE				
09/19/14	COSTCO WHSE #0324 00	NORWALK	CT		\$39.36
	[REDACTED]				
09/19/14	COSTCO WHSE #0324 00	NORWALK	CT		\$127.64
	[REDACTED]				
09/19/14	LETIZIA'S PIZZA	[REDACTED]			\$51.05
	USFC06851				
09/20/14	DINOSAUR BAR-B-QUE	5STAMFORD	CT		\$835.04
	[REDACTED]				
	TIP			\$100.00	
09/21/14	FOOD EMPORIUM #70500	NEW CANAAN	CT		\$48.98
	[REDACTED]				
09/22/14	AMAZON.COM	AMZN.COM/BILL	WA		\$79.04
	MERCHANDISE				

**DANIEL GROFF**

Card Ending [REDACTED]

					Amount
08/22/14	CHERRYSTREETEAST	NEW CANAAN	CT		\$77.54
	[REDACTED]				
08/28/14	SHELL OIL 5754292200	NORWALK	CT		\$63.31
	AUTO FUEL DISPENSER				
08/29/14	SOUTH END 6500000066	NEW CANAAN	CT		\$20.02
	[REDACTED]				
	TIP			\$3.00	
08/29/14	CHEF LUIS 0020	NEW CANAAN	CT		\$82.01
	Description FOOD/BEVERAGE				
08/31/14	CHEF LUIS 0020	NEW CANAAN	CT		\$91.26
	Description FOOD/BEVERAGE				
09/01/14	HUDL	[REDACTED]	NE		\$34.00
	[REDACTED]				
09/02/14	COSTUME DISCOUNT	[REDACTED]	NJ		\$37.07
	COSTUMES				
09/03/14	BMW Of Darien 878851	Darien	CT		\$2,583.30
	[REDACTED]				
09/03/14	SHELL OIL [REDACTED]	DARIEN	CT		\$7.60
	AUTO FUEL DISPENSER				

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Detail Continued

				Amount
09/04/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		\$3.91
09/06/14	CHEF LUIS 0020 NEW CANAAN [REDACTED] Description FOOD/BEVERAGE	CT		\$183.58
09/07/14	AT&T*BILL PAYMENT 95DALLAS [REDACTED] Description TELEPHONE SERVICE/E	TX		\$188.29
09/08/14	STAMFORD GAS LLC 000STAMFORD [REDACTED] Description GAS/MSC96 35381137	CT	Price \$69.12	\$69.12
09/08/14	CVS PHARMACY #1213 QNEW CANAAN [REDACTED] Description DRUGS AND SUNDRIES	CT		\$6.16
09/11/14	SOUTH END 6500000066NEW CANAAN [REDACTED] TIP	CT	\$10.73	\$56.46
09/12/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		\$1.00
09/13/14	STOP & SHOP #662 NORWALK GROCERY STORE	CT		\$60.20
09/13/14	CHEF LUIS 0020 NEW CANAAN [REDACTED] Description FOOD/BEVERAGE	CT		\$182.09
09/13/14	BOBS-STORES #0042 00NORWALK [REDACTED] Description CHILDREN CLOTHING	CT		\$35.08
09/13/14	TOTAL WINE AND MORE NORWALK [REDACTED]	CT		\$183.23
09/16/14	STAMFORD GAS LLC 000STAMFORD [REDACTED] Description GAS/MSC96 45661137	CT	Price \$77.73	\$77.73
09/18/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		\$1.30
09/20/14	WEST AVENUE STANDARD DARIEN [REDACTED]	CT		\$71.42
09/20/14	FOOD EMPORIUM #70500NEW CANAAN [REDACTED]	CT		\$30.05
09/21/14	EZPASS PREPAID TOLL [REDACTED] [REDACTED]	NY		\$20.00

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**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 09/22/14

Account Ending [REDACTED]

Cash Back Reward Summary

Total Cash Back as of Aug 2014 Billing Period Charges
\$1,183.66

Beginning Reward Balance	+\$1,083.08
Reward Amount Earned*	+\$100.58
Total Reward Year To Date	+\$1,183.66

*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 2014 Billing Period Charges	Qualified Spend	Cash Back Reward
U.S. Gas Stations	\$145.33 @3%	\$4.36
U.S. Restaurants	\$321.35 @2%	\$6.43
Eligible Travel Purchases	\$1,556.39 @2%	\$31.13
Other Eligible Purchases	\$5,866.91 @1%	\$58.66
Total Reward This Period	\$7,889.98	\$100.58
Total Reward Year To Date	\$99,599.94	\$1,183.66

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.



Notice of Important Changes to the Additional Benefits of Your Card

Effective immediately, we are making a change to the location of the Terms and Conditions of the Additional Benefits of Your Card.

You can now access and view the Terms and Conditions for the Additional Benefits of your eligible Cards online at americanexpress.com/BenefitsGuide.

Depending on your Card, you may have access to the following benefits: Purchase Protection, Return Protection, Extended Warranty, Event Ticket Protection Plan, Global Assist Hotline, Premium Global Assist Hotline, Roadside Assistance Hotline, Enhanced Roadside Assistance, Premium Roadside Assistance, Car Rental Loss and Damage Insurance, Travel Accident Insurance, Baggage Insurance Plan or Employee Card Misuse Protection. If you would like a printed version of the Terms and Conditions, please call the number on the back of your Card.

The insurance products are no longer available in certain territories.

Effective August 1, 2014, the insurance products that come as a benefit of your Cardmembership are not available for residents of the Federated States of Micronesia, The Marshall Islands, and the Republic of Palau. Depending on your Card, the insurance products may include: Purchase Protection, Extended Warranty, Event Ticket Protection Plan, Car Rental Loss and Damage Insurance, Travel Accident Insurance, Baggage Insurance Plan or/and Employee Card Misuse Protection.