



TrueEarnings® Card

LESLEY GROFF
Closing Date 09/22/14



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 **Pay by Phone**
1-888-246-1076 [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

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 2.7% 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 International Collect Large Print & Braille Statements Cash Advance at ATMs Inquiries	[REDACTED]	Hearing Impaired TTY: [REDACTED] FAX: [REDACTED] In NY: [REDACTED]
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	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	[REDACTED]
City, State	[REDACTED]
Zip Code	[REDACTED]
Area Code and Home Phone	[REDACTED]
Area Code and Work Phone	[REDACTED]
Email	[REDACTED]

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**LESLEY GROFF
Closing Date 09/22/14

Account Ending [REDACTED]

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

Continued on reverse

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 [REDACTED]	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 & SC [REDACTED]			\$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
Closing Date 09/22/14



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: 27921182486592		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		

Continued on reverse

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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EFTA00314707



TrueEarnings® Card

LESLEY GROFF
Closing Date 09/22/14



Account Ending [REDACTED]

Detail Continued

				Amount
09/18/14	US LACROSSE 0202	BALTIMORE	MD	\$25.00
	[REDACTED]			
	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	NEWCANAAN	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
	[REDACTED]			
	Description FOOD/BEVERAGE			
08/31/14	CHEF LUIS 0020	NEW CANAAN	CT	\$91.26
	[REDACTED]			
	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 5754325740	DARIEN	CT	\$7.60
	AUTO FUEL DISPENSER			

Continued on reverse

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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EFTA00314709



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.



LESLEY GROFF
Closing Date 09/22/14

Account Ending [REDACTED]

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.