



Starwood Preferred Guest® Business Card

RALPH LONDON
AVRAHAM LUBAN

Closing Date 10/13/17 Next Closing Date 11/12/17



p. 1/7

Account Ending 3-51008

New Balance \$0.00
Minimum Payment Due \$0.00

Payment Not Required

To view your Starwood Preferred Guest® account balance, visit spg.com

Account Summary

Previous Balance	\$167.17
Payments/Credits	-\$167.17
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance \$0.00
Minimum Payment Due \$0.00

Credit Limit	\$10,000.00
Available Credit	\$10,000.00
Cash Advance Limit	\$2,000.00
Available Cash	\$2,000.00
Days in Billing Period:	31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care	Pay by Phone
1-800-297-1000	1-800-472-9297

See Page 2 for additional information.

See page 2 for important information about your account.

New York Residents: New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

See Page 5 for an Important Notice About a Change to Your Cardmember Agreement.

Thank you for your enrollment in AutoPay. No payment is due this month. We will not debit your bank account this month.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 3-51008

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

AVRAHAM LUBAN
RALPH LONDON
14733 76TH AVE
APT 1E
FLUSHING NY 11367-3104

Payment Not Required

New Balance
\$0.00
AutoPay Amount
\$0.00

☐ 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

0000349992437174681 000000000000000000 09 H



Starwood Preferred Guest® Business Card
RALPH LONDON
AVRAHAM LUBAN
Closing Date 10/13/17



p. 3/7

Account Ending 3-51008

Payments and Credits

Summary

	Total
Payments	\$0.00
Credits	-\$167.17
Total Payments and Credits	-\$167.17

Detail

*Indicates posting date

Credits	Amount
10/03/17* Dispute - FOUR POINTS	-\$167.17

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.

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	\$0.00
Total Interest in 2017	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	18.24% (v)	\$0.00	\$0.00
Cash Advances	26.24% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

SPG Starpoints® Earned

Starwood Preferred Guest® Member Number: XXXXXXX2048



	Current Period	Year to Date
Points Earned for Eligible Spend	-167	16,523
Total Bonus Points Earned	-334	34,833
Total Starpoints® Earned	-501	51,356

Bonus Points Earned

	Current Period
Double Starpoints Bonus	-167
Other Starpoints Bonus	-167
Total	-334

Your qualifying Year-to-Date spending on your Starwood Preferred Guest® Credit Card from American Express is \$16,522.00. To qualify for Starwood Gold Preferred Guest® Status, you need to have \$30,000 in qualified spend by December 31st.



Starwood Preferred Guest® Business Card

RALPH LONDON
AVRAHAM LUBAN
Closing Date 10/13/17



p. 5/7

Account Ending 3-51008

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Summary of Changes, effective immediately	
Using the card	<p>Currently, you may arrange for merchants and third parties to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants and third parties to store this information, you acknowledge that we may share updates to this information with these merchants and third parties.</p> <p>Effective immediately, we are updating your Agreement to say that if you decide that you do not want us to share updated information as described, then you may contact the number on the back of your card and request that such information no longer be shared.</p>

ID 12512

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Using the Card

Effective immediately, in Part 2 of the Agreement, we are amending the *Using the card* sub-section of the *About using your card* section by deleting the following paragraph:

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

And replacing with the following paragraph:

We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. If you do not want us to share your updated account information, please contact us using the number on the back of your card.



OPEN Savings® Summary

RALPH LONDON
AVRAHAM LUBAN

Closing Date 10/13/17

p. 7/7

Account Ending 3-51008

Discounts	
This Period	\$0.00
Year to Date	\$0.00

Remember, you can get discounts in the form of statement credits on eligible purchases with OPEN Savings® partners automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com**.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

Automatically get a 5% discount credited to your statement when you use your Card for eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.



Discounts will be credited to your statement. Merchant participation and offers are subject to change without notice. Maximum annual savings cap and exclusions may apply. See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.