## Hilton Honors™ Surpass® Card

AVRAHAM LUBAN



Account Ending 2-61000

Closing Date 1	1/10/17		Account	inding 2-61000
New Balance Minimum Payme	nt Due	\$411.14 \$35.00	Hilton Honors™ Bonus Earned this Period  ☐ For more details about Rew	1,350
Boymont Due Det	<b>.</b>	12/05/17 <sup>‡</sup>	visit americanexpress.com	n/rewardsinfo
Payment Due Dat	.e 	12/05/17	Account Summary	
the Payment Due Date	ng: If we do not receive your N of 12/05/17, you may have to may be increased to the Penal	pay a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged	\$2,356.66 -\$2,356.66 +\$411.14 +\$0.00 +\$0.00
	<b>g:</b> If you make only the minim and it will take you longer to p		New Balance Minimum Payment Due	\$411.14 \$35.00
If you make no additional	You will pay off the balance	And you will pay an	Credit Limit Available Credit	\$6,000.00 \$5,588.86
charges and each month you pay	shown on this statement in about	estimated total of	Cash Advance Limit Available Cash	\$1,200.00 \$1,200.00
Only the Minimum Payment Due	14 months	\$462	Days in Billing Period: 30	
	about credit counseling servi	ces, call 1-888-733-4139.	Customer Care	
_	nformation about your account.	•	Pay by Computer american express.com/pb	ж
<ul> <li>Department of Financial information on compara</li> </ul>	ew York Residents may contac Services by telephone or visit itive credit card rates, fees, and Services: 1-800-342-3736 or v	its website for free d grace periods. New York	Customer Care 1-800-297-1000  Pay by Ph 1-800-472  See Page 2 for additional in	2-9297
See page 7 for Im Benefits.	portant Changes to Your	Account Terms and  Continued on page 3		
Payment Coupon Do not staple or use pape	er clips Pay by Compu americanexpre	Pay by P 1-800-47	hone Account En 2-9297 Enter 15 digit account # o Make check payable to A	
AVRAHAN 147-33 76	M LUBAN 5TH AVF		Pay	ment Due Date 12/05/17
1E	G NY 11367			New Balance
			A	\$411.14 utoPay Amount \$35.00
	Phh	Ոսիովիրդերորկլինիկի	 կՍոլկվիլուրու	
Check here if your addre phone number has chan Note changes on reverse	ess or AMER aged. P.O. B	RICAN EXPRESS BOX 1270 ARK NJ 07101-1270	\$	mount Enclosed

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. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

**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 1-800-297-1000 **Hearing Impaired**1-336-393-1111 **TTY:** 1-800-221-9950
1-800-297-1000 **FAX:** 1-800-695-9090

1-800-CASH-NOW **In NY:** 1-800-522-1897

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Website: american express.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	
Cir. Cr.	
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.



### Hilton Honors™ Surpass® Card

AVRAHAM LUBAN Closing Date 11/10/17



Account Ending 2-61000

We will debit your bank account for your payment of \$35.00 on 12/04/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 12/02/17. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 12/05/17.



### Shop where you live. Love where you shop.

Invite friends and family to Shop Small® with you at your favorite small businesses on Small Business Saturday®, Nov 25.

Visit americanexpress.com/shopsmallmap to find places near you.

**Summary** 

	lotal
Payments	-\$2,356.66
Credits	\$0.00
Total Payments and Credits	-\$2,356.66

Detail	*Indicates posting date	
Payments		Amount
10/17/17*	ONLINE PAYMENT - THANK YOU	-\$2,356.66

Now Charges	
New Charges	

Total New Charges \$411.14

### **Detail**

Summary



### **AVRAHAM LUBAN**

Card Ending 2-61000

						Amount
10/11/17	RACETRAC469 004697 9 000-0000000	7400004697	POMPANO BCH		FL	\$12.98
	Description FUEL	Price \$12.98				
10/12/17	AMAZON.COM MERCHANDISE		AMZN.COM/BIL	L	WA	\$20.95
10/15/17	FRONTIER AIRLINES AIRLII FRONTIER	NES	DENVER		СО	\$38.00
	From:	To:	Carrier:	Class:		
	MIAMI INTERNATIONA	LONG ISLAND MACART	F9	R		
		N/A	YY	00		
		N/A	YY	00		
		N/A	YY	00		
	Ticket Number: HDV18E Passenger Name: LUBAN/AVRAHAM Document Type: MISCELLANEOUS TAX(S)/FEE(S)		Date of Depar	ture: 10/15		

						Amount
10/15/17	FRONTIER AIRLINES AIRLI	NES	DENVER		CO	\$38.00
	FRONTIER					
	From:	To:	Carrier:	Class:		
	MIAMI INTERNATIONA	LONG ISLAND MACART	F9	R		
		N/A	YY	00		
		N/A	YY	00		
	T. I I I I I I I I	N/A	YY	00		
	Ticket Number: HDV18E	AV/DALIANA	Date of Departi	ure: 10/15		
	Passenger Name: LUBAN/ Document Type: MISCELL					
10/16/17	NEW YORK STATE DMV NI		ALBANY		NY	\$144.00
10/10/17	518-474-0904					<b>\$111.00</b>
10/16/17	TIME WARNER ENTERTAIN	IMENT	718-358-0900		NY	\$14.99
	CABLE SVCS					
10/17/17	SPEEDY BARCODES		CHEYENNE		WY	\$5.00
	888-511-0266					
10/18/17	AMAZON MKTPLACE PMT	S	AMZN.COM/BILL	-	WA	\$8.24
	BOOK STORES					
10/25/17	BP#3532108NOR-PIKE S/S	3532	FLUSHING		NY	\$15.15
	718-380-6883					
	Description					
	Unleaded Regular					
10/26/17	WASSERMAN SUPERMARI	KET	FLUSHING		NY	\$2.99
	GROCERY STORE					
	Description					
10/21/17	590390 NYCDOT PARKING METER	C NIVEDOT DADKING	LONG IS CITY		NY	to 25
10/31/17	212-639-9675	3 NTCDOT PARKING	LONGISCITI		INT	\$0.25
11/01/17	ALI*ALIEXPRESS ALIPAY		SINGAPORE		SG	 \$91.44
11/01/17	86571-95188		5 5			רד.וע
11/01/17	EDWARD BENNETT, MD		FLUSHING		NY	\$10.00
, • ., .,	646-623-3350					4.0.00
11/01/17	ARONS KISSENA FARM		FLUSHING		NY	\$9.15
	718-380-7300					·
Fees				negoti di zi encon di zi e		
						Amount
T. 4 . 1 F 4	for this Period					\$0.00

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.

# Hilton Honors™ Surpass® Card

AVRAHAM LUBAN Closing Date 11/10/17



Account Ending 2-61000

2017 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2017	\$75.00
Total Interest in 2017	\$0.00

## **Interest Charge Calculation**

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

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	09/13/2017	20.24% (v)	\$0.00	\$0.00
Cash Advances	09/13/2017	26.24% (v)	\$0.00	\$0.00
Balance Transfer	09/13/2017	20.24% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				

## Hilton Honors<sup>™</sup> Points Earned

Hilton Honors™ Account Number: XXXXX8639

Hilton

	Current Period	Year to Date
Points Earned for Eligible Purchases	1,230	8,085
Total Bonus Points Earned	120	714
Total Hilton Honors Points Earned	1,350	8,799

### **Bonus Points Earned**

	Current Period
U.S. Supermarkets	36
U.S. Gas Stations	84
Total	120

Your qualifying Year-to-Date spend on your Hilton Honors™ Surpass® Card is \$2,693.00. To qualify for Hilton Honors Diamond Status, you need to have \$40,000 qualified spend by December 31st.

AVRAHAM LUBAN Closing Date 11/10/17



Account Ending 2-61000

## **Notice of Important Changes to Your Account Terms**

We are making changes to your account terms contained in your Cardmember Agreement referenced in this notice. We encourage you to read the notice, share it with Additional Cardmembers on your account, and file it for future reference. The detailed change to the account terms of your Cardmember Agreement can be found following the below summary chart.

## **Important Changes to Your Account Terms**

The following is a summary of the changes that are being made to your account terms.

Previously, your Card was known as the Hilton Honors<sup>™</sup> Surpass Card<sup>®</sup> from American Express. Your Card will now be known as the Hilton Honors American Express Ascend Card.

We are removing the Foreign Transaction fee. This change will be effective on January 18, 2018 for transactions made on your Card on or after this date.

Revised Term, as of January 18, 2018	
Foreign Transaction	None

ID 12520

### **Notice of Important Changes to Your Card Account**

Summary of Changes, Starting on January 18, 2018		
Hilton Honors Status	We are clarifying how you can earn and maintain upgraded Hilton Honors status on the Card.	
Hilton Weekend Night Reward	We are adding a new benefit to your Card. If, in any calendar year as a Hilton Hono American Express Ascend Cardmember, your total eligible purchases on your Hilton Honors Ascend Card account reaches \$15,000, you will receive a Weekend Night Reward from Hilton Honors.	
	The Weekend Night Reward can be redeemed for one weekend night standard accommodation, double occupancy, subject to availability, at properties in the Hilton portfolio, excluding those listed at <b>HiltonHonors.com/weekendreward</b> . A weekend night is defined as Friday, Saturday or Sunday night.	

Priority Pass <sup>™</sup> Select Membership	We are enhancing your Priority Pass <sup>TM</sup> Select benefit to provide 10 complimentary lounge visits per calendar year. Existing Hilton Honors <sup>TM</sup> Surpass <sup>®</sup> Cardmembers will be able to start using their 10 complimentary lounge visits starting on January 18, 2018. You will not need to take any action to receive this benefit, and will receive the 10 complimentary visits with your existing Priority Pass <sup>TM</sup> membership card. Once your 10 complimentary visits are used, all subsequent lounge visits for the remainder of the same calendar year are subject to a fee of \$27 per person per visit, which will be automatically charged to your Card. Your Priority Pass <sup>TM</sup> Select Card and boarding pass are required for lounge entry.
	Priority Pass <sup>™</sup> Select membership is subject to the Priority Pass Conditions of Use.  To learn more about Priority Pass <sup>™</sup> Select, please visit the Priority Pass website at prioritypass.com/select.
Empire CLS Worldwide	Previously, you would receive a 20% discount on bookings with Empire CLS Worldwide Chauffeured Services when you use your Card.
Chauffeured Services	Starting on January 18, 2018, the 20% discount will no longer be available for bookings with Empire CLS Worldwide Chauffeured Services on your Card. All bookings paid for by 11:59 PM EST on January 17, 2018 will be eligible to receive this discount.
500 Points Online Booking Bonus	Previously, you would receive 500 Hilton Honors Bonus Points when you booked a stay at a Hilton property online at any Hilton Honors brand website with your Card and paid for your stay with your Card.
	Starting on January 18, 2018, the 500 Points Online Booking Bonus will no longer be available. All eligible stays completed by 11:59 PM EST on January 17, 2018 will be eligible to receive this benefit.

See the following page(s) for the Detail of Changes to your Cardmember Agreement .

AVRAHAM LUBAN Closing Date 11/10/17



Account Ending 2-61000

### **Detail of Changes to Your Cardmember Agreement**

This notice amends your American Express Cardmember Agreement ("Cardmember Agreement") as described below. Any terms in the Cardmember Agreement conflicting with these changes are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

#### Foreign Transaction Fee

Effective January 18, 2018, the Fees section of the Rates and Fees Table on Page 1 of Part 1 of the Cardmember Agreement is amended by deleting the Foreign Transaction row and replacing it with the following:

Transaction Fees	
Foreign Transaction	None

Effective January 18, 2018, the Fees section of the How Rates and Fees Work Table on Page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Foreign Transaction* row and replacing it with the following:

Foreign Transaction	None

Effective January 18, 2018, the Supplement to the Cardmember Agreement is amended by deleting the Hilton Honors Status section and replacing it with the following:

I	<b>Hilton Honors Status</b>	You will receive complimentary Hilton	
ı		Honors Gold status with your Hilton	
ı		Honors American Express Ascend Ca	
ı		If your Card is cancelled for any reaso	
ı		your complimentary Hilton Honors Gol	
ı		status provided with the Card will be	
1			

vith your Hilton press Ascend Card. lled for any reason, Hilton Honors Gold the Card will be cancelled.

You may receive an upgrade to Hilton Honors Diamond status if the total eligible purchases made on your Card Account during a calendar year reach \$40,000 or more.

A calendar year is from January 1 to December 31 regardless of when you open your Card Account.

Only the Basic Cardmember is eligible for this upgrade; however, eligible purchases made by Additional Cardmembers will contribute to the purchase requirement.

It will take about 10 to 12 weeks after the total eligible purchases level is reached for your Hilton Honors Diamond status to become effective.

Your upgrade to Diamond status is valid for the calendar year in which it was earned and the subsequent calendar year. Your Diamond status will expire after that subsequent calendar year unless your total eligible purchases in that subsequent calendar year again qualifies you for Diamond status, or if you qualify for Diamond status under the Hilton Honors program terms. Visit HiltonHonors.com/ memberbenefits for more information.

Effective January 18, 2018, the Supplement to the Cardmember Agreement is amended by adding a new section titled *Hilton Honors Weekend Night Reward*:

### Hilton Honors Weekend Night Reward

If your eligible purchases on your Card reach \$15,000 or more during a calendar year, you will receive a Weekend Night Reward from Hilton Honors.

A calendar year is from January 1 to December 31 regardless of when you open your Card Account. This means that during your first year as a Cardmember you may have fewer months to accumulate eligible purchases towards a Weekend Night Reward.

This benefit is only available to the Basic Cardmember; however, eligible purchases made by Additional Cardmembers will contribute to the purchase requirement. The Weekend Night Reward will be issued in the form of a redeemable code and sent to you in an email from Hilton Honors to the email address listed on your Hilton Honors account. You will receive the reward email within 8-12 weeks after you have met the purchase requirement.

Call Hilton Honors to redeem your Weekend Night Reward. The Weekend Night Reward will expire after 12 months from the date of issuance.