## Hilton Honors™ Surpass® Card

AVRAHAM LUBAN



		\$464.00	Hilton Honors™ Bonus	Points
New Balance \$464.00 Minimum Payment Due \$35.00  Payment Due Date 01/05/18‡		Earned this Period	101,722	
		For more details about Rewards, please visit americanexpress.com/rewardsinfo  Account Summary		
				the Payment Due Dat
ou will pay more in interest	ng: If you make only the minim t and it will take you longer to p	num payment each period, pay off your balance. For	New Balance Minimum Payment Due	\$464.00 \$35.00
ample:			Credit Limit	\$6,000.00
you make no additional larges and each month you	You will pay off the balance shown on this statement in	And you will pay an estimated total of	Available Credit	\$5,536.00
y	about	estimated total of	Cash Advance Limit Available Cash	\$1,200.00 \$1,200.00
Only the Minimum Payment Due	16 months	\$530	Days in Billing Period: 31	
	about credit counseling servi	ces call 1-888-733-4139	Customer Care	
New York Residents: N Department of Financia information on compar	information about your account.  New York Residents may contact al Services by telephone or visit ative credit card rates, fees, and al Services: 1-800-342-3736 or v	ct the New York State t its website for free d grace periods. New York	Pay by Computer american express.com/pb  Customer Care 1-800-297-1000 1-800-472  See Page 2 for additional in	ione -9297
		Continued on page 3		
Payment Coupon Do not staple or use pag	per clips Pay by Compu americanexpre	Pay by P 1-800-47	Phone Account En- 72-9297 Enter 15 digit account # c Make check payable to A	
Do not staple or use par AVRAHA 147-33 7	per clips Pay by Compu americanexpre a.M LUBAN 16TH AVE	Pay by P 1-800-47	Enter 15 digit account # c Make check payable to A	on all payments
Do not staple or use par AVRAHA 147-33 7 1E	per clips americanexpre	Pay by F 1-800-47	Enter 15 digit account # c Make check payable to A	on all payments merican Expres ment Due Date
Do not staple or use page AVRAHA 147-33 7 1E	oer clips americanexpre	riter Pay by P 1-800-47	Enter 15 digit account # c Make check payable to A Pay	ment Due Date 01/05/18 New Balance \$464.00
Do not staple or use par AVRAHA 147-33 7 1E	americanexpre americanexpre americanexpre americanexpre		Pay	ment Due Date 01/05/18 New Balance \$464.00
Do not staple or use par AVRAHA 147-33 7 1E	americanexpre  aM LUBAN 76TH AVE  IG NY 11367  IJIIII TENSOR	Pay by P 1-800-47  1-11	Pay	ment Due Date 01/05/18 New Balance \$464.00

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



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	
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.



AVRAHAM LUBAN Closing Date 12/11/17



Account Ending 2-61000

(i) We will debit your bank account for your payment of \$35.00 on 01/04/18. 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 01/02/18. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 01/05/18.

With the Amex® Mobile app, you can access statements faster, make on-the-go payments, and more. Text AMEXAPP to 86509 to receive a link to download the app. (iOS and Android™ only. An update to your operating system may be required. Message and data rates may apply.)

Payme	ents and Credits	
Summa	ary	
		Total
Payments		-\$351.15
Credits		-\$59.99
Total Paym	ents and Credits	-\$411.14
Detail	*Indicates posting date	
Payments		Amount
11/27/17*	PAYMENT RECEIVED - THANK YOU	-\$351.15
Credits		Amount
11/18/17	DSW. 866-379-7463 OH 866-379-7463	-\$59.99
New C	Charges	
Summa	ary	
		Total
Total New	Charges	\$464.00
Detail		
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### **AVRAHAM LUBAN**

Card Ending 2-61000

				Amount
11/12/17	ALI*ALIEXPRESS ALIPAY	SINGAPORE	SG	\$70.52
	86571-95188			
11/16/17	AMAZON.COM	AMZN.COM/BILL	WA	\$7.88
	MERCHANDISE			
11/18/17	TARGET.COM	800-591-3869	MN	\$3.69
	800-591-3869 Description			
	APPAREL, HOUSEWARES			
11/18/17	TARGET.COM	800-591-3869	MN	\$49.88
	800-591-3869			
	Description			
	APPAREL, HOUSEWARES			

				Amount
11/21/17	WASSERMAN SUPERMARKET GROCERY STORE Description 549693	FLUSHING	NY	\$3.48
11/21/17	NYCFINANCECONVENIENCEFEE NYCFINANCECON 212-639-9675	NEW YORK	NY	\$1.12
11/21/17	DOF Parking & Camera Tickets 212-639-9675	NEW YORK	NY	\$45.00
11/24/17	CLOVER NY 38723801 11218	BROOKLYN	NY	\$38.99
11/24/17	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$0.25
11/24/17	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$1.50
11/24/17	LITTLE TOES INC 123500001029869 718-778-1917	BROOKLYN	NY	\$19.05
11/24/17	DESIGNERS SPOT 38715086 11218	BROOKLYN	NY	\$19.49
11/27/17	7-ELEVEN 33684 00073368401 718-417-1672 Description Price GAS/MSC97 59748401 \$3.63	RIDGEWOOD	NY	\$3.63
11/28/17	NOR-PIKE SERVICE STATI 718-380-6883	FLUSHING	NY	\$79.41
11/29/17	ARONS KISSENA FARM 718-380-7300	FLUSHING	NY	\$67.90
11/30/17	WASSERMAN SUPERMARKET GROCERY STORE Description 509748	FLUSHING	NY	\$20.21
12/04/17	GIFT WORLD JUDAICA 718-261-0233	FLUSHING	NY	\$32.00

**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.

## Hilton Honors™ Surpass® Card

AVRAHAM LUBAN Closing Date 12/11/17



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
Total				\$0.00
(v) Variable Rate				

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

Hilton Honors™ Account Number: XXXXX8639



	Current Period	Year to Date
Points Earned for Eligible Purchases	1,212	9,297
Total Bonus Points Earned	100,510	101,224
Total Hilton Honors Points Earned	101,722	110,521

### **Bonus Points Earned**

	Current Period
Other Bonuses	100,000
U.S. Supermarkets	273
U.S. Gas Stations	237
Total	100,510

Your qualifying Year-to-Date spend on your Hilton Honors™ Surpass® Card is \$3,097.00. To qualify for Hilton Honors Diamond Status, you need to have \$40,000 qualified spend by December 31st.

Account Ending 2-61000

