



Hilton Honors™ Surpass® Card

AVRAHAM LUBAN
Closing Date 11/10/17



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Account Ending 2-61000

New Balance	\$411.14
Minimum Payment Due	\$35.00
Payment Due Date	12/05/17[‡]

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 12/05/17, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

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	14 months	\$462

If you would like information about credit counseling services, call 1-888-733-4139.

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 7 for Important Changes to Your Account Terms and Benefits.

Hilton Honors™ Bonus Points

Earned this Period

1,350

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Previous Balance	\$2,356.66
Payments/Credits	-2,356.66
New Charges	+\$411.14
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$411.14
Minimum Payment Due	\$35.00

Credit Limit	\$6,000.00
Available Credit	\$5,588.86
Cash Advance Limit	\$1,200.00
Available Cash	\$1,200.00
Days in Billing Period: 30	

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.

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Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 2-61000

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

AVRAHAM LUBAN
147-33 76TH AVE
1E
FLUSHING NY 11367

Payment Due Date	12/05/17
New Balance	\$411.14
AutoPay Amount	\$35.00

☐ 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

0000349992492728645 000041114000003500 07 H

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



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i 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.

Payments and Credits

Summary

	Total
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

New Charges

Summary

	Total
Total New Charges	\$411.14

Detail



AVRAHAM LUBAN
Card Ending 2-61000

	Amount
10/11/17 RACETRAC469 004697 97400004697 POMPANO BCH FL \$12.98 000-0000000 Description Price FUEL \$12.98	
10/12/17 AMAZON.COM AMZN.COM/BILL WA \$20.95 MERCHANDISE	
10/15/17 FRONTIER AIRLINES AIRLINES DENVER CO \$38.00 FRONTIER 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 Date of Departure: 10/15 Passenger Name: LUBAN/AVRAHAM Document Type: MISCELLANEOUS TAX(S)/FEE(S)	

Continued on reverse

Detail Continued

				Amount
10/15/17	FRONTIER AIRLINES AIRLINES FRONTIER From: MIAMI INTERNATIONA To: LONG ISLAND MACART N/A N/A N/A Ticket Number: HDV18E Passenger Name: LUBAN/AVRAHAM Document Type: MISCELLANEOUS TAX(S)/FEE(S)	DENVER	CO	\$38.00
		Carrier: F9 YY YY YY	Class: R 00 00 00	
			Date of Departure: 10/15	
10/16/17	NEW YORK STATE DMV NEW YORK STATE 518-474-0904	ALBANY	NY	\$144.00
10/16/17	TIME WARNER ENTERTAINMENT CABLE SVCS	718-358-0900	NY	\$14.99
10/17/17	SPEEDY BARCODES 888-511-0266	CHEYENNE	WY	\$5.00
10/18/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$8.24
10/25/17	BP#3532108NOR-PIKE S/S 3532 718-380-6883 Description Unleaded Regular	FLUSHING	NY	\$15.15
10/26/17	WASSERMAN SUPERMARKET GROCERY STORE Description 590390	FLUSHING	NY	\$2.99
10/31/17	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$0.25
11/01/17	ALI*ALIEXPRESS ALIPAY 86571-95188	SINGAPORE	SG	\$91.44
11/01/17	EDWARD BENNETT, MD 646-623-3350	FLUSHING	NY	\$10.00
11/01/17	ARONS KISSENA FARM 718-380-7300	FLUSHING	NY	\$9.15

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.



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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 Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
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™ Points Earned



Hilton Honors™ Account Number: XXXXX8639

	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.



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™ Surpass Card® 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
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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	<p>We are adding a new benefit to your Card. If, in any calendar year as a Hilton Honors 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.</p> <p>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 HiltonHonors.com/weekendreward. A weekend night is defined as Friday, Saturday or Sunday night.</p>

Priority Pass™ Select Membership	<p>We are enhancing your Priority Pass™ Select benefit to provide 10 complimentary lounge visits per calendar year. Existing Hilton Honors™ Surpass® 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™ 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™ Select Card and boarding pass are required for lounge entry.</p> <p>Priority Pass™ Select membership is subject to the Priority Pass Conditions of Use. To learn more about Priority Pass™ Select, please visit the Priority Pass website at prioritypass.com/select.</p>
Empire CLS Worldwide Chauffeured Services	<p>Previously, you would receive a 20% discount on bookings with Empire CLS Worldwide Chauffeured Services when you use your Card.</p> <p>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.</p>
500 Points Online Booking Bonus	<p>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.</p> <p>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.</p>

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

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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 <ul style="list-style-type: none">• Foreign Transaction	None
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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
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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:

Hilton Honors Status	<p>You will receive complimentary Hilton Honors Gold status with your Hilton Honors American Express Ascend Card. If your Card is cancelled for any reason, your complimentary Hilton Honors Gold status provided with the Card will be cancelled.</p> <p>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.</p> <p>A <i>calendar year</i> is from January 1 to December 31 regardless of when you open your Card Account.</p>	<p>Only the Basic Cardmember is eligible for this upgrade; however, eligible purchases made by Additional Cardmembers will contribute to the purchase requirement.</p> <p>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.</p> <p>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.</p>
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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	<p>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.</p> <p><i>A calendar year</i> 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.</p> <p>This benefit is only available to the Basic Cardmember; however, eligible purchases made by Additional Cardmembers will contribute to the purchase requirement.</p>	<p>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.</p> <p>Call Hilton Honors to redeem your Weekend Night Reward. The Weekend Night Reward will expire after 12 months from the date of issuance.</p>
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