Starwood Preferred Guest® Credit Card

FAIYAM H RAHMAN Closing Date 07/10/14



Account Ending 6-12003

New Balance\$1,610.88Minimum Payment Due\$35.00

Payment Due Date 08/04/14

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	6 years	\$2,623
\$58	3 years	\$2,076 (Savings = \$547)

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 may contact the New York Department of Financial Services to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.
- (i) We will debit your bank account for your payment of \$1,610.88 on 07/25/14. 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 by 07/23/14.

Continued on Page 3







Account Ending 6-12003

Enter account number on all documents. Make check payable to American Express.

FAIYAM H RAHMAN 43 THE INTERVALE ROSLYN ESTATES NY 11576

Payment Due Date
08/04/14

New Balance
\$1,610.88

AutoPay Amount
\$1,610.88

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

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\$_____ Amount Enclosed

Starpoints®
Earned This Period

1,609

For details, see your
Starwood Preferred Guest® Summary.

Account Summary

New Balance	\$1,610.88	
Minimum Payment Due	\$35.00	
Credit Limit	\$3,000.00	
Available Credit	\$1,389.12	
Cash Advance Limit	\$400.00	
Available Cash	\$400.00	
Days in Billing Period: 31		

Customer Care



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

See Page 2 for additional information.

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

Hearing Impaired

TTY: 1-800-221-9950

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

Starwood Preferred Guest **Customer Service Center**

1-800-297-1000

1-336-393-1111 1-800-297-1000

FAX: 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897

1-888-625-4988 or www.spg.com



Website: american express.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

- 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.

FAIYAM H RAHMAN Closing Date 07/10/14 Starwood Preferred Guest

Account Ending 6-12003

(i) Please note, your credit limit is \$3,000.00 and your cash limit is \$400.00.

Payments and Credits	
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Summary

	Total
Payments	-\$643.68
Credits	\$0.00
Total Payments and Credits	-\$643.68

Detail	*Indicates posting date	
Payments		Amount
06/24/14*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-\$643.68

New Charges

Summary

	lotal
Total New Charges	\$1,610.88

Detail



FAIYAM H RAHMAN

Card Ending 6-12003

		Amount
06/10/14	LIFT 084870051007094516-241-2841 NY MEMBERSHIP CLUB	\$74.00
06/10/14	WHOLEFDS MHS 10063 0MANHASSET NY 5168698900 Description Price GROCERY STORES \$161.79	\$161.79
06/11/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	\$6.61
06/12/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	\$12.69
06/12/14	CVS PHARMACY #2403 QROSLYN HEIGHT NY 8007467287 Description DRUGS AND SUNDRIES	
06/12/14	WHOLEFDS MHS 10063 0MANHASSET NY 5168698900 Description Price GROCERY STORES \$60.51	\$60.51
06/13/14	FOODTOWN #623 000000JAMAICA NY 7186586237	\$13.05
06/13/14	FOODTOWN #623 000000JAMAICA NY 7186586237	\$12.38

Detail Continued

			Amount
06/14/14	EXXONMOBIL ROSLYN NY 516-365-2890 Description GAS/SERVICES		\$80.39
06/14/14	WHOLEFDS MHS 10063 05168698900 5168698900 GROCERY STORES		\$22.84
06/14/14	LAGUARDIA LOT5 001 NEW YORK 718-533-3845	NY	\$8.00
06/16/14	RESCUETIME 000720005SEATTLE 8882158635 Description Price COMPUTER EQUIP/SOFT \$9.00	WA	\$9.00
06/16/14	WHOLEFDS MHS 10063 05168698900 5168698900 GROCERY STORES		\$11.37
06/17/14	LIRRNYTICKETS JAMAICA NY 877-547-7876		\$18.00
06/19/14	WHOLEFDS MHS 10063 0MANHASSET 5168698900 Description Price GROCERY STORES \$44.10	NY	\$44.10
06/20/14	DUANE READE #14426 0BROOKLYN 8002892273 Description REFER TO RECEIPT	NY	\$89.98
06/21/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	\$10.98
06/22/14	AMAZON SERVICES-KIND866-216-1072 DIGITAL	WA	\$10.69
06/24/14	DUANE READE #14426 0BROOKLYN 8002892273 Description REFER TO RECEIPT	NY	\$11.95
06/24/14	DUANE READE #14426 0BROOKLYN 8002892273 Description REFER TO RECEIPT	NY	\$13.04
06/25/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	\$3.57
06/25/14	KINGS GREENPOINT PHABROOKLYN 718-782-1000	NY	\$14.67
06/25/14	FOODTOWN 00000000089BROOKLYN 7183025533	NY	\$12.28
06/25/14	FOODTOWN 00000000089BROOKLYN 7183025533	NY	\$7.98
06/25/14	DUANE READE #14426 OBROOKLYN 8002892273 Description REFER TO RECEIPT	NY	\$61.31

AMERICAN EXPRESS

Starwood Preferred Guest® Credit Card

FAIYAM H RAHMAN Closing Date 07/10/14 Spg*
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Account Ending 6-12003

Detail	Continued	
06/27/14	B & G HARDWARE 41700BROOKLYN NY	#33.87
	7183884214 Description Price	
	HARDWARE STORE \$33.87	
06/27/14	FOODTOWN 0000000089BROOKLYN NY 7183025533	\$7.98
06/27/14	GO GREEN 17 LLC 2093PARAMUS NJ	\$53.64
	201-652-9706	
	Description Unleaded Plus	
06/27/14	DUANE READE #14426 0BROOKLYN NY 8002892273	\$8.70
	Description REFER TO RECEIPT	
06/28/14	TOPS MARKETS #716 NORTH CREEK NY	\$5.00
00,20,	GROCERY STORE	43.63
06/29/14	SUNOCO 0558314101 SARATOGA SPRI NY	\$64.98
	AUTO FUEL DISPENSER	
06/30/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA	\$69.45
	BOOK STORES	
06/30/14	ORGANIZING FOR ACTIOWASHINGTON DC	\$5.00
	5714031776	
06/30/14	FOODTOWN 0000000089BROOKLYN NY	\$3.99
06/20/14	7183025533 DUANE READE #14426 0BROOKLYN NY	t2.26
06/30/14	8002892273	\$3.26
	Description	
	REFER TO RECEIPT	
06/30/14	PAYPAL*ONE COM S 4029357733 CA	\$13.80
	402-935-7733	
	Description PROFESSIONAL SERVIC	
06/30/14	GODADDY.COM (480)505-8855	\$4.99
	(480)505-8855	
06/30/14	GODADDY.COM (480)505-8855 (480)505-8855	\$13.17
07/01/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	\$2.16
07/01/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$65.31
07/01/14	FOODTOWN 0000000089BROOKLYN NY 7183025533	\$12.97
07/01/14	AMAZON.COM AMZN.COM/BILL WA	\$59.88
07/02/14	MERCHANDISE AMAZON COM AMZNI COM/RILL WA	*74.4F
07/02/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	\$71.15
07/02/14	FOODTOWN 0000000089BROOKLYN NY 7183025533	\$10.29

Detail Continued

			Amount
07/03/14	DUANE READE #14426 OBROOKLYN 8002892273 Description REFER TO RECEIPT	NY	\$11.97
07/03/14	FOODTOWN 0000000089BROOKLYN 7183025533	NY	\$11.47
07/03/14	LINKEDIN.COM LINKEDIN.COM C SUBSCRIPTION	4	\$27.10
07/03/14	AMAZON.COM AMZN.COM/BILL MERCHANDISE	WA	\$8.81
07/04/14	NATURAL FOOTGEAR 8283674019 MEDICAL EQUIPMENT Description MEDICAL EQUIPMENT A	NC	\$69.00
07/04/14	FOODTOWN 00000000089BROOKLYN 7183025533	NY	\$9.48
07/04/14	FOODTOWN 00000000089BROOKLYN 7183025533	NY	\$5.38
07/04/14	BROOKLYN HARVEST MARBROOKLYN 7183875533	NY	\$6.98
07/05/14	BROOKLYN HARVEST MARBROOKLYN 7183875533	NY	\$11.31
07/07/14	EVERNOTE.COM 0990 REDWOOD CITY 650-257-0885 Description INFO SERVICE/VIDEO	CA	\$5.43
07/07/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	\$2.28
07/08/14	LIFT 084870051007094516-241-2841 MEMBERSHIP CLUB	NY	\$74.00
07/08/14	FOODTOWN 00000000089BROOKLYN 7183025533	NY	\$25.26
07/09/14	MTA MVM*BEDFORD AVENNEW YORK 718-330-1234	NY	\$20.00
07/09/14	DUANE READE #14426 0BROOKLYN 8002892273 Description REFER TO RECEIPT	NY	\$7.07
07/09/14	DUANE READE #14426 0BROOKLYN 8002892273 Description REFER TO RECEIPT	NY	\$16.74
07/09/14	KINGS GREENPOINT PHABROOKLYN 718-782-1000	NY	\$8.14

Fees

	Amount
Total Fees for this Period	\$0.00



FAIYAM H RAHMAN Closing Date 07/10/14 PY6*
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Account Ending 6-12003

Interest Charged

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Total Interest Charged for this Period

\$0.00

2014 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2014	\$1.43
Total Interest in 2014	\$0.00

Interest Charge Calculation

	Transactions Dated	Annual	Balance	Interest
	From To	Percentage Rate	Subject to Interest Rate	Charge
Purchases	11/09/2013	17.24% (v)	\$0.00	\$0.00
Cash Advances	11/09/2013	25.24% (v)	\$0.00	\$0.00
Total				\$0.00

SPG Starpoints® Earned

Spg. Starwood Preferred Guest

Starwood Preferred Guest® Member Number: 43835637230

	Current Period	Year to Date
Points Earned for Eligible Spend	1,609	8,094
Total Bonus Points Earned	0	15,000
Total Starpoints® Earned	1,609	23,094

Your qualifying Year-to-Date spending on your Starwood Preferred Guest® Credit Card from American Express is \$8,095.00. To qualify for Starwood Gold Preferred Guest® Status, you need to have \$30,000 in qualified spend by December 31st.