

JetBlue Card from American Express

LAUREN L MCCARTHY Closing Date 06/27/13

Account Ending 3-91008

New Balance	\$306.79
Minimum Payment Due	\$35.00

Payment Due Date

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 \$35.00 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	10 months	327

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.

Earn TrueBlue® points with your Card.

Visit american express.com/jetblue to learn more!

Account Summary

07/22/13

New Balance	\$306.79	
Minimum Payment Due	\$35.00	
Credit Limit	\$5,000.00	
Available Credit	\$4,693.21	
Cash Advance Limit	\$1,000.00	
Available Cash	\$1,000.00	
Days in Billing Period: 30		

Customer Care



See page 2 for additional information.

♦ Please fold on the perforation below, detach and return with your payment







Account Ending 3-91008

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

LAUREN L MCCARTHY 188 EAGLE ST APT 14 BROOKLYN NY 11222-1442

Payment Due Date 07/22/13

New Balance \$306.79

Minimum Payment Due \$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

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\$_____ Amount 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 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.

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 Lost or Stolen Card Express Cash 1-800-906-8864

1-336-393-1111 1-800-906-8864 1-800-992-3404

1-800-CASH-NOW

Hearing Impaired

TTY: 1-800-221-9950 **FAX:** 1-800-695-9090

In NY: 1-800-522-1897

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Website: americanexpress.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

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.

JetBlue Card from American Express

LAUREN L MCCARTHY Closing Date 06/27/13 TRUE jetBlue

Account Ending 3-91008

New C	harges
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Summary

Total

Total New Charges \$306.80

Detail



LAUREN L MCCARTHY

Card Ending 3-91008

Amount

06/13/13 JETBLUE AIRWAYS 9010JETBLUE NY

\$306.80

JETBLUE AIRWAYS

From: To: N.Y. J F KENNEDY I BOS

 BOSTON LOGAN INTER
 B6
 W

 N.Y. J F KENNEDY I
 B6
 Z

 N/A
 YY
 00

 N/A
 YY
 00

Carrier:

Class:

Ticket Number: 27921951114533 Date of Departure: 06/20

Passenger Name: MCCARTHY/LAUREN MISS Document Type: PASSENGER TICKET

Fees

Amount

Total Fees for this Period \$0.00

Interest Charged

Amount

Total Interest Charged for this Period \$0.00

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	\$0.00
Total Interest in 2013	\$0.00

Interest Charge Calculation

	Transactions Dated	Annual Percentage Rate	Balance	Interest Charge
	From To		Subject to Interest Rate	
Purchases	08/14/2012	15.24% (v)	\$0.00	\$0.00
Cash Advances	08/14/2012	25.24% (v)	\$0.00	\$0.00
Total				\$0.00



TrueBlue® Program

Prepared for LAUREN L MCCARTHY

Account Number 1M72007695

TrueBlue Points Earned

0

5

Questions About Your Account?

americanexpress.com/jetblue

1-800-906-8864

International Collect: 1-336-393-1111

TrueBlue Points Transferred this Period

Account Summary May 1, 2013 - May 31, 2013 Prior Month Points Balance 5 TrueBlue Points Earned 0 TrueBlue Points Transferred -5 0 TrueBlue Points Adjusted **TrueBlue Points Remaining** 0

Points are available when a minimum payment has been made and all your accounts are in good standing. Earn Bonus TrueBlue Points on all eligible spend and get to your next Award flight even faster!

Did You Know?

EXCLUSIVE CARDMEMBER BENEFITS

Learn more about your travel, shopping and account protections that come with Cardmembership. Learn more at americanexpress.com/jetblue

Points Transaction Detail

May 1, 2013 - May 31, 2013

TrueBlue Points Earned	TrueBlue Points Earned On Eligible Charges	Promotional Bonus TrueBlue Points	Total TrueBlue Points Earned
JetBlue Card XXXX-XXXXX3-91008	0	0	0
Total	0	0	0
TrueBlue Points Transferred	TrueBlue Points Transferred		Transferred Date
Total		5	

On a monthly basis, we will transfer your TrueBlue Points Earned into your TrueBlue Program account if you have made at least the minimum payment due and all your accounts are in good standing. If you have questions, please visit **www.americanexpress.com/jetblue** or call **1-800-906-8864.** From overseas, call collect 1-336-393-1111.