

**Platinum Card®**RAJ NARAYANAN
Closing Date 03/19/18

p. 1/10

Account Ending 5-67005

New Balance	\$18,389.24
Minimum Payment Due	\$1,613.04
Payment Due Date	04/13/18[‡]

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 04/13/18, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR 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 Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	26 years	\$43,683

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

See page 2 for important information about your account.

See page 10 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

For information on your Pay Over Time feature and limit, see **page 9**

Membership Rewards® Points
Available and Pending as of 02/28/18
61,367
For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)

Account Summary**Pay In Full Portion**

Previous Balance	\$2,695.79
Payments/Credits	-\$2,692.80
New Charges	+\$1,441.05
Fees	+\$0.00
New Balance =	\$1,444.04

Pay Over Time Portion

Previous Balance	\$5,673.09
Payments/Credits	-\$14,605.50
New Charges	+\$25,877.61
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance =	\$16,945.20
Minimum Due	\$169.00

Account Total

Previous Balance	\$8,368.88
Payments/Credits	-\$17,298.30
New Charges	+\$27,318.66
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$18,389.24
Minimum Payment Due	\$1,613.04

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-800-525-3355
Pay by Phone 1-800-472-9297

See Page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 5-67005

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

RAJ NARAYANAN
8 HEATHER LN
GLEN ROCK NJ 07452

Payment Due Date
04/13/18
New Balance
\$18,389.24
Minimum Payment Due
\$1,613.04

☐ 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



0000349992220508608 001838924000161304 15 4

**Platinum Card®**RAJ NARAYANAN
Closing Date 03/19/18

p. 3/10

Account Ending 5-67005

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,992.45	-\$13,820.49	-\$15,812.94
Credits	-\$700.35	-\$785.01	-\$1,485.36
Total Payments and Credits	-\$2,692.80	-\$14,605.50	-\$17,298.30

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit

americanexpress.com/payovertimeinfo**Payments**

	Amount
02/22/18* ONLINE PAYMENT - THANK YOU	-\$2,353.54
02/27/18* ONLINE PAYMENT - THANK YOU	-\$6,602.99
03/01/18* PAYMENT RECEIVED - THANK YOU	-\$2,181.29
03/09/18* ONLINE PAYMENT - THANK YOU	-\$2,175.12
03/19/18* ONLINE PAYMENT - THANK YOU	-\$2,500.00

Credits

	Amount
02/17/18 TARGET WEST HOLLYWOOD CA DISCOUNT STORE	-\$14.22
02/18/18 SHARI'S BERRIES SAN DIEGO CA 877-237-7437	-\$52.97
02/21/18* Dispute - Upclick Malta Limited Upc	-\$2.99
02/21/18 AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$34.00
02/21/18 SHERWIN WILLIAMS 708249 8249 LOS ANGELES CA 323-460-2011	-\$52.01
02/23/18* Credit Adjustment for Billing Inquiry	-\$79.00
02/23/18 UBER HELP.UBER.COM CA 8005928996	-\$6.14
02/25/18 AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$54.74
02/26/18* Dispute - G & F ROOF SUPPLY - GARD EXTENDED PAYMENT OPTION	-\$680.00 ♦
02/28/18 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$74.81
02/28/18 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$69.99
03/01/18 AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$32.85
03/01/18 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$52.99

Continued on reverse

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

		Amount
03/01/18	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$52.99
03/04/18*	Dispute - Upclick Malta Limited Upc	-\$10.00
03/04/18	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$11.04
03/05/18	WWW.SHIPNEX.COM 212-6853025 NJ 2126853025	-\$22.93
03/06/18	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$43.80
03/06/18	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688 EXTENDED PAYMENT OPTION	-\$105.01 ◆
03/09/18	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$32.88

New Charges**Summary**

	Pay In Full	Pay Over Time ◆	Total
Total New Charges	\$1,441.05	\$25,877.61	\$27,318.66

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



RAJ NARAYANAN
 Card Ending 5-67005

			Amount
02/15/18	AMAZON MKTPLACE PMTS BOOK STORES EXTENDED PAYMENT OPTION	AMZN.COM/BILL WA	\$139.80 ◆
02/15/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY CA	\$41.03
02/16/18	AMAZON MKTPLACE PMTS BOOK STORES EXTENDED PAYMENT OPTION	AMZN.COM/BILL WA	\$202.70 ◆
02/17/18	NEXT INSURANCE 8552225919 EXTENDED PAYMENT OPTION	PALO ALTO CA	\$152.00 ◆
02/19/18	FEDEX INV 373172374 I373172374 1-800-622-1147	MEMPHIS TN	\$83.67
02/19/18	WWW.SHIPNEX.COM 2126853025	212-6853025 NJ	\$22.93
02/19/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO CA	\$2.99
02/20/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES CA	\$0.50
02/20/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES CA	\$0.25

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 03/19/18

p. 5/10

Account Ending 5-67005

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/20/18	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
02/20/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$46.75
02/20/18	AMAZON.COM MERCHANDISE EXTENDED PAYMENT OPTION	AMZN.COM/BILL	WA	\$200.22 ◆
02/20/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$0.98
02/20/18	USA 63183 TESO63183001 0000000000	LOS ANGELES	CA	\$63.84
02/20/18	SHERWIN WILLIAMS 701550 1550 323-467-2468 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$107.31 ◆
02/21/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.75
02/21/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$13.17
02/22/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$13.82
02/22/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$17.77
02/23/18	SIMPLISAFE.COM 5429BOSTON MA			\$24.99
02/23/18	UBER *TRIP U4WLE HELP.UBER.COM	HELP.UBER.COM	CA	\$7.37
02/23/18	Upclick Malta Limited Upclick Malta L software-uc.com	Sliema	ML	\$10.00
02/24/18	USPS.COM CLICKNSHIP 660427000 8002758777	WASHINGTON	DC	\$6.70
02/24/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$11.39
02/25/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$32.85
02/26/18	FEDEX INV 373858848 I373858848 1-800-622-1147 EXTENDED PAYMENT OPTION	MEMPHIS	TN	\$349.00 ◆
02/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
02/26/18	LASHOWROOM.COM 0585 213-627-2055 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$1,464.00 ◆
02/26/18	USPS.COM CLICKNSHIP 660427000 8002758777	WASHINGTON	DC	\$6.70
02/26/18	CTC*CONSTANTCONTACT.COM 30496175 02451	855-229-5506	MA	\$95.00
02/26/18	PERFORMANCE TEAM FREIGHT 000000001 5623452200	EL SEGUNDO	CA	\$61.69
02/27/18	THE HOME DEPOT 6616 LA ROCHA 90028 EXTENDED PAYMENT OPTION	HOLLYWOOD	CA	\$698.70 ◆
02/28/18	GODADDY.COM 480-505-8855 AZ EXTENDED PAYMENT OPTION			\$139.35 ◆

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/28/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE EXTENDED PAYMENT OPTION	HOLLYWOOD	CA	\$232.57 ◆
03/01/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$10.92
03/01/18	THE HOME DEPOT 6616 6358 LA ROCHA 90028 EXTENDED PAYMENT OPTION	HOLLYWOOD	CA	\$767.49 ◆
03/01/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$19.99
03/02/18	UNION 76 00451765 UNION 76	LOS ANGELES	CA	\$55.03
03/02/18	PAYPAL *STEVENHEADL 402-935-7733	4029357733	CA	\$58.00
03/03/18	INTERVAL INT INTERVAL INT EXTENDED PAYMENT OPTION	888-784-3447	FL	\$199.00 ◆
03/04/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$13.99
03/04/18	JET.COM RETAIL	855-538-4323	NJ	\$37.78
03/04/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$147.57 ◆
03/04/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$55.40
03/04/18	SP * JUSBYJULIE.COM 3478504587 EXTENDED PAYMENT OPTION	BROOKLYN	NY	\$123.75 ◆
03/04/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$43.91
03/05/18	FEDEX INV 374581699 I374581699 1-800-622-1147 EXTENDED PAYMENT OPTION	MEMPHIS	TN	\$303.56 ◆
03/05/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.15
03/05/18	DELAWARE DIV OF CORP HTTP://CORP.DELAWARE.GOV/ EXTENDED PAYMENT OPTION	DOVER	DE	\$102.00 ◆
03/05/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00
03/06/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$15.31
03/07/18	WWW.SHIPNEX.COM 2126853025 EXTENDED PAYMENT OPTION	212-6853025	NJ	\$161.96 ◆
03/08/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$32.99
03/08/18	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803 EXTENDED PAYMENT OPTION	LAVAL		\$238.16 ◆
03/09/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$10.06
03/09/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$12.36

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 03/19/18

p. 7/10

Account Ending 5-67005

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
03/09/18	ULINE SHIP SUPPLIES RAJ 53158 EXTENDED PAYMENT OPTION	800-295-5510	WI	\$156.96 ◆
03/09/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$65.69
03/10/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.50
03/10/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00
03/11/18	STAPLES 00243 00243000242300 90028	HOLLYWOOD	CA	\$13.13
03/12/18	FEDEX INV 375303829 I375303829 1-800-622-1147 EXTENDED PAYMENT OPTION	MEMPHIS	TN	\$173.91 ◆
03/12/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$5.88
03/12/18	THE UPS STORE #6712 BUSINESS SERVICE	LOS ANGELES	CA	\$30.65
03/12/18	MAIL BOXES ETC OFFICE SUPPLY STORE EXTENDED PAYMENT OPTION	RENO	NV	\$111.00 ◆
03/13/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$17.00
03/13/18	STAPLES 00472 (800) 333-3330 EXTENDED PAYMENT OPTION	PUTNAM	CT	\$432.51 ◆
03/13/18	UNION 76 09437187 UNION 76	LOS ANGELES	CA	\$60.87
03/13/18	BUILD.COM 800-375-3403 EXTENDED PAYMENT OPTION	800-375-3403	CA	\$15,196.22 ◆
03/13/18	LABEL TEX USA 00-08024155312 323-5820228 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$142.38 ◆
03/14/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$78.49
03/14/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$22.93
03/14/18	EFORMS MONTH PLAN 8445336767	MIAMI	FL	\$15.00
03/14/18	AMAZON MKTPLACE PMTS BOOK STORES EXTENDED PAYMENT OPTION	AMZN.COM/BILL	WA	\$1,595.00 ◆
03/15/18	ABC FINANCIAL SERVICES ABC*CRUNCH FITNESS	NORTH LITTLE ROCK	AR	\$15.94
03/15/18	AMAZON MKTPLACE PMTS BOOK STORES EXTENDED PAYMENT OPTION	AMZN.COM/BILL	WA	\$105.68 ◆
03/15/18	CRUTCHFIELD 800-955-9091 EXTENDED PAYMENT OPTION	CHARLOTTESVILLE	VA	\$1,999.60 ◆
03/16/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$2.00

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
03/17/18	NEXT INSURANCE 8552225919	PALO ALTO	CA	\$76.00
03/18/18	LAZ PARKING 670154 858-587-8888	LOS ANGELES	CA	\$3.00
03/19/18	PDF&FILLER 6172061455 617-206-1455	BRIGHTON	MA	\$72.00
03/19/18	FEDEX INV 376032383 I376032383 1-800-622-1147 EXTENDED PAYMENT OPTION	MEMPHIS	TN	\$235.21 ♦

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.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$0.00
Total Interest in 2018	\$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			
Extended Payment Option	09/08/2016		19.49% (v)	\$0.00	\$0.00
Select & Pay Later	04/06/2016		19.49% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate



Platinum Card®

RAJ NARAYANAN
Closing Date 03/19/18



p. 9/10

Account Ending 5-67005

Information on Pay Over Time

There is no pre-set spending limit on your Card

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is \$35,000.00

We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in the Extended Payment Option

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.

You are currently enrolled in Select & Pay Later

You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

Platinum Card®**Notice of Important Changes to the Membership Rewards® Program Terms**

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along in a safe place for future reference.

Summary of Changes, Effective Immediately	
Getting Points	We are updating the list of transactions that are not eligible purchases and for which you will not earn points by adding: <ul style="list-style-type: none">• Purchases of cash equivalents• Person-to-person payments

ID12560

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Getting Points: Using Your Card

Effective immediately, in the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the last paragraph will include the following additional bullets:

- Purchases of cash equivalents
- Person-to-person payments