



# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN  
Closing Date 07/17/18



p. 1/8

Account Ending 4-16007

<b>New Balance</b>	<b>\$418.65</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>
<b>Payment Due Date</b>	<b>08/11/18<sup>‡</sup></b>

<sup>‡</sup> **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 08/11/18, 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	\$460

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

See page 2 for important information about your account.

Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 8**.

**Important Information:** To access the most up to date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).

Please note, your credit limit is \$11,000.00 and your cash limit is \$2,200.00.

*Continued on page 3*

**Delta SkyMiles®**  
Miles Earned this Period

**6,511**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

## Account Summary

Previous Balance	\$416.41
Payments/Credits	-\$6,637.71
New Charges	+\$6,639.95
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$418.65</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>

Credit Limit	\$11,000.00
Available Credit	\$10,581.35
Cash Advance Limit	\$2,200.00
Available Cash	\$2,200.00
Days in Billing Period: 32	

## Customer Care

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-257-0770	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](http://americanexpress.com/pbc)

**Pay by Phone**  
1-800-472-9297

**Account Ending 4-16007**

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

BALAN NARAYANAN  
8 HEATHER LANE  
GLEN ROCK NJ 07452

Payment Due Date  
**08/11/18**

New Balance  
**\$418.65**

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

\$ \_\_\_\_\_  
**Amount Enclosed**

0000349990878354010 000041865000003500 13 H





# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN  
Closing Date 07/17/18



p. 3/8

Account Ending 4-16007

## You Spoke. We Listened.

Over 1.5 million more places in the U.S. started  
accepting American Express® Cards in 2017.

Visit [ShopSmallNow.com](http://ShopSmallNow.com)



### Payments and Credits

#### Summary

	Total
<b>Payments</b>	<b>-\$6,509.39</b>
<b>Credits</b>	
BALAN NARAYANAN 4-16007	\$0.00
RAJ NARAYANAN 4-16031	-\$128.32
<b>Total Payments and Credits</b>	<b>-\$6,637.71</b>

#### Detail

\*Indicates posting date

Payments	Amount
06/20/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,108.53
06/30/18* BALAN NARAYANAN PAYMENT RECEIVED - THANK YOU	-\$2,657.04
07/13/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$2,743.82
<b>Credits</b>	<b>Amount</b>
06/17/18 RAJ NARAYANAN THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$107.31
06/18/18 RAJ NARAYANAN RITE AID STORE - 544 WEST HOLLYWOOD CA DRUG STORE/PHARMACY	-\$21.01

### New Charges

#### Summary

	Total
BALAN NARAYANAN 4-16007	\$88.82
MANGLAM NARAYANAN 4-15017	\$623.07
RAM NARAYANAN 4-12022	\$32.60
RAJ NARAYANAN 4-16031	\$5,895.46
<b>Total New Charges</b>	<b>\$6,639.95</b>

#### Detail



**BALAN NARAYANAN**  
Card Ending 4-16007

	Amount
07/01/18 THE HINDU TEMPLE SOCIE THE HINDU TEMPL CHARITABLE ORG FLUSHING NY	\$40.00
07/04/18 SUBZI BAZAAR 000000001 2018807773 ROCHELLE PARK NJ	\$8.27

Continued on reverse

## Detail Continued

				Amount
07/08/18	Vonage.Com AMERICA 1088193204 07733	866-243-4357	NJ	\$40.55

**MANGLAM NARAYANAN**

Card Ending 4-15017

				Amount
06/20/18	HSNI TV 001515710088 33729 PROGRESSIVE 2PK MELON CU	800-284-3900	FL	\$27.14
06/20/18	HSNI TV 001515725405 33729 PROGRESSIVEWEDGE-O-MATIC	800-284-3900	FL	\$27.14
06/22/18	QVC*518217716902*2OF2 CONSUMERPROD	800-367-9444	PA	\$16.49
06/22/18	QVC*518217716901*2OF2 CONSUMERPROD	800-367-9444	PA	\$13.99
07/02/18	HSNI TV 001517971092 33729 SLINKY TUNIC AND CROP PA	800-284-3900	FL	\$27.95
07/03/18	HSNI TV 001518160278 33729 SLINKYPRINTEDTUNIC&SKINN	800-284-3900	FL	\$52.90
07/03/18	HSNI TV 001518170870 33729 EGGLETES DLX SET	800-284-3900	FL	\$27.14
07/04/18	HSNI TV 001518355615 33729 KORRES OLIVEHONEYSCKLE 6	800-284-3900	FL	\$41.58
07/05/18	QVC*519434861101* CONSUMERPROD	800-367-9444	PA	\$51.35
07/06/18	QVC*517007634502*4OF4 CONSUMERPROD	800-367-9444	PA	\$9.18
07/06/18	QVC*517007634501*4OF4 CONSUMERPROD	800-367-9444	PA	\$9.18
07/10/18	HSNI TV 001519705921 33729 ORIGAMI PANTRY RACK W/DR	800-284-3900	FL	\$103.91
07/10/18	HSNI TV 001519705794 33729 ORIGAMI PANTRY RACK W/DR	800-284-3900	FL	\$103.91
07/10/18	HSNI TV 001518980091 33729 HD HEARING SOUND AMPLIFI	800-284-3900	FL	\$49.95
07/17/18	HSNI TV 001521135141 33729 ORIGAMI 2PK EVERYTHINGORG	800-284-3900	FL	\$61.26

**RAM NARAYANAN**

Card Ending 4-12022 Monthly Spending Limit: \$3,500

				Amount
07/10/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$4.00
07/10/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$11.00
07/13/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$17.60

**Platinum Delta SkyMiles® Credit Card**BALAN NARAYANAN  
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p. 5/8

Account Ending 4-16007

**Detail Continued****Amount****RAJ NARAYANAN**

Card Ending 4-16031

**Amount**

06/15/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$440.45
06/15/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$220.57
06/17/18	RITE AID STORE - 544 DRUG STORE/PHARMACY	WEST HOLLYWOOD	CA	\$2.22
06/17/18	LAZ PARKING 670154 858-587-8888	LOS ANGELES	CA	\$3.00
06/18/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$153.20
06/18/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00
06/19/18	MID -WEST WHOLESALE LIGHTING 323-957-6024	LOS ANGELES	CA	\$2,329.20
06/20/18	LAZ PARKING 670154 858-587-8888	LOS ANGELES	CA	\$3.00
06/22/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$129.91
06/22/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$0.50
06/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA	\$8.52
06/26/18	PAYPAL *RAPIDTAGLAB 402-935-7733	4029357733	NJ	\$30.00
06/28/18	SYED RASHEED, MD @GARDEN STATE COUNSEL squareup.com/receipts	Wayne	NJ	\$30.90
06/28/18	PAYPAL *NEX EXPRESS 402-935-7733	2126853025	NJ	\$18.36
06/28/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$21.89
06/29/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00
06/30/18	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$44.44
07/01/18	LAZ PARKING 670154 858-587-8888	LOS ANGELES	CA	\$3.00
07/02/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$108.66
07/02/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$12.78
07/03/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$3.00
07/03/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
07/03/18	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$8.94
07/03/18	PAPA JOHN'S #4421 000004421 3234670000	HOLLYWOOD	CA	\$33.07

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<b>Detail Continued</b>
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				Amount
07/03/18	JERSEY MIKES ONLINE ORDE JM-20058-6087474 08736 FAST FOOD RESTAURANT	MANASQUAN	NJ	\$8.49
07/04/18	PANDA EXPRESS FAST FOOD RESTAURANT	LOS ANGELES	CA	\$9.80
07/05/18	MCDONALD'S 3238768844	WEST HOLLYWOOD	CA	\$2.18
07/05/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$87.18
07/05/18	SUBWAY 323-4619400	LOS ANGELES	CA	\$45.43
07/05/18	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$18.93
07/05/18	FERGUSON ENT #607 607 ROSH 90038 HEATING COOLIN PLUMING	LOS ANGELES	CA	\$8.73
07/05/18	FERGUSON ENT #607 607 ROSH 90038 HEATING COOLIN PLUMING	LOS ANGELES	CA	\$133.47
07/05/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$163.48
07/06/18	ANDY GUMP INC 084870017256339 6619773842	SANTA CLARITA	CA	\$121.57
07/06/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$160.28
07/06/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$88.67
07/06/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$141.08
07/06/18	CARLS JR 1100171 CARLS JR 110017 818-760-7669	N HOLLYWOOD	CA	\$49.28
07/06/18	WALGREENS NONE 90028 PHARMACIES	LOS ANGELES	CA	\$2.57
07/06/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$12.76
07/06/18	CHEVRON 0096311/CHEVRON SERVICE STN	STUDIO CITY	CA	\$13.23
07/06/18	JERSEY MIKES ONLINE ORDE JM-20058-6112955 08736 FAST FOOD RESTAURANT	MANASQUAN	NJ	\$5.99
07/07/18	SHAKEYS PIZZA 01 650000010377003 3234631104	WEST HOLLYWOOD	CA	\$25.04
07/07/18	KIDS WORLD BLAST CITY 436845558243787 KIDSWORLDA@YAHOO.COM	OAK PARK	CA	\$75.00
07/07/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$3.19
07/07/18	UNION 76 10180974 UNION 76	BURBANK	CA	\$60.94
07/08/18	MCDONALD'S F3536 000000000371085 9096206669	POMONA	CA	\$5.90
07/08/18	MCDONALD'S F3536 000000000371085 9096206669	POMONA	CA	\$1.41
07/09/18	PAPA JOHN'S #4421 000004421 3234670000	HOLLYWOOD	CA	\$16.95
07/09/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$516.52

Continued on next page



## Platinum Delta SkyMiles® Credit Card

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p. 7/8

Account Ending 4-16007

### Detail Continued

				Amount
07/10/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$1.00
07/11/18	INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447	888-784-3447	FL	\$144.00
07/12/18	7-ELEVEN 39366 00073936601 323-467-5711	LOS ANGELES	CA	\$6.77
07/12/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$333.02

### 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			
Purchases	03/03/2001		16.25% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001		26.99% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

## Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

Please refer to page 2 for further important information regarding your account

**Annual Membership Fee:** The annual membership fee for your Account is \$195.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

**Plan Fee (Fixed Finance Charge):** The Plan It feature will continue to be in effect when your Account renews unless we tell you otherwise. We will charge a Plan Fee of up to 0.67% of each purchase moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase, and other factors. If you have active plans, further details can be found in the Plan It section.

**APR Information:** The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to your Account if you make one or more late payments or if your payment is returned. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

The following APRs apply to your Account as of the Closing Date of this Statement.

(v) Indicates variable rate

\* Indicates variable penalty APR will not exceed 29.99%

### Purchases

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	03/03/2001		Prime + 11.25%	16.25% (v)
Penalty	03/03/2001		Prime + 25.99%*	29.99% (v)*

### Cash Advances

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	03/03/2001		Prime + 21.99%	26.99% (v)
Penalty	03/03/2001		Prime + 25.99%*	29.99% (v)*

## Miles Earned

SkyMiles® Account Number: XXXXXX0331



	Current Period	Year to Date
Miles Earned for Eligible Purchases	6,511	24,908
Total Bonus Miles Earned and Adjustments*	0	46
<b>Total Miles Earned</b>	<b>6,511</b>	<b>24,954</b>

Remember, you can earn a Miles Boost® of 10,000 Medallion® Qualification Miles and 10,000 miles by reaching \$25,000 in eligible purchases by December 31st. You can only get two Miles Boost awards for each Card account. In addition, if you have more than one Platinum Delta SkyMiles® Card Account linked to the same SkyMiles account you are eligible for only two Miles Boost awards each year. Your Year-to-Date spend on your Platinum Delta SkyMiles® account is \$24,908.00. Terms and Conditions apply. For details, please visit [americanexpress.com/deltaplatinum](https://americanexpress.com/deltaplatinum).

### \* Fly Now, Earn Later

If you received miles through Fly Now, Earn Later in the current period, these miles have been transferred to your Delta SkyMiles account and are included in the Total Bonus Miles Earned on this statement. As you earn, receive or are awarded miles on your Card, those miles are automatically applied to your Fly Now, Earn Later Balance and are not transferred to your Delta SkyMiles account until the miles earned are equal to or exceed the number of miles advanced. For the most up to date information on your Fly Now, Earn Later Balance, please see the tracker on your Card account homepage.