6,228

\$428.59

+\$0.00

+\$0.00

-\$6,656.20

## Platinum Delta SkyMiles® Credit Card

**BALAN NARAYANAN** Closing Date 03/16/18

Payment Not Required



Delta SkyMiles®

Account Summary

Payments/Credits

Miles Earned this Period

Account Ending 4-16007

**New Balance** \$0.00 Minimum Payment Due \$0.00

**Previous Balance** 

**New Charges** +\$6,227.61 Fees Interest Charged

See page 2 for important information about your account.

See important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 7

Enjoy the convenience and flexibility of **Online Payments**. Choose to pay from up to 9 different bank accounts and securely schedule a payment, even on the day it's due if received prior to 8pm MST.

Visit www.americanexpress.com/onlinepayments to get started.

**New Balance** \$0.00 **Minimum Payment Due** \$0.00

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

\$11,000.00 Credit Limit **Available Credit** \$11,000.00 Cash Advance Limit \$200.00 Available Cash \$200.00

Days in Billing Period: 30

## Customer Care

**Pay by Computer** americanexpress.com/pbc

Pay by Phone **Customer Care** 1-800-472-9297 1-800-257-0770

→ See Page 2 for additional information.







## **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 Not Required

**New Balance** \$0.00

Minimum Payment Due \$0.00

Check here if your address or phone number has changed. Note changes on reverse side. լիժՈիդիդոլՈւսու|||ՈՍՈՍդՈւոլՈՍիլժիրիյիՈւսիկիկիլիերկի **AMERICAN EXPRESS** P.O. BOX 1270 NEWARK NJ 07101-1270

\$ **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

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 Care 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 each month your entire balance (or Adjusted Balance if applicable) 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 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.

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

1-800-257-0770 **Hearing Impaired TTY:** 1-800-221-9950 1-336-393-1111 1-800-257-0770 FAX: 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897



Website: american express.com

**Customer Care** & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

P.O. BOX 1270 NEWARK NJ 07101-

#### 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.

	<del>_</del>
Street Address	
- 1	
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.

## Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 03/16/18



Account Ending 4-16007

Payments and Credits	
Summary	

			Total
Payments			-\$6,656.20
Credits			\$0.00
<b>Total Paym</b>	ents and Credits		-\$6,656.20
Detail	*Indicates posting date		
Payments			Amount
02/15/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$428.59

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02/15/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$428.59
03/02/18*	BALAN NARAYANAN	PAYMENT RECEIVED - THANK YOU	-\$378.22
03/14/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$5,849.39
<u> </u>			

# New Charges Summary

	lotai
BALAN NARAYANAN 4-16007	\$175.32
MANGLAM NARAYANAN 4-15017	\$245.24
RAJ NARAYANAN 4-16031	\$5,807.05
Total New Charges	\$6,227.61

# Detail

	ILAN NARAYANAN rd Ending 4-16007			Foreign	
				Spend	Amount
02/19/18	NEW JERSEY E-Z PASS	888-288-6865	NJ		\$135.00
	TOLL & BRIDGE FEE				
02/00/10	Vonage Com AMERICA	866-243-4357	NH		¢40.22

	ANGLAM NARAYANAN ard Ending 4-15017			Foreign Spend	Amount
03/08/18	Vonage.Com AMERICA 1082521348 07733	866-243-4357	NJ		\$40.32
	TOLL & BRIDGE FEE				
02/19/18	NEW JERSEY E-Z PASS	888-288-6865	NJ		\$135.00

				Spend	Amount
02/16/18	QVC 800 367 9444 WEST CHESTER,PA 515625732901	WEST CHESTER	PA		\$54.98
02/20/18	HSNI TV 001492388833 33729	800-284-3900	FL		\$69.25
02/22/18	QVC 800 367 9444 WEST CHESTER,PA 515820274401, 1 OF 4	WEST CHESTER	PA		\$7.47
02/24/18	HSNI TV 001493163380 33729	800-284-3900	FL		\$49.90
02/24/18	HSNI TV 001493165487 33729	800-284-3900	FL		\$49.90
03/06/18	QVC 800 367 9444 WEST CHESTER,PA 516125174201, 1 OF 4	WEST CHESTER	PA		\$13.74

#### **Detail Continued**

				Foreign Spend	Amount
RA.	JNARAYANAN				
Car	d Ending 4-16031			Foreign	
				Spend	Amount
02/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA		\$11.72
03/02/18	PAYPAL*DB UPGRADE PAYPAL	4029357733	FR	110,00 European Union Euro	\$135.69
03/04/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA		\$24.99
03/09/18	CHICK-FIL-A #02703 00000000929950 3234642455	LOS ANGELES	CA		\$7.76
03/09/18	SUBWAY 323-2428080	LOS ANGELES	CA		\$6.89
03/12/18	PAYPAL *WENDYXIONG 402-935-7733	4029357733	СН		\$2,840.00
03/12/18	PAYPAL *WENDYXIONG 402-935-7733	4029357733	СН		\$2,780.00

## **Fees**

AIIIO	••••
Total Fees for this Period \$0	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.

	<b>Transactions Dated</b>		Annual Percentage	Balance Subject to	Interest Charge
	From	То	Rate	Interest Rate	
Purchases	03/03/2001		15.75% (v)	\$0.00	\$0.00



## Platinum Delta SkyMiles® Credit Card

**▲** DELTA

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Account Ending 4-16007

BALAN NARAYANAN Closing Date 03/16/18

## **Interest Charge Calculation Continued**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Cash Advances	03/03/2001	26.49% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				

Miles Earned

SkyMiles® Account Number: XXXXXX0331

**▲** DELTA

	Current Period	Year to Date
Total Miles Earned	6,228	10,764

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 \$10,763.00. Terms and Conditions apply. For details, please visit 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.

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BALAN NARAYANAN

**▲** DELTA

Account Ending 4-16007

## Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

Closing Date 03/16/18

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

#### You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

## What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

- 1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
- 2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

#### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

AN/CL/BillingRights/11-2014

## **Annual EFT Error Resolution Notice**

This notice is to inform you about how you should notify us of errors or questions regarding any electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at <a href="https://www.americanexpress.com/inquirycenter">www.americanexpress.com/inquirycenter</a>. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

- (1) Your name and card account number.
- (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/CL/EFT/11-2014

#### **Notice for residents of Washington State**

In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

AN/CL/WA/11-2014