



Platinum Card®

RAJ NARAYANAN
Closing Date 02/03/20



p. 1/17

Account Ending 5-68003

New Balance	\$5,768.64
Amount Due	\$5,669.74
Payment Due Date	02/28/20 ‡

‡ **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 02/28/20, you may have to pay a late fee of up to \$39.00.

Membership Rewards® Points

Available and Pending as of 12/31/19

346,813

For up to date point balance and full program details, visit membershipewards.com

Account Summary

Previous Balance	\$144.10
Payments/Credits	-\$5,830.86
New Charges	+\$11,455.40
Fees	+\$0.00

New Balance	\$5,768.64
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Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See page 3 for additional information.

See page 2 for important information about your account.

See page 11 for Important Changes to Your Account Terms.

See page 13 for Important Information About Your Account Terms.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 11 - 15.**

Your billing inquiry is under investigation. **No payment on the amount under review of \$98.90 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

Congratulations! You saved with offers and benefits this statement period. Please refer to the Payments and Credits section of your statement. View all available offers and benefits when you log in to your online Card account at americanexpress.com

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↓ 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 5-68003

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
02/28/20
Amount Due
\$5,669.74

See reverse side for instructions
on how to update your address,
phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270



0000349992220508608 000576864000566974 02 H

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 represent 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 financial 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 for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number on page 3 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: If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (*for example, Pay Over Time Travel and Pay Over Time Direct*) if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances 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 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.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: www.americanexpress.com

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.

You must notify us of any potential errors in writing [or electronically]. 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.

While we investigate whether or not there has been an error, the following are true:

- 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

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 is 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 or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

www.americanexpress.com

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.

Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

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 Card®**RAJ NARAYANAN
Closing Date 02/03/20

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Account Ending 5-68003

**Customer Care & Billing Inquiries**
International Collect
Large Print & Braille Statements
Cash Advance at ATMs Inquiries1-800-525-3355
1-954-473-2123
1-800-525-3355
1-800-CASH-NOW**Hearing Impaired**
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897**Website:** americanexpress.com**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**
P.O. BOX 1270
NEWARK NJ 07101-
1270**Take advantage
of your Year-
End Summary,*
and enjoy more
control over your
spending.**Visit www.americanexpress.com/YES to
get started:

- ✓ Review your total spend, month-over-month spend, top spend category, and top merchants.
- ✓ Download your information to print or save for a later date.

*Reflects charges posted to your account from 1/1–12/31/19

Payments and Credits**Summary****Total**

Payments	-\$5,292.88
Credits	
RAJ NARAYANAN 5-68003	-\$537.98
Total Payments and Credits	-\$5,830.86

Detail

*Indicates posting date

Payments			Amount
01/04/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$144.10
01/07/20*	RAJ NARAYANAN	RETURN PROTECTION BENEFIT PAYMENT	-\$52.00
01/09/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,230.92
01/14/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$227.30
01/25/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,184.58
01/29/20*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$2,453.98
Credits			Amount
01/09/20	RAJ NARAYANAN	DELTA AIR LINES ATLANTA DeltaAirLinOffer	-\$170.00
01/13/20	RAJ NARAYANAN	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$36.92
01/15/20	RAJ NARAYANAN	AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-\$11.14
01/15/20	RAJ NARAYANAN	AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-\$11.14
01/15/20	RAJ NARAYANAN	AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-\$11.14

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
01/15/20	RAJ NARAYANAN	AMAZON.COM AMZN.COM/BILL WA BOOK STORE		-\$11.14
01/15/20	RAJ NARAYANAN	AMAZON.COM AMZN.COM/BILL WA BOOK STORE		-\$11.14
01/18/20	RAJ NARAYANAN	THRIFTY CAR RENTAL 877-283-0898 CA Rental: NEWPORT BEACH CA Return: NEWPORT BEACH CA Agreement Number: 371557933 Renter Name: NARAYANAN /RAJ	Date 20/01/18 20/01/18	-\$26.95
01/19/20	RAJ NARAYANAN	UBER SAN FRANCISCO CA 8005928996		-\$5.97
01/23/20	RAJ NARAYANAN	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE		-\$19.99
01/23/20	RAJ NARAYANAN	BURLINGTON STORES 6 6 PARAMUS NJ 609-387-7800		-\$14.99
01/25/20	RAJ NARAYANAN	AMZN MKTP US AMZN.COM/BILL WA BOOK STORES		-\$89.57
01/27/20	RAJ NARAYANAN	NORDSTROM DIRECT 800-285-5800 800-285-5800http://shWA SHOP.NORDSTROM.COM		-\$74.35
02/01/20	RAJ NARAYANAN	BESTBUYCOM805689116050 50300009944 RICHFIELD MN 888-BESTBUY		-\$43.54

New Charges**Summary**

	Total
RAJ NARAYANAN 5-68003	\$8,802.42
CALEB WESTBAY 5-61016	\$80.00
MANGLAM NARAYANAN 5-61040	\$2,572.98
Total New Charges	\$11,455.40

Detail
RAJ NARAYANAN
 Card Ending 5-68003

				Amount
01/03/20	METROCARD MACHINE LOCAL TRANSPORTATION	NEW YORK	NY	\$5.50
01/05/20	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA	\$13.41
01/05/20	GOOGLE*GOOGLE STORAGE GOOGLE PAYMENT SUBSCRIPTIONS	G.CO HELPPAY#		\$19.99

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**Platinum Card®**RAJ NARAYANAN
Closing Date 02/03/20

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Account Ending 5-68003

Detail Continued

				Amount
01/06/20	CHEAPTICKETS DELTA AIR LINES From: LOS ANGELES INTERN To: ATLANTA HARTSFIELD LOS ANGELES INTERN Ticket Number: 00674378820780 Passenger Name: WESTBAY/CALEB KENT Document Type: PASSENGER TICKET	SEATTLE WA Carrier: DL Class: V DL Q Date of Departure: 01/28		\$472.80
01/06/20	CHEAPTICKETS DELTA AIR LINES From: LOS ANGELES INTERN To: ATLANTA HARTSFIELD LOS ANGELES INTERN Ticket Number: 00674378820791 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET	SEATTLE WA Carrier: DL Class: V DL Q Date of Departure: 01/28		\$472.80
01/06/20	AMZN MKTP US*J17OH25B3 BOOK STORES	AMZN.COM/BILL WA		\$47.75
01/06/20	AMAZON.COM*KJ6476833 MERCHANDISE	AMZN.COM/BILL WA		\$16.86
01/06/20	THE WHITNEY MUSEUM ONLINE 00-080282652 212-5703600	NEW YORK NY		\$126.00
01/06/20	CHEAPTIX*7510580874729 TRAVEL	WWW.CTIX.INFO WA		\$65.00
01/07/20	METROCARD MACHINE LOCAL TRANSPORTATION	NEW YORK NY		\$5.50
01/08/20	AMZN MKTP US*JR63H2X53 BOOK STORES	AMZN.COM/BILL WA		\$37.31
01/08/20	NORDSTROM DIRECT 800-285-5800 629829622 38118 DEPT. STORES	800-285-5800http://sh WA		\$86.35
01/08/20	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL		\$133.28
01/09/20	HERTZ CAR RENTAL Location: HERTZ PPAY OK Rental: HERTZ PPAY OK Return: HERTZ PPAY OK Agreement Number: 001136085 Renter Name: NARAYANAN RAJ	800-654-4173 Date: 20/01/07 20/01/09	OK	\$127.20
01/11/20	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA CA		\$50.47
01/12/20	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES CA		\$147.73
01/13/20	CITYSANTAMONICA PKGMETER 0031 858-404-0607	SANTA MONICA CA		\$2.50
01/14/20	CHEVRON 0099528/CHEVRON SERVICE STN	LOS ANGELES CA		\$52.08
01/14/20	THRIFTY CAR RENTAL Location: NEWPORT BEACH CA Rental: NEWPORT BEACH CA Return: NEWPORT BEACH CA Agreement Number: 371557933 Renter Name: NARAYANAN /RAJ	877-283-0898 Date: 20/01/08 20/01/14	CA	\$65.07
01/14/20	CITYSANTAMONICA PKGMETER 0031 858-404-0607	SANTA MONICA CA		\$2.50
01/15/20	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO CA		\$41.83

Continued on reverse

Detail Continued

				Amount
01/16/20	UBER EATS 8005928996	SAN FRANCISCO	CA	\$1.08
01/18/20	UBER EATS 8005928996	SAN FRANCISCO	CA	\$30.87
01/18/20	UBER EATS 8005928996	SAN FRANCISCO	CA	\$3.53
01/18/20	ZARA USA 3904 3904 11-146763 10038 WOMENS READY TO WEAR	NEW YORK	NY	\$97.95
01/18/20	ZARA USA 3904 3904 13-068316 10038 WOMENS READY TO WEAR	NEW YORK	NY	\$99.97
01/19/20	AMZN MKTP US*UQ8MV5933 BOOK STORES	AMZN.COM/BILL	WA	\$200.44
01/19/20	METROCARD MACHINE LOCAL TRANSPORTATION	NEW YORK	NY	\$5.50
01/20/20	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: DETROIT WAYNE COUN Ticket Number: 01615617080206 Passenger Name: NARAYANAN /MILEAGEPLUS RE Document Type: FREQUENT FLYER FEE/PURCHASE	HOUSTON	TX	\$100.00
01/20/20	DUANE READE #14126 000014126 NONE 10005 PHARMACIES	NEW YORK	NY	\$17.94
01/20/20	SEBCO LAUNDRY SYSTEMS INC 000000148 7327529000	RARITAN	NJ	\$20.00
01/21/20	AMZN MKTP US*VC1FS7C63 BOOK STORES	AMZN.COM/BILL	WA	\$12.99
01/21/20	PAN S KO MD PC 2014085314	ENGLEWOOD CLIFFS	NJ	\$15.00
01/21/20	HERTZ CAR RENTAL Rental: Location NEW YORK NY Return: NEW YORK NY Agreement Number: 379009805 Renter Name: NARAYANAN /RAJ	800-654-4173 Date 20/01/21 20/01/21	NY	\$105.21
01/21/20	METROCARD MACHINE LOCAL TRANSPORTATION	NEW YORK	NY	\$11.00
01/21/20	BP#2142065HACKENSACK RT 2142 201-880-5079	HACKENSACK	NJ	\$10.98
01/22/20	STAPLES 00039 00039000309004 07652 SWGLN 545 FULLSTRIP PACK 15SHT GLUE STICK CLEAR 22G 3PK STAPLES FUNDED COUPON	PARAMUS	NJ	\$10.64
01/22/20	NJ TRANSIT 973-2755555	HOBOKEN	NJ	\$8.00
01/23/20	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ	\$166.34
01/23/20	BP#3036928KOURKEN AMOCO 3036 201-652-9443	PARAMUS	NJ	\$42.97
01/23/20	AIRPORT PARKING 3104085378	310-4085378	FL	\$12.80
01/24/20	AMAZON.COM*826MS2RG3 MERCHANDISE	AMZN.COM/BILL	WA	\$9.66
01/26/20	VTS YELOWE MAINTENAN VTS YELOWE MAIN TAXICAB & LIMOUSINE	LONG ISLAND CITY	NY	\$9.80

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Platinum Card®

RAJ NARAYANAN
Closing Date 02/03/20



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Account Ending 5-68003

Detail Continued

				Amount
01/27/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
01/27/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$4.50
01/27/20	CRAIGSLIST INC CRAIGSLIST INC 4155666394	SAN FRANCISCO	CA	\$7.00
01/27/20	PRIME VIDEO*FK7TJ5AC3 DIGITAL	888-802-3080	WA	\$2.49
01/27/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
01/28/20	PAN S KO MD PC 2014085314	ENGLEWOOD CLIFFS	NJ	\$15.00
01/28/20	SHOPIFY* 74719823 +18887467439	ELK GROVE VILLAGE	IL	\$32.65
01/28/20	STAPLES 00039 00039000505439 07652 POSTERS	PARAMUS	NJ	\$26.43
01/29/20	199 WATER STREET GARAG 646-584-0409	NEW YORK	NY	\$21.00
01/29/20	EIG*CONSTANTCONTACT.COM 1118153085972 02451 CONSTANT CONTACT	855-229-5506	MA	\$47.74
01/30/20	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
01/30/20	INCFILE.COM LLC 0422 844-830-8267	HOUSTON	TX	\$108.00
01/30/20	STAPLES 00039 00039000251467 07652 DUNKIN DONUTS ICED FRENCH VAN	PARAMUS	NJ	\$3.51
01/30/20	STAPLES 00039 00039000505602 07652 STAPLES FUNDED COUPON 1 SD HVY 24X36 M/L PIS	PARAMUS	NJ	\$66.52
01/30/20	BEST BUY MHT 015313 29500015313 888-BESTBUY	NEW YORK	NY	\$1,415.35
01/30/20	IRS 1099-MISC E-FILE +16504851128	STANFORD	CA	\$48.11
01/31/20	IRS 1099-MISC E-FILE +16504851128	STANFORD	CA	\$13.93
01/31/20	AMAZON.COM*UU8QV3LP3 MERCHANDISE	AMZN.COM/BILL	WA	\$20.48
01/31/20	GUCCI #715 715 201-867-8800	NEW YORK	NY	\$1,502.48
01/31/20	199 WATER STREET GARAG 646-584-0409	NEW YORK	NY	\$31.00
02/01/20	INCFILE.COM LLC 0422 844-830-8267	HOUSTON	TX	\$119.00
02/01/20	BESTBUYCOM805689116050 50300009944 888-BESTBUY	RICHFIELD	MN	\$97.94
02/01/20	BEST BUY MHT 015313 29500015313 888-BESTBUY	NEW YORK	NY	\$1,415.36
02/01/20	BESTBUYCOM805689116050 50300009944 888-BESTBUY	RICHFIELD	MN	\$43.54
02/01/20	BESTBUYCOM805689116050 50300009944 888-BESTBUY	RICHFIELD	MN	\$413.71

Continued on reverse

Detail Continued

				Amount
02/01/20	BESTBUYCOM805689116050 50300009944 888-BESTBUY	RICHFIELD	MN	\$43.52
02/01/20	BESTBUYCOM805689116050 50300009944 888-BESTBUY	RICHFIELD	MN	\$108.87
02/01/20	BESTBUYCOM805689116050 50300009944 888-BESTBUY	RICHFIELD	MN	\$43.54
02/02/20	SEBCO LAUNDRY SYSTEMS INC 000000148 7327529000	RARITAN	NJ	\$20.00
02/03/20	NEX WORLDWIDE EXPRESS, INC 2126853025	WALINGTON	NJ	\$110.15

**CALEB WESTBAY**

Card Ending 5-61016 Monthly Spending Limit: \$2,000

				Amount
01/30/20	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00682300551026 Passenger Name: WESTBAY/CALEBKENT Document Type: EXCESS BAGGAGE	ATLANTA		\$40.00
02/02/20	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00682304984406 Passenger Name: NARAYANAN/RAM Document Type: EXCESS BAGGAGE	ATLANTA		\$40.00

**MANGLAM NARAYANAN**

Card Ending 5-61040

				Amount
01/21/20	CVS PHARMACY 8007467287	GLEN ROCK	NJ	\$5.48
01/22/20	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$15.99
01/23/20	EXXONMOBIL CAT OUTSIDE 201-444-7730	(800) 243-9966	TX	\$51.51
01/24/20	BRANCHBURG SMILES LLC 0000 908-541-1100	RARITAN	NJ	\$2,500.00

Fees

	Amount
Total Fees for this Period	\$0.00

2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	\$0.00
Total Interest in 2020	\$0.00



Platinum Card®
RAJ NARAYANAN
Closing Date 02/03/20



Account Ending 5-68003

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			
Cash Advances	05/01/2019		26.74% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					

**IMPORTANT NOTICES****Notice of Important Changes to Your Account Terms**

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

Important Changes to Your Account Terms

The following is a summary of the changes that are being made to your account terms effective on **May 1, 2020**. For more detailed information, please see the Detail of Changes to your Cardmember Agreement that can be found on the following page.

The late payment fee and returned payment fee will be changed from a maximum of \$39 to a maximum of \$40. In addition, the first time a payment is not received by the Payment Due Date or returned unpaid by your bank, the fee will now be \$29.

Revised Terms, as of May 1, 2020	
Late Payment Fee	Up to \$40
Returned Payment Fee	Up to \$40

ID 12934

Please see reverse side for the Detail of Changes to Your Cardmember Agreement.

IMPORTANT NOTICES continued**Detail of Changes to Your Cardmember Agreement**

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Late Payment Fees and Returned Payment Fees

Effective May 1, 2020, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the Late Payment and Return Payment fees under the *Penalty Fees* subsection and replacing it with the following:

Penalty Fees	
• Late Payment	Up to \$40
• Returned Payment	Up to \$40

Late Payment Fee

Effective May 1, 2020, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Late Payment* row by replacing each instance of "\$28" with "\$29" and replacing each instance of "\$39" with "\$40."

Returned Payment Fee

Effective May 1, 2020, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Returned Payment* row by replacing each instance of "\$28" with "\$29" and replacing each instance of "\$39" with "\$40."

**IMPORTANT NOTICES continued****Notice of Important Change to Your Cardmember Agreement**

We are making a change to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change to your Cardmember Agreement can be found after the below summary chart.

Summary of Change, Effective April 1, 2020	
Contactless Transactions	We are removing the Contactless Transactions section. Although we are removing this language from your Agreement, your Card provides secure transaction technology, including but not limited to contactless technology.

ID 12941

Detail of Change to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with these changes are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective April 1, 2020, the *Other important information* section in Part 2 of the Cardmember Agreement is amended by deleting the *Contactless Transactions* section.

Premium Global Assist[®] Hotline

Effective May 1, 2020, we are refreshing the terms and conditions of Premium Global Assist Hotline to better reflect the scope of this benefit for Card Members. We are making no changes to the benefit itself. For full terms and conditions, please visit americanexpress.com/gaterms.

IMPORTANT NOTICES continued

**IMPORTANT NOTICES continued****EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone 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. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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.

End of Important Notices.



It's more important than ever to keep a close eye on your personal identity.

CreditSecure® gives you the tools you need to be prepared, should the unexpected happen.

New customers pay **\$1** for the first 30 days, then **\$16.99** each month. Sales tax may apply. Terms and Conditions apply.

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3-Bureau Credit Monitoring

Stay on track with credit monitoring and calculators to plan for life's big moments.

- ✓ 3-Bureau credit reports, ongoing monitoring and monthly FICO® scores¹
- ✓ Financial calculators and credit score simulators



Advanced Identity Monitoring

Look out for your digital and financial life with confidence using innovative detection and alert tools.

- ✓ Dark Web Monitoring
- ✓ Social Security Number Monitoring
- ✓ Child Monitoring for covered children



Dedicated Fraud Assistance

Suspect fraud or have questions? Give us a call.

- ✓ Dedicated U.S.-Based Fraud Assistance Team
- ✓ Lost Wallet Assistance

¹ Credit score calculated based on the FICO® 8 model. Your lender or insurer may use a different FICO® Score version than FICO® 8, or another type of credit score altogether.

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