

**Business Platinum Card®**NYLA FASHION CONCEPT
RAM NARAYANAN

Closing Date 07/17/18 Next Closing Date 08/17/18



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Account Ending 4-97007

New Balance	\$606.32
Minimum Payment Due	\$55.61
Payment Due Date	08/11/18[‡]

Membership Rewards® Points

Available and Pending as of 06/30/18

52,127For up to date point balance and full program details, visit membershipewards.com**Account Summary****Pay In Full Portion**

Previous Balance	\$330.16
Payments/Credits	-\$1,984.44
New Charges	+\$1,709.89
Fees	+\$0.00
New Balance	= \$55.61

Pay Over Time Portion

Previous Balance	\$0.00
Payments/Credits	-\$942.11
New Charges	+\$1,492.82
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$550.71
Minimum Due	\$0.00

Account Total

Previous Balance	\$330.16
Payments/Credits	-\$2,926.55
New Charges	+\$3,202.71
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$606.32
Minimum Payment Due	\$55.61

Days in Billing Period: 32

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	20 months	\$657

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

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com. Your billing inquiry is under investigation. **No payment on the amount under review of \$550.71 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.**Customer Care** **Pay by Computer**
open.com/pbc**Customer Care** 1-800-492-8468 **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**
open.com/pbc **Pay by Phone**
1-800-472-9297**Account Ending 4-97007**Enter 15 digit account # on all payments.
Make check payable to American Express.RAM NARAYANAN
NYLA FASHION CONCEPT
8 HEATHER LN
GLEN ROCK NJ 07452-2835Payment Due Date
08/11/18Minimum Payment Due
\$55.61☐ 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

0000349992096321359 000060632000005561 13 4

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.

Payments
P.O. BOX 1270
NEWARK NJ 07101-
1270

[illegible]

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



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Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,974.79	-\$942.11	-\$2,916.90
Credits	-\$9.65	\$0.00	-\$9.65
Total Payments and Credits	-\$1,984.44	-\$942.11	-\$2,926.55

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments

	Amount
06/18/18* ONLINE PAYMENT - THANK YOU	-\$1,304.85
06/30/18* PAYMENT RECEIVED - THANK YOU	-\$221.10
07/02/18* ONLINE PAYMENT - THANK YOU	-\$236.31
07/07/18* ONLINE PAYMENT - THANK YOU	-\$663.97
07/13/18* ONLINE PAYMENT - THANK YOU	-\$490.67
07/17/18* CREDIT - DISTRIBUTION OF PAYMENT	-\$550.71
07/17/18* DEBIT - DISTRIBUTION OF PAYMENT	\$550.71 ♦

Credits

	Amount
06/25/18 LTV/UNITED INFIGHT TV MELBOURNE FL 800-932-2732	-\$7.99
07/03/18 STAPLES #1030 ORANGE Staples 10%	-\$1.66

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,709.89	\$1,492.82	\$3,202.71

Detail

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	Amount
06/16/18 HOTEL QUICKLY LTD. +18335225547 OPEN EXTENDED PAYMENT OPTION LB	\$974.69 ♦
06/19/18 FINELINE TECHNOLOGIES 069000042288002 6789690835	\$76.00
06/23/18 UBER TRIP CNFBH HELP.UBER.COM	\$10.00
06/23/18 UBER TRIP 3NQB4 HELP.UBER.COM	\$24.79
06/23/18 UBER TRIP WPTMP HELP.UBER.COM	\$15.84
06/23/18 UBER TRIP FXZ6R HELP.UBER.COM	\$7.07

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
06/23/18	UBER TRIP VC4KW HELP.UBER.COM	HELP.UBER.COM	CA	\$18.40
06/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
06/26/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
06/29/18	LOS ANGELES PASSPORT 000000015 7136552130 OPEN EXTENDED PAYMENT OPTION LB	LOS ANGELES	CA	\$205.00 ◆
06/30/18	UBER TRIP 2U6Y3 HELP.UBER.COM	HELP.UBER.COM	CA	\$19.13
06/30/18	UBER TRIP G7F3W HELP.UBER.COM	HELP.UBER.COM	CA	\$6.11
06/30/18	UBER TRIP NHSWF HELP.UBER.COM	HELP.UBER.COM	CA	\$6.07
06/30/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA	\$66.00
06/30/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA	\$20.00
07/01/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.34
07/01/18	ARCLIGHT HOLLYWOOD 3234641478	LOS ANGELES	CA	\$18.00
07/02/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$6.32
07/02/18	VIP TACOS 0000 714-801-8949	ANAHEIM	CA	\$17.55
07/02/18	G & L GAS INC 714-921-9100	ORANGE	CA	\$58.47
07/02/18	USA 63037 TESO63037001 0000000000	LOS ANGELES	CA	\$9.15
07/02/18	STAPLES 01030 01030000586644 92865 EXPRESS GUARANTEE ESSAY/DOCUMENT-CUSTOM	ORANGE	CA	\$16.56
07/02/18	TUMMY STUFFER 00-08030543022 RESTAURANT	ANAHEIM	CA	\$41.00
07/03/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$5.65
07/03/18	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$31.41
07/04/18	MARISCOS MOCORITO 714-771-0050	ORANGE	CA	\$63.02
07/04/18	7-ELEVEN 17923 00071792322 714-637-2471	ORANGE	CA	\$1.74
07/04/18	SURATI FARSAN MART 00-08032633680 RESTAURANT	ARTESIA	CA	\$17.49
07/05/18	DELILAH 650000009352744 3108591011	WEST HOLLYWOOD	CA	\$43.42
07/05/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$4.29
07/05/18	LAUREL HARDWARE 310-749-6337 OPEN EXTENDED PAYMENT OPTION LB	WEST HOLLYWOOD	CA	\$152.78 ◆
07/05/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA	\$8.55

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Detail Continued

♦ - denotes Pay Over Time activity

				Amount
07/06/18	DELILAH 650000009352744 3108591011	WEST HOLLYWOOD	CA	\$77.89
07/06/18	DEL TACO 7149744043	ORANGE	CA	\$23.79
07/06/18	ARCLIGHT SANTA M PL 000010601 3108558289	SANTA MONICA	CA	\$33.00
07/07/18	BJS RESTAURANTS 411 RESTAURANT	LOS ANGELES	CA	\$74.15
07/07/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$5.12
07/07/18	IN N OUT BURGER 102 650000009325278 8662916338	HOLLYWOOD	CA	\$8.71
07/07/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.59
07/07/18	LA BREA CIGARETTES 323-469-4212	W HOLLYWOOD	CA	\$14.27
07/07/18	CROSSROADS TRADING CO- MR 3237828152	LOS ANGELES	CA	\$47.14
07/07/18	CROSSROADS TRADING CO-SM1 3236540507	WEST HOLLYWOOD	CA	\$30.30
07/08/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$31.98
07/08/18	LITERATI CAFE 000000001 3014960399	SANTA MONICA	CA	\$33.93
07/09/18	CHICK-FIL-A #01892 000000000570894 7146851707	ORANGE	CA	\$52.67
07/09/18	MCDONALD'S 5626301444	PARAMOUNT	CA	\$5.57
07/09/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$65.23
07/09/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA	\$6.38
07/10/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$8.25
07/10/18	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$8.28
07/10/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA	\$4.18
07/10/18	LITTLE CAESARS 8007223727	PLACENTIA	CA	\$3.11
07/10/18	LITTLE CAESARS 8007223727	PLACENTIA	CA	\$18.32
07/11/18	DEL TACO 7146329916	ANAHEIM	CA	\$3.01
07/11/18	JULIOS PIZZA 650000009752059 5628096360	ARTESIA	CA	\$32.05
07/12/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$5.70
07/12/18	LAUREL HARDWARE 310-749-6337	WEST HOLLYWOOD	CA	\$10.76
07/12/18	LAUREL HARDWARE 310-749-6337	WEST HOLLYWOOD	CA	\$160.35 ♦
OPEN EXTENDED PAYMENT OPTION LB				

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
07/12/18	WIENERSCHNITZEL #660 832505000156513 714-998-8555	ORANGE	CA	\$26.28
07/13/18	UNION 76 10115202 UNION 76	LOS ANGELES	CA	\$56.89
07/13/18	MARKET RESTAURANT 213-488-9119	LOS ANGELES	CA	\$5.75
07/14/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$58.04
07/14/18	VIP TACOS 0000 714-801-8949	ANAHEIM	CA	\$44.79
07/14/18	SHAKEYS PIZZA 01 650000010377003 3234631104	WEST HOLLYWOOD	CA	\$14.10
07/14/18	BURGER KING #5596 0000 323-469-2587	LOS ANGELES	CA	\$18.66
07/15/18	JACK IN THE BOX 0215 FAST FOOD RESTAURANT	PARAMOUNT	CA	\$6.32
07/15/18	CANCUN JUICE 714-776-6268	ANAHEIM	CA	\$15.69
07/16/18	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$32.86
07/16/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA	\$4.18
07/16/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$66.39
07/16/18	JOHNS CLEANERS 965797900883404 (714)630-5994	ANAHEIM	CA	\$14.25
07/17/18	CHEAPTIX*7366671696512 TRAVEL	WWW.CTIX.INFO	WA	\$7.49
07/17/18	UBER TRIP ESDER HELP.UBER.COM	HELP.UBER.COM	CA	\$28.46

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.

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2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$450.00
Total Interest in 2018	\$0.00

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
OPEN Extended Payment Option LB	19.99% (v)	\$0.00	\$0.00
Total			\$0.00

(v) Variable Rate

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 a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance

Your Pay Over Time limit is \$50,000.00. 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 upon receipt of your billing statement.



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American Express® Cards Warmly Welcomed

TRAC INTERMODAL

Nationwide marine intermodal equipment provider and chassis pool manager.

877-987-2226

Tracintermodal.com