## Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 06/15/18 **▲** DELTA

Account Ending 4-16007

New Balance	\$416.41
Minimum Payment Due	\$35.00

Payment Due Date 07/11/18<sup>‡</sup>

**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	\$457		

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 7 for an Important Notice About Changes to Your Cardmember Agreement.
- See Page 9 for Important information regarding benefits underwritten by AMEX Assurance Company.

# Delta SkyMiles®

Miles Earned this Period

3,379

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

#### **Account Summary**

Previous Balance	\$138.42
Payments/Credits	-\$3,388.13
New Charges	+\$3,666.12
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$416.41
Minimum Payment Due	\$35.00
Credit Limit	\$11,000.00
Available Credit	\$10,583.59
Cash Advance Limit	\$200.00
Available Cash	\$200.00

## **Customer Care**

Days in Billing Period: 29

Pay by

Pay by Computer american express.com/pbc

See Page 2 for additional information.

 $\downarrow$  Please fold on the perforation below, detach and return with your payment  $\downarrow$ 







## **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 07/11/18

New Balance \$416.41

Minimum Payment Due \$35.00

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AMERICAN EXPRESS P.O. BOX 1270 NEWARK NJ 07101-1270 \$\_\_\_\_\_\_ Amount Enclosed

Check here if your address or phone number has changed.
Note changes on reverse side.

<sup>&</sup>lt;sup>‡</sup> Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 07/11/18, 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%.

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 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 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.





Website: american express.com

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

Payments P.O. BOX 1270 NEWARK NJ 07101-

#### Change of Address

If correct on front, do not use

- 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	
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 06/15/18 **▲** DELTA

Account Ending 4-16007

Payments and Credits	
Summary	

			Total
Payments			-\$3,102.40
Credits			
BALAN N	ARAYANAN 4-16007		\$0.00
MANGLA	M NARAYANAN 4-15017		-\$23.02
RAJ NARA	AYANAN 4-16031		-\$262.71
Total Paym	ents and Credits		-\$3,388.13
Detail	*Indicates posting date		
Payments			Amount
05/24/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,591.83
06/03/18*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,510.57
Credits			Amount
06/14/18	MANGLAM NARAYANAN	QVC*518276042101*CRED 800-367-9444 PA MISC/SPECIALTY RETAIL	-\$23.02
06/04/18	RAJ NARAYANAN	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$205.84
06/08/18	RAJ NARAYANAN	THE HOME DEPOT ORANGE CA 800-654-0688	-\$56.87

New Charges	
Summary	
	Total
BALAN NARAYANAN 4-16007	\$240.66

 MANGLAM NARAYANAN 4-15017
 \$1,753.95

 RAJ NARAYANAN 4-16031
 \$1,671.51

 Total New Charges
 \$3,666.12

# Detail

	LAN NARAYANAN d Ending 4-16007			Foreign Spend	Amount
06/07/18	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	888-288-6865	NJ		\$100.00
06/08/18	Vonage.Com AMERICA 1086814456 07733	866-243-4357	NJ		\$40.66
06/13/18	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	888-288-6865	NJ		\$100.00

	NGLAM NARAYANAN rd Ending 4-15017			Foreign Spend	Amount
05/18/18	HSNITV	800-284-3900	FL		\$42.12
	001509196312 33729 IW FORTIFY DENTAL GEL KI				

# **Detail Continued**

				Foreign Spend	Amount
05/18/18	HSNITV 001509205330 33729	800-284-3900	FL	-	\$50.65
05/18/18	SCA 5 ESSENTIALS DUAL PA  QVC*5182177169MULTLINE  CONSUMERPROD	800-367-9444	PA		\$30.48
05/19/18	HSNI TV 001509392030 33729 JB PIERCED ROUNDSTUDEARR	800-284-3900	FL		\$24.47
05/19/18	JAGUAR LAND ROVER PARAMU 285 12345 07652 GENERIC PRODUCT OR SERVICE	PARAMUS	NJ		\$1,187.11
05/21/18	QVC*518276042101* CONSUMERPROD	800-367-9444	PA		\$32.97
05/26/18	QVC*515820274401*40F4 CONSUMERPROD	800-367-9444	PA		\$7.47
05/31/18	RICHFIELD FARMS 0779 973-777-7535	CLIFTON	NJ		\$89.45
06/01/18	QVC*518547644901* CONSUMERPROD	800-367-9444	PA		\$78.86
06/02/18	QVC*518582634601* CONSUMERPROD	800-367-9444	PA		\$3.00
06/05/18	QVC*517007634502*30F4 CONSUMERPROD	800-367-9444	PA		\$9.18
06/05/18	QVC*517007634501*30F4 CONSUMERPROD	800-367-9444	PA		\$9.18
06/05/18	QVC*518656180201* CONSUMERPROD	800-367-9444	PA		\$118.25
06/06/18	QVC*516125174201*40F4 CONSUMERPROD	800-367-9444	PA		\$13.74
06/06/18	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ		\$57.02
	NARAYANAN d Ending 4-16031			Foreign Spend	Amount
05/20/18	CHI DYNASTY 084870052410321	LOS ANGELES	CA	эрепи	\$57.10
05/21/18	CHI1328@HOTMAIL.COM CHICK-FIL-A #02703 00000000929950	LOS ANGELES	CA		\$9.30
05/22/18	3234642455 YUMMY FOODS 0000	WEST HOLLYWOO	CA		\$10.69
05/23/18	323-876-1600 NETFLIX.COM	866-579-7172	CA		\$8.52
05/24/18	SUBSCRIPTION THE HOME DEPOT #6616	LOS ANGELES	CA		\$112.75
05/24/18	800-654-0688  THE HOME DEPOT #6616	LOS ANGELES	CA		\$83.12
05/27/18	800-654-0688 VIA	NEW YORK	NY		\$6.19
05/28/18	747-222-6350 TURBOCOURT FILINGS	8883721790	CA		\$45.87
05/29/18	8883721790 PC RICHARD & SON 631-843-4300	PARAMUS	NJ		\$654.65
05/30/18	ANDY GUMP INC 084870017256339	SANTA CLARITA	CA		\$181.80

# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 06/15/18 **▲** DELTA

Account Ending 4-16007

#### **Detail Continued**

				Foreign Spend	Amount
05/30/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	,	\$308.79
05/30/18	CHEVRON 0095008/CHEVRON SERVICE STN	LOS ANGELES	CA		\$17.00
05/31/18	BMC #1204 0761 323-469-1951	WHOLLYWOOD	CA		\$3.48
06/03/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA		\$24.99
06/12/18	PAYPAL*DB UPGRADE PAYPAL	4029357733	FR	124,55 European Union Euro	\$147.26

## **Fees**

	Alliount
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
Total				\$0.00
(v) Variable Rate				

# **Miles Earned**

SkyMiles® Account Number: XXXXXX0331



	<b>Current Period</b>	Year to Date
Miles Earned for Eligible Purchases	3,379	18,397
Total Bonus Miles Earned and Adjustments*	0	46
Total Miles Earned	3,379	18,443

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 \$18,396.00. 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.



BALAN NARAYANAN Closing Date 06/15/18

Account Ending 4-16007

# **Notice of Important Changes to Your Cardmember Agreement**

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes	
Credit Reports	Currently, the Credit Reports section of your Agreement states that you agree that we may use credit reports and other information about you for any purpose, subject to applicable law.  Effective Immediately, we are updating your Agreement to provide two examples of how we may use credit reports and other information about you.
We may contact you	Effective Immediately, we are adding language to clarify the various ways we, our affiliates, agents and contractors can contact you, including email notifications, in order to service your account or collect amounts you owe to us.
About the Plan It feature	Effective September 1, 2018, we are revising this sub-section under <i>About using your card</i> to specify that you will not be able to initiate plans if your Account is cancelled, or if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent.

ID 12654

See the following page for the Detail of Changes to your Cardmember Agreement.

# **Detail of Changes to Your Cardmember Agreement**

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

Effective Immediately, we are deleting the last sentence of the first paragraph of the *Credit Reports* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

And you agree that we will use such information for any purposes (for example, marketing to you or evaluating you for a new account), subject to applicable law.

Effective Immediately, we are deleting the *We may contact you* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

# We may contact you Servicing and Collections If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors, such as debt collection agencies and service providers) to contact you at any phone number or email address you provide, from which you contact us, or at which we believe we can reach you. We may contact you in any way, such as calling, texting, emailing, sending mobile application push notifications or using any other method of communication permitted by law. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it. Call monitoring We may monitor and record any calls between you and us.

Effective September 1, 2018, the *About the Plan It feature* sub-section of the *About using your card* section in Part 2 of the Cardmember Agreement is amended by deleting the following paragraph:

Your ability to initiate new plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate new plans if you enroll into a debt management program, if you make a payment that is returned unpaid, if your Account is delinquent, or if your Account is cancelled. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount, and your Account history.

And replacing it with the following paragraph:

Your ability to initiate plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate plans if your Account is cancelled. You will also not be able to initiate plans if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount, and your Account history.

**▲** DELTA

Account Ending 4-16007

# Notice of Update to an Additional Benefit of Your Card

As described below, We made updates to Your Extended Warranty and Purchase Protection card benefits. These benefits are provided to You at no additional charge as part of Your Card Membership. We encourage You to read this notice and file it for future reference.

# Extended Warranty<sup>1</sup>

Extended Warranty is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, one of the following will occur:

- If the original manufacturer's warranty is less than two (2) years\*, We will match the length of that warranty.
- If the original manufacturer's warranty is between two (2) and five (5) years\*, We will increase coverage to provide two (2) additional years of warranty.

The benefit is limited to the actual amount charged to Your Card for the item, up to a maximum of \$10,000; not to exceed \$50,000 per Card Member account per calendar year.

\*For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, Your coverage will continue to match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

## Purchase Protection<sup>2</sup>

Purchase Protection is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, the coverage duration on eligible purchases will be increased from 90 days to 120 days\*.

\*For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration remains at 90 days.

To learn more about other benefits that may be available to You as a part of Your Card Membership, please visit americanexpress.com/benefitsguide.

ID 12648

<sup>1</sup>Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.

<sup>2</sup>Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.