Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 12/17/18 Next Closing Date 01/17/19

OPEN_{sm}

Account Ending 4-97007

New Balance \$11,856.07 Minimum Payment Due \$2,443.76

Payment Due Date 01/11/19[‡]

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	22 years	\$24,609

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 9 for an Important Change to Your Account Terms.
- For information on your Pay Over Time feature and limit, see page 8
- Your billing inquiry is under investigation. No payment on the amount under review of \$156.66 is required at this time. To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

Continued on page 3

Membership Rewards® Points

Available and Pending as of 11/30/18

91,540

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

Account Summary Pay In Full Portion

Previous Balance	vious Balance		
Payments/Credits	,	-\$95.79	
New Charges		+\$2,287.21	
Fees		+\$0.00	
New Balance	=	\$2,191.42	
Pay Over Time Po	rtion		
Previous Balance		\$10,317.88	
Payments/Credits	;	-\$5,266.00	
New Charges		+\$4,428.10	
Fees		+\$0.00	
Interest Charged		+\$184.67	
New Balance	=	\$9,664.65	
Minimum Due		\$278.00	

Account Total Previous Balance Payments/Credits	\$10,317.88 -\$5,361.79
New Charges	+\$6,715.31
Fees	+\$0.00
Interest Charged	+\$184.67
New Balance	\$11,856.07
Minimum Payment Due	\$2,443.76

Days in Billing Period: 31

Customer Care



Customer Care Pay by Phone 1-800-492-8468 1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips





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 07452-2835

01/11/19

Minimum Payment Due \$2,443.76

Payment Due Date

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 \$______• ____

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[‡] Late Payment Warning: Your Payment Due Date is 01/11/19. If you do not pay your Minimum Payment Due by your Next Closing Date, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.24%.

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 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 balances 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 calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Express Cash 모

Website: american express.com

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

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

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.

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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.american express.com/privacy.



Account Ending 4-97007

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Congratulations! You used your Amex Offer. Please refer to the Payments and Credit section of your statement. View all available offers when you log in to your Card account online at americanexpress.com

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$5,266.00	-\$5,266.00
Credits	-\$95.79	\$0.00	-\$95.79
Total Payments and Credits	-\$95.79	-\$5,266.00	-\$5,361.79

Detail	*Indicates posting date	
Payments		Amount
12/07/18*	ONLINE PAYMENT - THANK YOU	-\$5,266.00
Credits		Amount
11/21/18	STAPLES #1030	-\$6.57
	ORANGE	
	Staples 10%	
11/22/18	STAPLES #1030	-\$3.77
	ORANGE	
	Staples 10%	
11/30/18	STAPLES 230	-\$14.89
	LOS ANGELES	
	Staples 10%	
12/03/18*	Dispute - MINUTE SUITES 43684555760	-\$5.95
12/03/18*	Dispute - CBD*MYCLEANPC.COM	-\$19.99
12/16/18*	Dispute - THE COUNTRY CLUB 54292980	-\$24.63
12/17/18*	Dispute - CBD*MYCLEANPC.COM	-\$19.99

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$2,287.21	\$4,428.10	\$6,715.31

For more information, visit



RAM NARAYANAN

Card Ending 4-97007

				Amount
11/16/18	SUSHI SHUNKA 00-08021806131	COSTA MESA	CA	\$85.27
	RESTAURANT			
11/16/18	DEL TACO	ORANGE	CA	\$5.80
	7149744043			
11/16/18	THE COUNTRY CLUB 542929807049739	COSTA MESA	CA	\$24.63
	9496751913			
11/16/18	THE COUNTRY CLUB 542929807049739	COSTA MESA	CA	\$24.63
	9496751913			

Detail	Continued			♦ - denotes Pay Over Time activity
				Amount
11/17/18	CHEVRON 0307264/CHEVRON SERVICE STN	BUENA PARK	CA	\$62.43
11/17/18	MANAS INC 0637 323-718-1612	LOS ANGELES	CA	\$17.22
11/17/18	RITE AID STORE - 544 DRUG STORE/PHARMACY	WEST HOLLYWOOD	CA	\$14.24
11/18/18	SHAKEYS PIZZA 01 650000010377003 3234631104	WEST HOLLYWOO	CA	\$14.43
11/18/18	5GUYS 0656 QSR 000000656 8663454897	LOS ANGELES	CA	\$16.51
11/18/18	BEVERAGES & MORE 323-882-6971	WEST HOLLYWOOD	CA	\$43.79
11/19/18	ENTERPRISE RENT ACAR TOLLS WWW.HTALLC.COM	877-860-1258	NY	\$10.64
11/19/18	TUMMY STUFFER 00-08030543022 RESTAURANT	ANAHEIM	CA	\$30.88
11/19/18	KING TACO 6B 650000007879326 2137479915	LOS ANGELES	CA	\$11.72
11/20/18	THE WAFFLE 542929806740197 3105922267	HOLLYWOOD	CA	\$29.82
11/20/18	THE HOME DEPOT 800-654-0688	FULLERTON	CA	\$174.17 ♦
11/20/18	PAY OVER TIME OPTION STAPLES 01030 01030000203145 92865 SHEET PROTECTORS STANDARD 25CT HP 952 XL BLACK	ORANGE	CA	\$65.70
11/21/18	VELCRO SB WHITE DOTS 5/8 75PK SOHO HOUSE WEST HOLLYW 310-432-9200	W HOLLYWOOD	CA	\$226.67 ♦
11/21/18	PAY OVER TIME OPTION STAPLES 01030 01030000203376 92865 HP 952 XL CYAN	ORANGE	CA	\$37.70
11/21/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA	\$8.55
11/21/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$64.50
11/22/18	DELILAH 650000009352744 3108591011 PAY OVER TIME OPTION	WEST HOLLYWOOD	CA	\$133.00 ♦
11/22/18	DELILAH 650000009352744 3108591011 PAY OVER TIME OPTION	WEST HOLLYWOOD	CA	\$131.00 ♦
11/22/18	UBER *TRIP-DKKTP HELP.UBER.COM	HELP.UBER.COM	CA	\$25.82
11/22/18	UBER *TRIP-WA42N HELP.UBER.COM	HELP.UBER.COM	CA	\$5.80
11/22/18	UBER *TRIP-CQIIO HELP.UBER.COM	HELP.UBER.COM	CA	\$18.85
11/22/18	MANNA KOREAN BBQ 436845557823118 JOHNJHIN@GMAIL.COM	LOS ANGELES	CA	\$60.09
11/23/18	MCDONALD'S 2134891989	LOS ANGELES	CA	\$6.45
11/24/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$35.00



Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 12/17/18

Account Ending 4-97007

				Amount
1/24/18	SHAKEYS PIZZA 01 650000010377003 3234631104	WEST HOLLYWOO	CA	\$14.43
1/24/18	EUREKA! WOODLAND HILLS 0000 818-857-5544	WOODLAND HILL	CA	\$38.94
1/24/18	SUSHI KATSU-YA - WOODL 000000001 8187894114	WOODLAND HILL	CA	\$98.34
1/25/18	TARGET LOS ANGELES USC VILLAGE 3217 DISCOUNT STORE	LOS ANGELES	CA	\$20.58
1/25/18	FIG AND 7TH AMJW388801 AMJW 4076810101	LOS ANGELES	CA	\$1.00
1/25/18	5GUYS 0656 QSR 000000656 8663454897	LOS ANGELES	CA	\$16.51
1/25/18	MANAS INC 0637 323-718-1612	LOS ANGELES	CA	\$17.22
1/26/18	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$7.87
1/26/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.89
1/26/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$30.00
1/27/18	HH squareup.com/receipts	BURBANK	CA	\$80.00
1/27/18	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.03
1/27/18	CROSSROADS TRADING CO-SM1 3236540507	WEST HOLLYWOOD	CA	\$15.15
1/27/18	CROSSROADS TRADING CO- MR 3237828152	LOS ANGELES	CA	\$58.92
1/27/18	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$26.62
1/28/18	MARKET RESTAURANT 213-488-9119	LOS ANGELES	CA	\$6.02
1/28/18	MARISCOS MOCORITO 714-771-0050	ORANGE	CA	\$27.41
1/28/18	SHELL OIL 57444406003 AUTO FUEL DISPENSER	LOS ANGELES	CA	\$64.28
1/28/18	STAPLES 00230 00230000620385 90015 HP 952 XL YELLOW HP 952 XL CYAN HP 952 XL BLACK HP 952XL MAGENTA HY INK CART PAY OVER TIME OPTION	LOS ANGELES	CA	\$148.86
1/28/18	DEL TACO 7149744043	ORANGE	CA	\$5.80
1/29/18	SUBWAY 213-2502345	LOS ANGELES	CA	\$9.41
1/29/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$2.85
1/29/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$7.10
1/29/18	DEL TACO 7149744043	ORANGE	CA	\$26.96
1/29/18	LA PARRILLA RESTAURANT USFC90017	LOS ANGELES	CA	\$20.59

	♦ - c		ontinued	
Amount				
\$8.49	CA	LOS ANGELES	IN N OUT BURGER 117 650000009326458 8662916338	1/30/18
\$6.44	CA	ANAHEIM	CARL'S JR 800-422-4141	1/30/18
\$41.61	CA	LOS ANGELES	KIA DOWNTOWN LOS ANG AUTO DEALER (USED)	1/30/18
\$80.00	CA	LOS ANGELES	THE DRESDEN RESTAURA 436845557739033 JIMFDRESDEN@GMAIL.COM	2/01/18
\$47.44	CA	LOS ANGELES	FIGARO BISTROT 542929802854182 3236621587	2/01/18
\$6.44	CA	ANAHEIM	CARL'S JR 800-422-4141	2/01/18
\$19.99	CA	888-478-0765	CBD*MYCLEANPC.COM 888-478-0765	2/01/18
\$24.99	CA	ORANGE	STAPLES 01030 01030000503985 92865	2/01/18
\$2,549.47	CA	S EL MONTE	DDC ELECTRIC SUPPLY INC 0906 626-579-5000	2/01/18
\$15.69	CA	ANAHEIM	PAY OVER TIME OPTION CANCUN JUICE 930553510223225 CANCUNJUICETWO@AOL.COM	2/01/18
\$84.00	CA	LOS ANGELES	THE DRESDEN RESTAURA 436845557739033 JIMFDRESDEN@GMAIL.COM	2/02/18
\$35.00	CA	LOS ANGELES	THE DRESDEN RESTAURA 436845557739033 JIMFDRESDEN@GMAIL.COM	2/02/18
\$13.77	CA	HELP.UBER.COM	UBER *TRIP-VNS7E HELP.UBER.COM	2/02/18
\$10.20	CA	HELP.UBER.COM	UBER TRIP YTI6I HELP.UBER.COM	2/02/18
\$11.12	CA	HELP.UBER.COM	UBER *TRIP-WL2BK HELP.UBER.COM	2/02/18
\$22.26	CA	LOS ANGELES	LA PARRILLA RESTAURANT USFC90017	2/02/18
\$9.80	CA	(866)223-2780	DOLLAR SHAVE CLUB DIRECT MKTG MISC	2/02/18
\$17.24	CA	LOS ANGELES	BADMAASH 000000001 2132217466	2/03/18
\$8.55	CA	LOS ANGELES	DUNKIN #354452 Q35 3544 213-532-5555	2/04/18
\$9.83	CA	LOS ANGELES	THE MELT FIG & 7TH 542929805108271 4158135582	2/05/18
\$1.00	CA	LOS ANGELES	FIG AND 7TH AMJW388801 AMJW 4076810101	2/05/18
\$9.72	CA	LOS ANGELES	THE PIZZA STUDIO - BRO 000000001 8187063424	2/05/18
\$62.01	CA	LOS ANGELES	CHEVRON 0210577/CHEVRON SERVICE STN	2/06/18
\$33.93	CA	ANAHEIM	VIP TACOS 0000 714-801-8949	2/06/18
\$375.11	CA	HOLLYWOOD	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE PAY OVER TIME OPTION	2/06/18
\$6.32	CA	LOS ANGELES	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	2/06/18
\$94.35	CA	HOLLYWOOD	UMAMI BURGER - HOLLYWO USFC90028	2/07/18



Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 12/17/18

Account Ending 4-97007

Detail	Continued		V -	denotes Pay Over Time activity
				Amount
12/07/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$6.32
12/07/18	MAGGIANO'S	WOODLAND HILLS	CA	\$120.33
	800-983-4637			
	PAY OVER TIME OPTION			
12/07/18	CHEVRON 0093027/CHEVRON	WOODLAND HILLS	CA	\$11.77
	SERVICE STN	LOC ANCELES	C 1	
12/08/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$6.23
2/00/10		LOS ANGELES	C A	t11.20
2/09/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$11.36
12/00/10	CARL'S JR	ANAHEIM	CA	tc 44
12/09/18	800-422-4141	ANALILIM	CA	\$6.44
12/09/18	CARL'S JR	ANAHEIM	CA	\$4.93
12/09/10	800-422-4141	ANALIEM	CA	\$4.95
12/09/18	SURATI FARSAN MART 00-08032633680	ARTESIA	CA	\$22.41
12/03/10	RESTAURANT	7111125171	Crt	ΨΖΖ.ΤΙ
12/10/18	VALERO TUSTIN AVE 00000000644681	ORANGE	CA	\$58.15
12, 10, 10	7149989270			430.13
12/11/18	CARL'S JR	ANAHEIM	CA	\$5.80
_, ,	800-422-4141			,
12/12/18	VIP TACOS 0000	ANAHEIM	CA	\$19.44
	714-801-8949			·
12/12/18	MARKET RESTAURANT	LOS ANGELES	CA	\$6.57
	213-488-9119			
12/13/18	UBER *TRIP-TDDGJ	HELP.UBER.COM	CA	\$43.92
	HELP.UBER.COM			
12/13/18	PARIS BAGUETTE 0000	LOS ANGELES	CA	\$5.70
	213-265-7669			
12/13/18	DEL TACO #1106 0054	COMMERCE	CA	\$6.60
	323-767-0233			
12/13/18	BADMAASH 000000001	LOS ANGELES	CA	\$104.70
	2132217466			
	PAY OVER TIME OPTION			
12/14/18	THE MELT FIG & 7TH 542929805108271	LOS ANGELES	CA	\$11.96
	4158135582	LOC ANCELES	C A	
12/14/18	WENDY'S 44030 000044030	LOS ANGELES	CA	\$9.30
12/14/10	5623543940 BLIND DRAGON 0664	WEST HOLLYWOO	CA	#110.00 #
12/14/18	310-278-2068	WEST HOLLTWOO	CA	\$118.00
	PAY OVER TIME OPTION			
12/15/10	UBER *TRIP-FC2RO	HELP.UBER.COM	CA	¢10.04
12/15/18	HELP.UBER.COM	TIELI JOBEN.COM	CA	\$18.94
12/15/18	THE JEREMY F&B	WEST HOLLYWOOD	CA	\$105.27 ◀
	15072469 90069	WEST HOLLTWOOD	CA	\$105.27 \
	PAY OVER TIME OPTION			
12/15/10	GRACIAS MADRE WEHO 000000001	WEST HOLLYWOO	CA	\$241.52
12/15/18	3104385821	TIEST HOLLT WOO	<u></u>	₽ ∠ 41.32 ₹
	PAY OVER TIME OPTION			
	UBER *TRIP-G6CGW	HELP.UBER.COM	CA	\$17.79
2/13/10	HELP.UBER.COM		 -	Ψ17.79

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

		Amount
12/17/18	Interest Charge on Pay Over Time Purchases	\$184.67
Total Inter	est Charged for this Period	\$184.67

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	\$450.00
Total Interest in 2018	\$184.67

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
Pay Over Time option	20.24% (v)	\$10,733.73	\$184.67
Total			\$184.67
(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 option 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.

You are currently enrolled in the Pay Over Time feature

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.



Account Ending 4-97007

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Important Change to Your Account Terms

We are increasing your Annual Membership Fee. The following is a summary of the change that is being made to your account terms. The detailed changes to your Cardmember Agreement can be found on the following page.

We are increasing the annual membership fee to \$595.00 beginning at your account renewal that occurs on or after February 14, 2019.

<u>How to avoid this increase</u>: This fee increase will not take effect until your next renewal date on or after February 14, 2019. You can avoid paying this annual fee by cancelling your account before that renewal date. You can cancel by calling the number on the back of your Card. If you cancel, you won't be able to use your Card for new transactions. If your Card is enrolled in the Membership Rewards[®] program, you may forfeit any points you have upon cancellation, so you should redeem any points you have before calling us to cancel your account.

Revised Terms, as of February 14, 2019		
Annual Membership Fee	\$595.00	

ID 12682

See the reverse side for the detail of changes to your Cardmember Agreement.

Detail of Change to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "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. 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.

Annual Membership Fee

Effective February 14, 2019, the *Rates and Fees Table* on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership Fee* row and replacing it with the following:

Annual Membership Fee	\$595.00	





Business Platinum Card® NYLA FASHION CONCEPT RAM NARAYANAN Closing Date 12/17/18

OPEN_{sm}

Account Ending 4-97007

American Express® Cards Warmly Welcomed

BAILEYS DISCOUNT CENTER

Looking to liquidate? We buy closeouts, cancelled containers, over-runs and more! **574-896-3889**

baileys discount center.com