



## Platinum Card®

RAJ NARAYANAN  
Closing Date 08/02/19



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Account Ending 5-68003

**New Balance** **\$1,774.81**

**Payment Due Date** **08/28/19<sup>‡</sup>**

<sup>‡</sup> **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 08/28/19, you may have to pay a late fee of up to \$38.00.

See page 2 for important information about your account.



### Get the Amex® App

Manage your account on the go by turning on alerts, monitoring charges, and much more. Visit [amex.co/getamexapp](http://amex.co/getamexapp) to learn more.

iOS and Android only. See App Store listings for operating system information.

### Membership Rewards® Points

Available and Pending as of 06/30/19

**320,510**

For up to date point balance and full program details, visit [membershiprewards.com](http://membershiprewards.com)

### Account Summary

Previous Balance	\$25,000.00
Payments/Credits	-\$27,364.91
New Charges	+\$4,139.72
Fees	+\$0.00

**New Balance** **\$1,774.81**

Days in Billing Period: 30

### Customer Care

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

**Customer Care** 1-800-525-3355  
**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**  
[americanexpress.com/pbc](http://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  
**08/28/19**  
Amount Due  
**\$1,774.81**

☐ 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



0000349992220508608 000177481000177481 02 4

**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 and/or Cash Advance 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 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.



**Customer Care & Billing Inquiries**  
**International Collect**  
**Large Print & Braille Statements**  
**Cash Advance at ATMs Inquiries**

1-800-525-3355  
 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](http://americanexpress.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](http://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.

Street Address


City, State

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Zip Code

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Area Code and  
Home Phone

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Area Code and  
Work Phone

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Email

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### Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit [americanexpress.com/autopay](http://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](http://www.americanexpress.com/privacy).

**Platinum Card®**RAJ NARAYANAN  
Closing Date 08/02/19

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Account Ending 5-68003

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

<b>Payments</b>	-\$26,559.08
<b>Credits</b>	-\$805.83
<b>Total Payments and Credits</b>	<b>-\$27,364.91</b>

**Detail**

\*Indicates posting date

<b>Payments</b>		<b>Amount</b>
07/04/19*	ONLINE PAYMENT - THANK YOU	-\$4,000.00
07/09/19*	ONLINE PAYMENT - THANK YOU	-\$1,869.00
07/10/19*	ONLINE PAYMENT - THANK YOU	-\$2,000.00
07/11/19*	ONLINE PAYMENT - THANK YOU	-\$7,946.29
07/12/19*	PAYMENT RECEIVED - THANK YOU	-\$2,000.00
07/14/19*	RETURN PROTECTION BENEFIT PAYMENT	-\$17.40
07/14/19*	PAYMENT RECEIVED - THANK YOU	-\$8,013.14
07/28/19*	ONLINE PAYMENT - THANK YOU	-\$713.25
<b>Credits</b>		<b>Amount</b>
07/08/19	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE	-\$128.00
07/08/19	HAMPTON INNS HAMPTON INNS MANASSAS VA Arrival Date 07/07/19 00000000 LODGING Departure Date 07/07/19	-\$3.00
07/08/19	THE HOME DEPOT #0959 PATERSON NJ 800-654-0688	-\$109.00
07/23/19*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$29.00
07/23/19*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$29.00
07/24/19	AMZ*AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-\$77.29
07/25/19	THE HOME DEPOT 959 PATERSON NJ W838765150 07514	-\$306.55
07/26/19	THE HOME DEPOT PARAMUS NJ 800-654-0688	-\$71.45
07/26/19	STAPLES 00039 PARAMUS NJ 00039000182232 07652 AVY LSR LBL 1UP 25 FULL SHT SPLS INKLSR LBL 30UP25-1X2 5/8	-\$28.55
07/29/19*	Dispute - USA*AMI MUSICBOX	-\$5.00
07/30/19*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$18.99

Continued on reverse

## New Charges

## Summary

Total

Total New Charges

\$4,139.72

## Detail



**RAJ NARAYANAN**  
Card Ending 5-68003

Foreign  
Spend

Amount

07/03/19	HOMEDEPOT.COM 800-430-3376	800-430-3376	GA	\$588.03
07/03/19	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA	\$10.00
07/07/19	SUNOCO 0011839816 0011 703-361-8931	MANASSAS	VA	\$50.88
07/08/19	HAMPTON INNS HAMPTON INNS Arrival Date                      Departure Date 07/07/19                              07/07/19 00000000 LODGING	MANASSAS	VA	\$249.34
07/08/19	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL		\$125.00
07/09/19	EXXONMOBIL FUEL OUTSIDE 201-444-7730	(800) 243-9966	MO	\$32.04
07/11/19	SYED RASHEED, MD @GARDEN STATE COUNSEL squareup.com/receipts	Wayne	NJ	\$5.15
07/11/19	BURLINGTON STORES 6 6 609-387-7800	PARAMUS	NJ	\$7.99
07/13/19	WOROCO 0000 732-319-7841	FAIR LAWN	NJ	\$51.37
07/15/19	Asurion Wireless Insurance 866-667-253 MM8v4am25qJo4dJBltq	Nashville		\$199.00
07/16/19	JAGUAR LAND ROVER PARAMU 285 12345 07652 GENERIC PRODUCT OR SERVICE	PARAMUS	NJ	\$8.80
07/17/19	BP#2093235GO GREEN 17 LL 2093 201-652-9706	PARAMUS	NJ	\$24.97
07/18/19	ASURION FEE VERIZON SVC 0717 200750241 662109030071 INSURANCE BROKERS/UNDER	NORCROSS	GA	\$89.00
07/18/19	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$72.38
07/19/19	CVS PHARMACY 8007467287	GLEN ROCK	NJ	\$1.53
07/20/19	UNITED AIRLINES UNITED AIRLINES From:                      To: N.Y. NEWARK INTL A                      STOCKHOLM ARLANDA Ticket Number: 01615221268905 Passenger Name: NARAYANAN /BASIC ECONOMY Document Type: PREFERRED SEAT UPGRADE	HOUSTON	TX	\$29.00

Continued on next page



## Detail Continued

				Foreign Spend	Amount
07/20/19	UNITED AIRLINES UNITED AIRLINES From: STOCKHOLM ARLANDA To: N.Y. NEWARK INTL A Ticket Number: 01615221268916 Passenger Name: NARAYANAN /BASIC ECONOMY Document Type: PREFERRED SEAT UPGRADE	HOUSTON	TX		\$29.00
07/22/19	SYED RASHEED, MD @GARDEN STATE COUNSEL squareup.com/receipts	Wayne	NJ		\$5.15
07/22/19	WALGREENS 8002892273	FAIR LAWN	NJ		\$7.62
07/23/19	AMAZON.COM*MA0SU4LE1 MERCHANDISE	AMZN.COM/BILL	WA		\$77.29
07/23/19	BURLINGTON STORES 269 269 609-387-7800	WAYNE	NJ		\$47.98
07/23/19	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ		\$166.34
07/23/19	STAPLES 00039 00039000397857 07652 SPLS INKLSR LBL 30UP25-1X2 5/8 AVY LSR LBL 1UP 25 FULL SHT	PARAMUS	NJ		\$28.55
07/24/19	SYED RASHEED, MD @GARDEN STATE COUNSEL squareup.com/receipts	Wayne	NJ		\$5.15
07/24/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI		\$200.71
07/24/19	KAPPA PARKING INC 0000 646-209-2694	NEW YORK	NY		\$19.00
07/26/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY		\$4.50
07/26/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY		\$4.00
07/26/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY		\$3.50
07/26/19	USA*AMI MUSICBOX VIDEO GAME ARCADE	OAKBROOK TERRAC	IL		\$5.00
07/26/19	THE HOME DEPOT 800-654-0688	PARAMUS	NJ		\$7.56
07/26/19	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ		\$146.70
07/26/19	SPEEDWAY 2015850182 AUTOMATED FUEL	1-800-643-1948	OH		\$36.39
07/26/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY		\$2.00
07/27/19	WALGREENS 8002892273	FAIR LAWN	NJ		\$10.00
07/27/19	PERFORMANCE TEAM FREIGHT 000000001 5623452200	EL SEGUNDO	CA		\$50.00
07/27/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY		\$5.50
07/27/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY		\$12.00

Continued on reverse

**Detail Continued**

				Foreign Spend	Amount
07/29/19	UNITED AIRLINES UNITED AIRLINES From: CHICAGO O'HARE INT To: CHICAGO O'HARE INT Ticket Number: 01615241138011 Passenger Name: NARAYANAN /WI-FI PANASONI Document Type: WIFI	HOUSTON	TX		\$18.99
07/29/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA		\$31.98
07/29/19	HOTEL C STHLM LODGING	STOCKHOLM	SW	2,370.00 Swedish Kronas	\$250.03
07/31/19	VAU DE VILLE STOCKHOLM + 46 08-67	STOCKHOLM	SW	84.00 Swedish Kronas	\$8.79
08/01/19	FLYSAS SASECO From: STOCKHOLM ARLANDA To: SPLIT Ticket Number: 1172464088210 Passenger Name: NARAYANAN RAJ Document Type: PASSENGER TICKET	STOCKHOLM	SW		\$235.70
08/01/19	HOTELSCOM8158455454015 0 11331 RAJ NARAYANAN HOTEL C STOCKHOLM,STOCKHOLM	HOTELS.COM	WA		\$81.81
08/01/19	JEWELERS-MUTUAL-PMNT INSURANCE	800-558-6411	WI		\$745.00
08/01/19	PROFITRIP/ RXXL/ MRGRAND TRAVEL AGENCY roomsxxl.com 6PIPWI4	HENNIGSDORF	DE		\$349.00

**Fees**

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**2019 Fees and Interest Totals Year-to-Date**

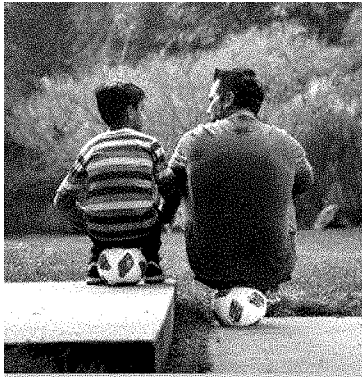
	Amount
Total Fees in 2019	\$512.00
Total Interest in 2019	\$0.00

**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			
Cash Advances	05/01/2019		27.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate



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or call 1-866-617-1893 for more information



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

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- ✓ Child Monitoring for covered children



### Dedicated Fraud Assistance

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Give us a call.

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

<sup>1</sup> 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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