

**Platinum Card®**RAJ NARAYANAN
Closing Date 09/03/18

p. 1/9

Account Ending 5-67005

New Balance	\$12,927.40
Minimum Payment Due	\$11,941.29
Payment Due Date	09/28/18[‡]

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 09/28/18, 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 29.99%.

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	3 years	\$1,716

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

See page 2 for important information about your account.

You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com



Membership Rewards® Points

Available and Pending as of 07/31/18

164,642

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

Account Summary

Pay In Full Portion

Previous Balance	\$1,863.33
Payments/Credits	-\$1,878.01
New Charges	+\$11,626.97
Fees	+\$0.00
New Balance	= \$11,612.29

Pay Over Time Portion

Previous Balance	\$21,742.75
Payments/Credits	-\$21,746.99
New Charges	+\$1,000.00
Fees	+\$0.00
Interest Charged	+\$319.35
New Balance	= \$1,315.11
Minimum Due	\$329.00

Account Total

Previous Balance	\$23,606.08
Payments/Credits	-\$23,625.00
New Charges	+\$12,626.97
Fees	+\$0.00
Interest Charged	+\$319.35

New Balance	\$12,927.40
Minimum Payment Due	\$11,941.29

Days in Billing Period: 46

Customer Care

Pay by Computer
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

Pay by Phone
1-800-472-9297

Account Ending 5-67005

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
09/28/18

New Balance
\$12,927.40

Minimum Payment Due
\$11,941.29

☐ 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



0000349992220508608 001292740001194129 02 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.

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 09/03/18



p. 3/9

Account Ending 5-67005

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$710.57	-\$20,929.88	-\$21,640.45
Credits	-\$1,167.44	-\$817.11	-\$1,984.55
Total Payments and Credits	-\$1,878.01	-\$21,746.99	-\$23,625.00

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments

	Amount
07/26/18* ONLINE PAYMENT - THANK YOU	-\$6,000.00
07/29/18* ONLINE PAYMENT - THANK YOU	-\$3,000.00
08/02/18* RETURN PROTECTION BENEFIT PAYMENT	-\$108.00
08/02/18* RETURN PROTECTION BENEFIT PAYMENT	-\$99.00
08/27/18* ONLINE PAYMENT - THANK YOU	-\$12,433.45

Credits

	Amount
07/22/18* Credit Adjustment for Purchase Finance Charge	-\$399.80 ♦
07/23/18 UBER HELP.UBER.COM CA 8005928996	-\$1.72
07/25/18 AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$49.92
07/28/18 AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$148.08
07/28/18 AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$148.08
07/28/18 THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$105.17
07/28/18 THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$17.10
07/29/18 THE HOME DEPOT 6616 HOLLYWOOD CA LA ROCHA 90028	-\$264.08
07/31/18* Credit Adjustment for Purchase Finance Charge	-\$417.31 ♦
08/01/18 AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$26.09
08/01/18 AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$37.08
08/02/18 Amazon Prime Amazon.com WA SUBSCRIPTIONS	-\$15.98
08/03/18 FINELINE TECHNOLOGIES 069000042288002 NORCROSS GA 6789690835	-\$99.15

Continued on reverse

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

		Amount
08/04/18	THE HOME DEPOT 6616 HOLLYWOOD CA HOME SUPPLY WAREHOUSE	-\$80.04
08/10/18*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$34.63
08/16/18	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$10.20
08/21/18*	Dispute - PEOPLEFINDERS.COM	-\$29.95
08/21/18*	Dispute - PEOPLEFINDERS.COM	-\$19.95
08/22/18	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$45.99
08/25/18	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$29.99
09/02/18	AMAZON VIDEO ON DEMAND AMZN.COM/BILL WA DIRECT MKTG INTERNET	-\$2.12
09/02/18	AMAZON VIDEO ON DEMAND AMZN.COM/BILL WA DIRECT MKTG INTERNET	-\$2.12

New Charges**Summary**

	Pay In Full	Pay Over Time ◆	Total
Total New Charges	\$11,626.97	\$1,000.00	\$12,626.97

Detail

*Indicates posting date

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



RAJ NARAYANAN
 Card Ending 5-67005

			Amount
07/19/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES CA	\$12.29
07/19/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO CA	\$2.99
07/19/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL WA	\$49.92
07/20/18	eFAX.COM SERVICES INTERNET SVC	800-958-2983 CA	\$9.95
07/20/18	EXPRESS DELIVERY OF TRI-CITIES, LLC squareup.com/receipts	Kingsport TN	\$1,000.00 ◆
07/20/18	AMAZON VIDEO ON DEMAND DIGITAL	AMZN.COM/BILL WA	\$2.12
07/20/18	WWW.SHIPNEX.COM 2126853025	212-6853025 NJ	\$11.14
07/22/18	UBER TRIP XEU55 HELP.UBER.COM	HELP.UBER.COM CA	\$10.86
07/22/18	UBER TRIP 56TDM HELP.UBER.COM	HELP.UBER.COM CA	\$8.71

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 09/03/18

p. 5/9

Account Ending 5-67005

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
07/24/18	FEDEX INV 388551831 I388551831 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000388551831 FedEx #1-800-622-1147	MEMPHIS	TN	\$154.69
07/24/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$12.32
07/24/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$177.74
07/24/18	MAINETTI USA - MOTO 000000001 00129788 92806	KEASBEY	NJ	\$2,133.45
07/24/18	MAINETTI USA - MOTO 000000001 00129889 92806	KEASBEY	NJ	\$711.15
07/25/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
07/25/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$8.98
07/25/18	LOWE'S OF BURBANK, CA 1144 818-557-2300	BURBANK	CA	\$6.00
07/25/18	JEWELERS-MUTUAL-PMNT INSURANCE	800-558-6411	WI	\$744.00
07/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
07/26/18	AMAZON VIDEO ON DEMAND DIGITAL	AMZN.COM/BILL	WA	\$2.12
07/26/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$83.00
07/26/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$77.41
07/28/18	FEDEX INV 389033526 I389033526 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000389033526 FedEx #1-800-622-1147	MEMPHIS	TN	\$9.90
07/29/18	EXPRESS DELIVERY OF TRI-CITIES, LLC squareup.com/receipts	Kingsport	TN	\$1,000.00
07/29/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$51.40
07/30/18	FEDEX INV 389226989 I389226989 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000389226989 FedEx #1-800-622-1147	MEMPHIS	TN	\$183.33
07/31/18	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$15.98
08/02/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$565.48
08/02/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$99.15
08/02/18	JB WHOLESALE ROOFING/BLD 6612980155	CANYON COUNTRY	CA	\$32.98
08/03/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$95.00

Continued on reverse

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
08/04/18	FEDEX INV 389725248 I389725248 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000389725248 FedEx #1-800-622-1147	MEMPHIS	TN	\$9.90
08/04/18	A R BOX PACKAGING 80814 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$35.75
08/05/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$14.99
08/06/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
08/06/18	LABEL TEX USA 00-08024155312 323-5820228	LOS ANGELES	CA	\$426.67
08/07/18	FEDEX INV 389922363 I389922363 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000389922363 FedEx #1-800-622-1147	MEMPHIS	TN	\$8.05
08/07/18	A R BOX PACKAGING 80835 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$120.00
08/08/18*	Dispute - UNITED AIRLINES			\$75.00
08/08/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
08/08/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$35.00
08/08/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$30.25
08/08/18	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA	\$16.29
08/09/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$22.38
08/09/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$25.52
08/10/18	EXON AD & PRINT squareup.com/receipts	Los Angeles	CA	\$370.00
08/10/18	A R BOX PACKAGING MULTIPLE 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$622.74
08/11/18	PEOPLEFINDERS.COM 800-718-8997	800-718-8997	CA	\$29.95
08/11/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$34.95
08/13/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$17.14
08/14/18	FEDEX INV 390521240 I390521240 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000390521240 FedEx #1-800-622-1147	MEMPHIS	TN	\$163.05
08/15/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$45.99

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 09/03/18

p. 7/9

Account Ending 5-67005

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
08/15/18	FEDEX INV 172404460 I172404460 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000172404460 FedEx #1-800-622-1147	MEMPHIS	TN	\$39.74
08/15/18	AMAZON VIDEO ON DEMAND DIGITAL	AMZN.COM/BILL	WA	\$2.12
08/15/18	MAINETTI USA - MOTO 000000001 00131497 92806	KEASBEY	NJ	\$535.40
08/17/18	NEXT INSURANCE 8552225919	PALO ALTO	CA	\$76.00
08/17/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$29.99
08/18/18	A R BOX PACKAGING 80955 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$29.00
08/19/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
08/20/18	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
08/20/18	FEDEX INV 391267631 I391267631 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000391267631 FedEx #1-800-622-1147	MEMPHIS	TN	\$36.94
08/20/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.36
08/21/18	A R BOX PACKAGING 80971 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$178.75
08/22/18	JET.COM 855-538-4323	BENTONVILLE	AR	\$80.23
08/22/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$11.97
08/23/18	UBER *TEMP AUTH HELP.UBER.COM	HELP.UBER.COM	CA	\$28.62
08/23/18	UBER *TEMP AUTH HELP.UBER.COM	HELP.UBER.COM	CA	\$18.57
08/24/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
08/24/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$25.52
08/24/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$83.00
08/24/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
08/25/18	UBER *TEMP AUTH HELP.UBER.COM	HELP.UBER.COM	CA	\$7.43
08/25/18	UBER *TEMP AUTH HELP.UBER.COM	HELP.UBER.COM	CA	\$6.39
08/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99

Continued on reverse

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
08/27/18	FEDEX INV 391986187 I391986187 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000391986187 FedEx #1-800-622-1147	MEMPHIS	TN	\$94.15
08/27/18	UBER TRIP YGNDB HELP.UBER.COM	HELP.UBER.COM	CA	\$23.68
08/27/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$608.80
08/28/18	LYFT *RIDE TUE 1AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$28.78
08/28/18	MAINETTI USA - MOTO 000000001 00132446 92806	KEASBEY	NJ	\$271.53
08/29/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$13.13
08/29/18	A R BOX PACKAGING 81051 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$200.00
08/29/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.36
08/29/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$35.03
08/29/18	DOMINO'S PIZZA 6262815200 FAST FOOD REST.	LOS ANGELES	CA	\$27.05
08/29/18	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA	\$95.00
08/31/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$25.52
08/31/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$9.50
09/01/18	A R BOX PACKAGING 81089 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$173.75
09/02/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$54.68
09/02/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$19.58
09/03/18	FEDEX INV 392697119 I392697119 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000392697119 FedEx #1-800-622-1147	MEMPHIS	TN	\$71.82

Fees

	Amount
Total Fees for this Period	\$0.00

Continued on next page



Platinum Card®

RAJ NARAYANAN
Closing Date 09/03/18



p. 9/9

Account Ending 5-67005

Interest Charged

		Amount
09/03/18	Interest Charge on Pay Over Time Purchases	\$319.35
Total Interest Charged for this Period		\$319.35

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	\$550.00
Total Interest in 2018	\$319.35

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			
Pay Over Time Direct	09/08/2016	07/20/2018	19.99% (v)	\$12,668.72	\$319.35
Total					\$319.35

(v) Variable Rate