Platinum Card®

RAJ NARAYANAN Closing Date 01/03/19



Account Ending 5-67005

New Balance \$6,938.88

Payment Due Date

01/28/19[‡]

[‡] Late Payment Warning: If we do not receive your payment by the Payment Due Date of 01/28/19, you may have to pay a late fee of up to \$38.00.

See page 2 for important information about your account.

(i) Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Membership Rewards® Points

Available and Pending as of 11/30/18

226,064

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

Account Summary

 Previous Balance
 \$22,699.02

 Payments/Credits
 -\$23,264.12

 New Charges
 +\$7,503.98

 Fees
 +\$0.00

New Balance \$6,938.88

Days in Billing Period: 31

Customer Care



Pay by Computer

americanexpress.com/pbc

Customer Care Pay by Phone 1-800-525-3355 1-800-472-9297

See Page 2 for additional information.

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







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 01/28/19

Amount Due \$6,938.88

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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0000349992220508608 000693888000693888 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 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 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.

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**

1-800-525-3355 1-954-473-2123

1-800-525-3355

Hearing Impaired

TTY: 1-800-221-9950 FAX: 1-623-707-4442

1-800-CASH-NOW In NY: 1-800-522-1897



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	
- 1	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

- Avoid late fees

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.

AMERICAN EXPRESS

Platinum Card®

RAJ NARAYANAN Closing Date 01/03/19



Account Ending 5-67005

Payments and Credits	
Summary	

	Total
Payments	-\$22,325.28
Credits	-\$938.84
Total Payments and Credits	-\$23,264.12

Detail	*Indicates posting date	
Payments		Amount
12/24/18*	ONLINE PAYMENT - THANK YOU	-\$22,325.28
Credits		Amount
12/04/18*	Credit Adjustment for Late Payment Fee	-\$38.00
12/12/18	FINELINE TECHNOLOGIES 069000042288002	-\$16.00
	NORCROSS GA	
	6789690835	
12/14/18	UNITED AIRLINES	-\$24.99
	HOUSTON TX	
	UNITED AIRLINES	
	Ticket Number: 01615110618343 Passenger Name: NARAYANAN/RAJ	
	Document Type: SUPPORTED REFUND	
12/18/18	AMAZON.COM	-\$173.40
12, 10, 10	AMZN.COM/BILL WA	¥173.10
	DIRECT MKTG MISC	
12/18/18	AMAZON.COM	-\$43.35
	AMZN.COM/BILL WA	,
	DIRECT MKTG MISC	
12/25/18*	Dispute - ABC FINANCIAL SERVICES	-\$49.00
12/25/18*	Dispute - ABC FINANCIAL SERVICES	-\$15.94
12/26/18	FINELINE TECHNOLOGIES 069000042288002	-\$4.00
	NORCROSS GA	
	6789690835	
12/26/18	FERGUSON ENT #601 601	-\$16.43
	PANORAMA CITY CA	
	CM221403A 91402	
	HEATING COOLIN PLUMING	
12/26/18	FERGUSON ENT #601 601	-\$440.40
	PANORAMA CITY CA	
	CM221398A 91402 HEATING COOLIN PLUMING	
12/29/18*	Dispute - ABC FINANCIAL SERVICES	-\$23.40
01/02/19	THE HOME DEPOT 6616	-\$93.93
	HOLLYWOOD CA	473.73
	HOME SUPPLY WAREHOUSE	

-	New Charges
	Summary

	lotal
Total New Charges	\$7,503.98

Detail



RAJ NARAYANAN Card Ending 5-67005

12/03/18	UPS* 0000001VY58458	800-811-1648	GA	\$10.80
12/03/18	SHIPPING DATE 11/10/18 TRK# 00000001VY58458 FR ZIP 07452 TO ZIP 07452 US 00000	000-011-10-0	UA .	\$10.60
	REF# SH#000001VY58			
12/03/18	UPS* 00000001VY58468 SHIPPING DATE 11/17/18 TRK# 00000001VY58468 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$90.00
12/03/18	UPS* 00000001VY58488	800-811-1648	GA	\$3.24
	SHIPPING DATE 12/01/18 TRK# 00000001VY58488 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58			
12/03/18	UPS* 00000001VY58448 SHIPPING DATE 11/03/18 TRK# 00000001VY58448 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$54.00
12/03/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
12/03/18	FEDEX 461115791 FedEx	MEMPHIS	TN	\$126.01
	461115791 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000461115791 FEDEX #1-800-622-1147			
12/04/18	UNITED AIRLINES UNITED AIRLINES	HOUSTON	TX	\$24.99
	From: To:	Carrier: Class:		
	N.Y. NEWARK INTL A LOS ANGELES INTERN Ticket Number: 01615110618344 Passenger Name: NARAYANAN /WI-FI PANASONI Document Type: WIFI	UA 00 Date of Departure: 12/04		
12/04/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$55.05
12/04/18	PROPERTYSHARK.COM 805-699-2040	805-699-2040	CA	\$34.95
12/05/18	UBER *TRIP-ZWGKV HELP.UBER.COM	HELP.UBER.COM	CA	\$7.48
12/05/18	AMZN MKTP US*M088O4QK1 BOOK STORES	AMZN.COM/BILL	WA	\$16.48
12/05/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.87
12/05/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$10.93
12/05/18	AMAZON.COM*M04M64DG0 MERCHANDISE	AMZN.COM/BILL	WA	\$708.64
12/06/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$15.26
12/06/18	A R BOX PACKAGING 82312 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$35.75

AMERICAN EXPRESS

Platinum Card®

RAJ NARAYANAN Closing Date 01/03/19



Account Ending 5-67005

Detail	Continued			
	1.0.001.011.011.011.0			Amount
12/06/18	A R BOX PACKAGING 82222 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$58.00
12/06/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$10.32
12/06/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$14.84
12/06/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$56.19
12/07/18	MID -WEST WHOLESALE LIGHTING 323-957-6024	LOS ANGELES	CA	\$258.80
12/08/18	FEDEX 461645105 FedEx 461645105 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION	MEMPHIS	TN	\$171.98
	FEDEX INV# 000461645105 FEDEX #1-800-622-1147	000 000 000		
12/09/18	PRIME VIDEO*M03W82D22 DIGITAL	888-802-3080	WA	\$7.45
12/10/18	FEDEX 461889940 FedEx 461889940 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000461889940 FEDEX #1-800-622-1147	MEMPHIS	TN	\$61.79
12/11/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$117.30
12/12/18	LAX AIRPORT LOT P 7 LAX AIRPORT LOT 310-646-2188	LOS ANGELES	CA	\$3.00
12/12/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$12.11
12/12/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$100.99
12/12/18	PANDA EXPRESS FAST FOOD RESTAURANT	HOLLYWOOD	CA	\$9.80
12/13/18	UBER *TRIP-5AOD7 HELP.UBER.COM	HELP.UBER.COM	CA	\$23.50
12/14/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$110.71
12/14/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$218.00
12/15/18	ABC FINANCIAL SERVICES ABC*CRUNCH FITNESS	NORTH LITTLE ROCK	AR	\$23.40
12/17/18	FEDEX 462765937 FedEX 462765937 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000462765937 FEDEX #1-800-622-1147	MEMPHIS	TN	\$399.10
12/17/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.87
12/17/18	FERGUSON ENT #601 601 201-805-2664 91402 HEATING COOLIN PLUMING	PANORAMA CITY	CA	\$456.83
12/17/18	FEDEX OFFICE 0000 900288 COMPUTER RENTAL BLACK AND WHITE PRINTER	LOS ANGELES	CA	\$3.34

Detail (Continued			
-				Amount
12/17/18	FEDEX 462765936 FedEx 462765936 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000462765936 FEDEX #1-800-622-1147	MEMPHIS	TN	\$51.95
12/18/18	FEDEX 463057261 FedEx 463057261 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000463057261 FEDEX #1-800-622-1147	MEMPHIS	TN	\$37.32
12/18/18	NEXT INSURANCE 8552225919	PALO ALTO	CA	\$76.00
12/19/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
12/19/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$26.23
12/20/18	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
12/20/18	WENDY'S 44030 000044030 5623543940	LOS ANGELES	CA	\$4.38
12/21/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$64.00
12/21/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
12/23/18	WAL-MART 2568 2568 DISCOUNT STORE	PANORAMA CITY	CA	\$211.92
12/24/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
12/24/18	FEDEX 464050976 FedEX 464050976 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000464050976 FEDEX #1-800-622-1147	MEMPHIS	TN	\$85.08
12/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
12/26/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$42.31
12/27/18	A R BOX PACKAGING 82547 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$78.00
12/27/18	MAINETTI USA - MOTO 000000001 00140491 92806	KEASBEY	NJ	\$557.02
12/27/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$77.00
12/27/18	FEDEX 464489382 FedEx 464489382 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000464489382 FEDEX #1-800-622-1147	MEMPHIS	TN	\$18.22
12/27/18	UNION 76 10071199 UNION 76	LOS ANGELES	CA	\$14.46
12/27/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$215.78
12/28/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$26.23

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RAJ NARAYANAN Closing Date 01/03/19



Account Ending 5-67005

				Amount
12/28/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$35.73
12/28/18	AMZN MKTP US*M26HZ6UO0 BOOK STORES	AMZN.COM/BILL	WA	\$91.87
12/29/18	PUBLIC STORAGE 23113 000023113 8005670759	LOS ANGELES	CA	\$325.45
12/29/18	AUTOZONE #5434 000005434 8002886966	LOS ANGELES	CA	\$7.67
12/29/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$0.50
12/30/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$76.13
12/31/18	FEDEX 464816840 FedEx 464816840 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000464816840 FEDEX #1-800-622-1147	MEMPHIS	TN	\$42.76
12/31/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$10.29
12/31/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.50
12/31/18	AMZN MKTP US*MBORL6C50 BOOK STORES	AMZN.COM/BILL	WA	\$519.98
01/01/19	60892 - CENTRAL PARKING SYSQ76 CPRK608 3122742000	LOS ANGELES	CA	\$4.00
01/01/19	SUNSET 5 913-221-2000	LOS ANGELES	CA	\$6.99
01/02/19	PRIME VIDEO*M299A3DP2 DIGITAL	888-802-3080	WA	\$10.65
01/02/19	NEXGEN PACKAGING 100660749528 60559	(630)455-5500	IL	\$25.88
01/03/19	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$1,200.00
01/03/19	AMZN MKTP US*MB3MV2F60 BOOK STORES	AMZN.COM/BILL	WA	\$19.99

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Total Fees for this Period \$0.00

2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	-\$38.00
Total Interest in 2019	\$0.00