



# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN  
Closing Date 01/17/19



p. 1/7

Account Ending 4-16007

**New Balance** **\$2,790.68**

**Minimum Payment Due** **\$70.00**

**Payment Due Date** **02/11/19<sup>‡</sup>**

<sup>‡</sup> **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 02/11/19, 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%.

**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	11 years	\$5,402
\$99	3 years	\$3,573 (Savings = \$1,829)

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

➔ 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](http://www.americanexpress.com).

**To view your Delta SkyMiles® account balance, visit [delta.com](http://delta.com). For Qualified Spend progress towards your Miles Boost thresholds, call the number on the back of your Card.**

## Account Summary

Previous Balance	\$2,447.21
Payments/Credits	-\$1,987.03
New Charges	+\$2,287.96
Fees	+\$0.00
Interest Charged	+\$42.54

**New Balance** **\$2,790.68**  
**Minimum Payment Due** **\$70.00**

Credit Limit	\$11,000.00
Available Credit	\$8,209.32
Cash Advance Limit	\$2,200.00
Available Cash	\$2,200.00

Days in Billing Period: 31

## Customer Care

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

**Customer Care** 1-800-257-0770  
**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 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  
**02/11/19**

New Balance  
**\$2,790.68**

Minimum Payment Due  
**\$70.00**

☐ 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**

0000349990878354010 000279068000007000 13 H





# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN  
Closing Date 01/17/19



p. 3/7

Account Ending 4-16007

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$1,987.03
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$1,987.03</b>

### Detail

\*Indicates posting date

Payments	Amount
01/06/19* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$287.03
01/09/19* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$200.00
01/10/19* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,500.00

## New Charges

### Summary

	Total
BALAN NARAYANAN 4-16007	\$1,447.46
MANGLAM NARAYANAN 4-15017	\$327.71
RAM NARAYANAN 4-12022	\$215.39
RAJ NARAYANAN 4-16031	\$297.40
<b>Total New Charges</b>	<b>\$2,287.96</b>

### Detail



**BALAN NARAYANAN**  
Card Ending 4-16007

	Amount
12/18/18 NEW JERSEY E-Z PASS TOLL & BRIDGE FEE 888-288-6865 NJ	\$100.00
01/02/19 RELIANCE COMMUN Reliance Commun 2122231992 NEW YORK NY	\$10.66
01/08/19 Vonage.Com AMERICA 1096136480 07733 866-243-4357 NJ	\$41.01
01/08/19 THE PHASE 2 KONA COAST RESORT OWNERS ASS 4804445999 (480)423-2300 AZ	\$1,295.79



**MANGLAM NARAYANAN**  
Card Ending 4-15017

	Amount
12/21/18 QVC*524461364901*1OF6 CONSUMERPROD 800-367-9444 PA	\$2.88
12/22/18 QVC*524484284401* CONSUMERPROD 800-367-9444 PA	\$50.11
12/23/18 HSNi TV 001559857601 33729 ANTTTHONY 2PK TEES & SCAR 800-284-3900 FL	\$5.03
12/23/18 HSNi TV 001559856993 33729 ANTTTHONY JACKET TANK & P 800-284-3900 FL	\$6.40
12/23/18 HSNi TV 001559832214 33729 CL BASKETWEAVE JACKET 800-284-3900 FL	\$9.03

Continued on reverse

## Detail Continued

				Amount
12/25/18	QVC*524522655201*1OF6 CONSUMERPROD	800-367-9444	PA	\$5.55
12/26/18	RIDGEWOOD VET #4014 0856 201-447-6000	RIDGEWOOD	NJ	\$40.73
12/26/18	RIDGEWOOD VET #4014 0856 201-447-6000	RIDGEWOOD	NJ	\$21.27
12/26/18	QVC*524543357501*1OF2 CONSUMERPROD	800-367-9444	PA	\$11.59
12/28/18	QVC*523517053701*2OF6 CONSUMERPROD	800-367-9444	PA	\$10.46
12/30/18	QVC*524627744201*1OF5 CONSUMERPROD	800-367-9444	PA	\$13.32
01/04/19	ULTA COSMETIC STORE	WEST HOLLYWOOD	CA	\$119.36
01/05/19	HBOOKSELLER ST916 916 800-326-7711	ELIZABETH	NJ	\$31.98

**RAM NARAYANAN**

Card Ending 4-12022 Monthly Spending Limit: \$3,500

				Amount
12/17/18	POSTMATES 421D5 MR MAS 8778877815	SAN FRANCISCO	CA	\$33.89
12/18/18	POSTMATES 421D5 FROMAN 8778877815	SAN FRANCISCO	CA	\$21.08
12/20/18	POSTMATES 421D5 LA CHI 8778877815	SAN FRANCISCO	CA	\$30.86
12/20/18	POSTMATES 421D5 BOOS P 8778877815	SAN FRANCISCO	CA	\$20.81
12/22/18	POSTMATES 421D5 FLAVOR 8778877815	SAN FRANCISCO	CA	\$30.55
12/25/18	POSTMATES 421D5 FROMAN 8778877815	SAN FRANCISCO	CA	\$21.08
12/27/18	POSTMATES 421D5 PANINI 8778877815	SAN FRANCISCO	CA	\$1.92
12/29/18	POSTMATES 421D5 BOOS P 8778877815	SAN FRANCISCO	CA	\$9.54
12/30/18	POSTMATES 421D5 THE DO 8778877815	SAN FRANCISCO	CA	\$12.83
01/13/19	POSTMATES 421D5 HOLLYW 8778877815	SAN FRANCISCO	CA	\$32.83

**RAJ NARAYANAN**

Card Ending 4-16031

				Amount
12/20/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$2.98
12/20/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$5.69
12/20/18	CHEVRON 0095008/CHEVRON SERVICE STN	LOS ANGELES	CA	\$7.38
12/20/18	CHEVRON 0095008/CHEVRON SERVICE STN	LOS ANGELES	CA	\$14.31
12/21/18	CHICK-FIL-A #02703 000000000402054 3234642455	LOS ANGELES	CA	\$0.55
12/21/18	CHICK-FIL-A #02703 000000000929950 3234642455	LOS ANGELES	CA	\$8.27

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**Platinum Delta SkyMiles® Credit Card**BALAN NARAYANAN  
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p. 5/7

Account Ending 4-16007

**Detail Continued**

				Amount
12/21/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$5.22
12/22/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$16.02
12/22/18	WENDY'S 42890 000042890 5623543940	VAN NUYS	CA	\$5.46
12/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA	\$8.52
12/24/18	SYED RASHEED, MD @GARDEN STATE COUNSEL squareup.com/receipts	Wayne	NJ	\$15.45
12/24/18	BASKIN #361339 Q35 3613 818-884-4789	W HILLS	CA	\$36.17
12/24/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$4.87
12/29/18	9640 AMC ONLINE 888-440-4262	LEAWOOD	KS	\$19.95
01/01/19	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
01/10/19	ANDY GUMP INC 084870017256339 6619773842	SANTA CLARITA	CA	\$121.57

**Fees**

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

**Interest Charged**

		Amount
01/17/19	Interest Charge on Purchases	\$42.54
<b>Total Interest Charged for this Period</b>		<b>\$42.54</b>

**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.

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

				Amount
Total Fees in 2019				\$0.00
Total Interest in 2019				\$42.54

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	01/05/2019		16.75% (v)	\$482.28	\$6.86
Purchases	03/03/2001	01/04/2019	16.75% (v)	\$2,507.88	\$35.68
Cash Advances	01/05/2019		27.49% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$42.54</b>
(v) Variable Rate					



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Pay only **\$1** for the first 30 days, and **\$16.99** every 30 days thereafter.  
Sales tax may apply. Terms and Conditions apply.

**Enroll at [AmericanExpress.com/CreditSecure](https://www.AmericanExpress.com/CreditSecure)**

**American Express®  
Cards Warmly  
Welcomed**

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If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 2 of your statement or the number that is on the back of your Card.