### Platinum Delta SkyMiles® Credit Card

**BALAN NARAYANAN** Closing Date 04/16/18 **▲** DELTA

Account Ending 4-16007

New Balance	\$3,054.72
Minimum Payment Due	\$35.00

05/11/18<sup>‡</sup>

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	\$5,935
\$107	3 years	\$3,869 (Savings = \$2,066)

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 7 for Important Information About Your Reward Program.

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

Continued on page 3

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



Check here if your address or

phone number has changed.

Note changes on reverse side.





#### **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 05/11/18 **New Balance** \$3,054.72 Minimum Payment Due \$35.00

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**AMERICAN EXPRESS** P.O. BOX 1270 NEWARK NJ 07101-1270 **Amount Enclosed** 

**Payment Due Date** 

0000349990878354010 000305472000003500 13 4

Delta SkyMiles® Miles Earned this Period

3,666

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

**Previous Balance** \$0.00 Payments/Credits -\$589.71 **New Charges** +\$3,644.43 Fees +\$0.00 Interest Charged +\$0.00

**New Balance** \$3,054.72 **Minimum Payment Due** \$35.00

Credit Limit \$11,000.00 **Available Credit** \$7,945.28 Cash Advance Limit \$200.00 Available Cash \$200.00 Days in Billing Period: 31

#### Customer Care

**Pay by Computer** americanexpress.com/pbc

**Customer Care** Pay by Phone 1-800-472-9297 1-800-257-0770

→ See Page 2 for additional information.

<sup>&</sup>lt;sup>‡</sup>Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 05/11/18, 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%.

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 deposit or other asset 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

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 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: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers 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 (such as airlines) 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

1-800-257-0770 **Hearing Impaired TTY:** 1-800-221-9950 1-336-393-1111 1-800-257-0770 FAX: 1-800-695-9090 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

P.O. BOX 1270 NEWARK NJ 07101-

#### Change of Address

- 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.

	<del>_</del>
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 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.americanexpress.com/privacy.

# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 04/16/18 **▲** DELTA

Account Ending 4-16007

Enjoy the convenience and flexibility of **Online Payments**. Choose to pay from up to 9 different bank accounts and securely schedule a payment, even on the day it's due if received prior to 8pm MST.

Visit www.americanexpress.com/onlinepayments to get started.

Paymei	nts and Credits		
Summar	У		
			Total
Payments			-\$589.71
Credits			\$0.00
Total Payme	nts and Credits		-\$589.71
Detail	*Indicates posting date		
Payments			Amount
03/28/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$589.71
New Ch	harges		
Summar	У		

	Total
BALAN NARAYANAN 4-16007	\$1,128.62
MANGLAM NARAYANAN 4-15017	\$490.53
RAM NARAYANAN 4-12022	\$470.44
RAJ NARAYANAN 4-16031	\$1,554.84
Total New Charges	\$3,644.43

## Detail

516419716001

	LAN NARAYANAN d Ending 4-16007			Foreign	_
	VIJDDTVIJSAINIS	AL DI IA DETTA	<b>C</b> A	Spend	Amount
)3/26/18	YUPPTV USA INC. +18666637557	ALPHARETTA	GA		\$109.99
03/27/18	PRO-TEK SECURITY CYCLONE 201-891-9446	FRANKLIN LAKES	NJ		\$867.97
03/28/18	THE HINDU TEMPLE SOCIE THE HINDU TEMPL CHARITABLE ORG	FLUSHING	NY		\$10.00
04/07/18	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	888-288-6865	NJ		\$100.00
04/08/18	Vonage.Com AMERICA 1083964470 07733	866-243-4357	NJ		\$40.66
	NGLAM NARAYANAN				
ــــا Car	d Ending 4-15017			Foreign Spend	Amount
)3/17/18	QVC 800 367 9444 WEST CHESTER,PA 516419716002	WEST CHESTER	PA		\$170.56
03/17/18	QVC 800 367 9444 WEST CHESTER,PA	WEST CHESTER	PA		\$170.56

# **Detail Continued**

				Foreign Spend	Amount
03/26/18	QVC 800 367 9444 WEST CHESTER,PA 515820274401, 2 OF 4	WEST CHESTER	PA		\$7.47
04/05/18	QVC 800 367 9444 WEST CHESTER,PA 517007634502, 1 OF 4	WEST CHESTER	PA		\$9.18
04/05/18	QVC 800 367 9444 WEST CHESTER,PA 517007634501, 1 OF 4	WEST CHESTER	PA		\$9.18
04/07/18	QVC 800 367 9444 WEST CHESTER,PA 517082702101	WEST CHESTER	PA		\$50.60
04/07/18	QVC 800 367 9444 WEST CHESTER,PA 516125174201, 2 OF 4	WEST CHESTER	PA		\$13.74
04/12/18	QVC 800 367 9444 WEST CHESTER,PA 515750863801	WEST CHESTER	PA		\$21.29
04/15/18	HSNI TV 00150332665433729	800-284-3900	FL		\$37.95
	M NARAYANAN d Ending 4-12022 Monthly Spending Limit: \$3,500			Foreign Spend	Amount
03/18/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$73.00
04/11/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$32.00
04/11/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$17.00
04/11/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$50.00
04/11/18	TAO LOS ANGELES 323-593-7888	LOS ANGELES	CA		\$67.42
04/11/18	TAO LOS ANGELES 323-593-7888	LOS ANGELES	CA		\$160.16
04/11/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$17.00
04/11/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$17.00
04/11/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$25.00
04/11/18	LUCHINI 917-656-6135	LOS ANGELES	CA		\$11.86
	J NARAYANAN d Ending 4-16031			Foreign Spend	Amount
03/23/18	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060873237836 Passenger Name: NARAYANAN/RAM Document Type: ADDITIONAL COLLECTION	ATLANTA			\$46.41
03/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA		\$11.72
)3/28/18	PAYPAL*MAOGUANGLI 402-935-7733	07698522188	CH		\$1,336.00
03/30/18	PAYPAL*DB UPGRADE PAYPAL	4029357733	FR	110,00 European Union Euro	\$135.72
04/03/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA		\$24.99



BALAN NARAYANAN Closing Date 04/16/18



Account Ending 4-16007

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	Amount
Total Fees for this Period	\$0.00

# **Interest Charged**

Amount

**Total Interest Charged for this Period** 

\$0.00

### **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	\$0.00
Total Interest in 2018	\$0.00

# **Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	03/03/2001	16.00% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001	26.74% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				

### **Miles Earned**

**▲ DELTA** 

SkyMiles® Account Number: XXXXXX0331

	Current Period	Year to Date
Miles Earned for Eligible Purchases	3,620	14,384
Total Bonus Miles Earned and Adjustments*	46	46
Total Miles Earned	3,666	14,430

#### **Bonus Miles Earned and Adjustments**

	Current Period
Double Miles on Delta	46
Total	40

Remember, you can earn a Miles Boost® of 10,000 Medallion® Qualification Miles and 10,000 miles by reaching \$25,000 in eligible purchases by December 31st. You can only get two Miles Boost awards for each Card account. In addition, if you have more than one Platinum Delta SkyMiles® Card Account linked to the same SkyMiles account you are eligible for only two Miles Boost awards each year. Your Year-to-Date spend on your Platinum Delta SkyMiles® account is \$14,382.00. Terms and Conditions apply. For details, please visit americanexpress.com/deltaplatinum.

#### \* Fly Now, Earn Later

If you received miles through Fly Now, Earn Later in the current period, these miles have been transferred to your Delta SkyMiles account and are included in the Total Bonus Miles Earned on this statement. As you earn, receive or are awarded miles on your Card, those miles are automatically applied to your Fly Now, Earn Later Balance and are not transferred to your Delta SkyMiles account until the miles earned are equal to or exceed the number of miles advanced. For the most up to date information on your Fly Now, Earn Later Balance, please see the tracker on your Card account homepage.

**▲** DELTA

Account Ending 4-16007

# **Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. 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.

Summary of Changes, Effective Immediately	
How you receive additional miles	We are adding language that explains how you can earn and use bonus miles that you receive through promotional offers. These offer terms may differ from the terms concerning miles earned for charges to your Card Account, including about when you can use the miles.
	You can view your miles balance by logging onto your online account at americanexpress.com and viewing your account summary page.
When we transfer miles	We are adding language to clarify that bonus miles will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to earn bonus miles, your account must not be cancelled or delinquent at time of bonus fulfillment.

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See the following page for the Detail of Important Changes to Your Agreement.

## **Details of Important Changes to Your Cardmember Agreement**

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend it 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.

#### **How Your Reward Program Works**

Effective immediately, we are amending the *How you receive additional miles* sub-section of the *How Your Reward Program Works* section by inserting the below after the last paragraph:

From time to time, we may make promotional offers of bonus miles. These offers include terms about how you can earn the bonus miles and when you can use them. These offer terms may differ from the terms above concerning miles earned for charges to your Card Account, including about when you can use the miles

You can view your miles balance by logging onto your online account at **americanexpress.com** and viewing your account summary page.

Effective immediately, we are amending the *When we transfer miles* sub-section of the *How Your Reward Program Works* section by inserting the below after the last sentence:

Bonus miles awarded for promotional offers will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to earn bonus miles, your account must not be cancelled or delinquent at time of bonus fulfillment.