



Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN
Closing Date 09/16/18



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Account Ending 4-16007

New Balance	\$3,056.21
Minimum Payment Due	\$35.00
Payment Due Date	10/11/18[‡]

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 10/11/18, 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%.

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	\$5,994
\$108	3 years	\$3,885 (Savings = \$2,109)

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

See page 2 for important information about your account.

Delta SkyMiles®
Miles Earned this Period

2,168

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

Account Summary

Previous Balance	\$4,408.49
Payments/Credits	-4,554.34
New Charges	+3,202.06
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$3,056.21
Minimum Payment Due	\$35.00

Credit Limit	\$11,000.00
Available Credit	\$7,943.79
Cash Advance Limit	\$2,200.00
Available Cash	\$2,200.00
Days in Billing Period:	30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care	Pay by Phone
1-800-257-0770	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 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
10/11/18

New Balance
\$3,056.21

Minimum Payment Due
\$35.00

☐ 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 000305621000003500 13 H



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Account Ending 4-16007

You Spoke. We Listened.

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

Visit ShopSmallNow.com



Payments and Credits

Summary

	Total
Payments	-\$3,520.76
Credits	
BALAN NARAYANAN 4-16007	\$0.00
RAJ NARAYANAN 4-16031	-\$1,033.58
Total Payments and Credits	-\$4,554.34

Detail

*Indicates posting date

Payments	Amount
08/23/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$164.00
09/09/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$940.89
09/09/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,146.54
09/10/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,269.33
Credits	Amount
05/09/18 RAJ NARAYANAN Dispute - PAYPAL*DB UPGRADE	-\$137.04
06/12/18 RAJ NARAYANAN Dispute - PAYPAL*DB UPGRADE	-\$147.26
09/04/18 RAJ NARAYANAN UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: To: Carrier: Class: LOS ANGELES INTERN N.Y. NEWARK INTL A UA 00 Ticket Number: 01629220454643 Date of Departure: 08/23 Passenger Name: NARAYANAN /BASIC ECONOMY Document Type: SUPPORTED REFUND	-\$15.00
09/04/18 RAJ NARAYANAN UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: To: Carrier: Class: N.Y. NEWARK INTL A LOS ANGELES INTERN UA 00 Ticket Number: 01629220454654 Date of Departure: 08/27 Passenger Name: NARAYANAN /BASIC ECONOMY Document Type: SUPPORTED REFUND	-\$20.00
09/08/18 RAJ NARAYANAN THE HOME DEPOT 6616 HOLLYWOOD CA HOME SUPPLY WAREHOUSE	-\$284.13
09/13/18 RAJ NARAYANAN OFFICE DEPOT #879 000000879 LOS ANGELES CA 8004633768 Goo Gone,SRAY,12 oz	-\$7.22
09/14/18 RAJ NARAYANAN THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$178.78

Continued on reverse

Detail Continued

*Indicates posting date

			Amount
09/15/18	RAJ NARAYANAN	THE HOME DEPOT 6616 HOLLYWOOD CA HOME SUPPLY WAREHOUSE	-\$244.15

New Charges**Summary**

	Total
BALAN NARAYANAN 4-16007	\$140.55
MANGLAM NARAYANAN 4-15017	\$1,294.93
RAM NARAYANAN 4-12022	\$9.59
RAJ NARAYANAN 4-16031	\$1,756.99
Total New Charges	\$3,202.06

Detail**BALAN NARAYANAN**

Card Ending 4-16007

				Amount
08/26/18	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	888-288-6865	NJ	\$100.00
09/08/18	Vonage.Com AMERICA 1090930500 07733	866-243-4357	NJ	\$40.55

**MANGLAM NARAYANAN**

Card Ending 4-15017

				Amount
08/20/18	HSNI TV 001528456516 33729 RS SEAMLESS TANK W/BRA 2	800-284-3900	FL	\$32.90
08/20/18	HSNI TV 001528456137 33729 RS SEAMLESS TANK W/BRA 2	800-284-3900	FL	\$32.90
08/29/18	QVC*520863045001* CONSUMERPROD	800-367-9444	PA	\$82.59
09/07/18	DELL MARKETING L.P. WWW.DELL.COM	ROUND ROCK	TX	\$1,146.54

**RAM NARAYANAN**

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

				Amount
08/17/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$9.59

**RAJ NARAYANAN**

Card Ending 4-16031

				Amount
08/17/18	UNITED AIRLINES UNITED AIRLINES From: LOS ANGELES INTERN Ticket Number: 01629220454643 Passenger Name: NARAYANAN /BASIC ECONOMY Document Type: SPECIAL SERVICE TICKET	HOUSTON To: N.Y. NEWARK INTL A Date of Departure: 08/23	TX Carrier: UA Class: 00	\$15.00



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Account Ending 4-16007

Detail Continued

				Amount
08/17/18	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: LOS ANGELES INTERN Ticket Number: 01629220454654 Passenger Name: NARAYANAN /BASIC ECONOMY Document Type: SPECIAL SERVICE TICKET	HOUSTON	TX	\$20.00
08/17/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$41.34
08/21/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$12.00
08/22/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$11.30
08/22/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$383.04
08/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA	\$8.52
08/23/18	ANDY GUMP INC 084870017256339 6619773842	SANTA CLARITA	CA	\$121.57
08/23/18	INTERVAL INT INTERVAL INT MIAMI, FL 800-828-8200	800-828-8200	FL	\$144.00
08/25/18	BT*VIA VIA 7472226350	NEW YORK	NY	\$2.12
08/25/18	T J MAXX 8009266299	NEW YORK	NY	\$17.40
08/28/18	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$6.34
08/28/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$12.31
08/29/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$9.38
08/29/18	9640 AMC ONLINE 888-440-4262	LEAWOOD	KS	\$19.95
08/29/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$16.14
08/29/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$10.33
08/29/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$134.62
08/31/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$17.48
09/01/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
09/01/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$42.89
09/05/18	UNION 76 09430802 UNION 76	CANOGA PARK	CA	\$20.31
09/06/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$14.17
09/06/18	THE HOME DEPOT 6613 HOME SUPPLY WAREHOUSE	NORTH HOLLYWO	CA	\$264.14
09/06/18	BONANZA TRADE AND SUPPLY BONANZA TRADE 818-765-6577	NORTH HOLLYWOOD	CA	\$36.80

Continued on reverse

Detail Continued

				Amount
09/06/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$1.25
09/07/18	OFFICE DEPOT #879 000000879 8004633768 Goo Gone,SRAY,12 oz	LOS ANGELES	CA	\$7.22
09/07/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$259.89
09/09/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$31.46
09/09/18	PAYPAL *TRUTHFINDER 402-935-7733	8006998081	CA	\$27.78
09/11/18	HIGHLAND GAS 000000000077047 3234624090	LOS ANGELES	CA	\$13.45
09/11/18	PANDA EXPRESS FAST FOOD RESTAURANT	HOLLYWOOD	CA	\$9.80

Fees

	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	\$195.00
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 Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	03/03/2001		16.25% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001		26.99% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate



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Account Ending 4-16007

Miles Earned

SkyMiles® Account Number: XXXXXX0331



	Current Period	Year to Date
Miles Earned for Eligible Purchases	2,168	31,993
Total Bonus Miles Earned and Adjustments*	0	10,046
Total Miles Earned	2,168	42,039

Remember, you can earn an additional Miles Boost® of 10,000 Medallion® Qualification Miles and 10,000 miles by reaching \$50,000 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 \$31,990.00. 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.