



Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN
Closing Date 10/17/18



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Account Ending 4-16007

New Balance **\$0.00**
Minimum Payment Due **\$0.00**
Payment Not Required

Delta SkyMiles®

Miles Earned this Period

509

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

Account Summary

Previous Balance	\$3,056.21
Payments/Credits	-\$3,664.12
New Charges	+\$607.91
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$0.00
Minimum Payment Due	\$0.00

Credit Limit	\$11,000.00
Available Credit	\$11,000.00
Cash Advance Limit	\$2,200.00
Available Cash	\$2,200.00
Days in Billing Period:	31

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.

See page 2 for important information about your account.

Effective January 1, 2019, Gold Delta SkyMiles, Gold Delta SkyMiles Business, Platinum Delta SkyMiles and Platinum Delta SkyMiles Business Credit Card Members and their guests must be traveling on a Delta-coded or Delta-operated flight with a same-day boarding pass to access the Delta Sky Club. To review Delta Sky Club access and policies, please visit delta.com/skyclub.

See page 7 for Important Changes to Your Account Terms.

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

AMERICAN EXPRESS® PERSONAL LOANS

Did you know American Express® offers Personal Loans? Pre-approved Card Members can apply for a loan of up to \$40,000 with fixed monthly payments and APRs ranging from 6.98%-18.98%. Terms apply. Learn more by visiting americanexpress.com/loanoffer20

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 Not Required

New Balance
\$0.00

Minimum Payment Due
\$0.00

☐ 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

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Platinum Delta SkyMiles® Credit Card

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Account Ending 4-16007

Payments and Credits

Summary

	Total
Payments	-\$3,538.07
Credits	
BALAN NARAYANAN 4-16007	\$0.00
RAJ NARAYANAN 4-16031	-\$126.05
Total Payments and Credits	-\$3,664.12

Detail

*Indicates posting date

Payments	Amount
10/11/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$3,538.07
Credits	Amount
09/20/18 RAJ NARAYANAN THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$12.23
09/22/18 RAJ NARAYANAN THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$31.46
09/30/18 RAJ NARAYANAN THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$61.62
10/02/18 RAJ NARAYANAN THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$20.74

New Charges

Summary

	Total
BALAN NARAYANAN 4-16007	\$141.04
MANGLAM NARAYANAN 4-15017	\$291.84
RAJ NARAYANAN 4-16031	\$175.03
Total New Charges	\$607.91

Detail



BALAN NARAYANAN
Card Ending 4-16007

	Amount
10/04/18 NEW JERSEY E-Z PASS TOLL & BRIDGE FEE 888-288-6865 NJ	\$100.00
10/08/18 Vonage.Com AMERICA 1092254506 07733 866-243-4357 NJ	\$41.04



MANGLAM NARAYANAN
Card Ending 4-15017

	Amount
09/24/18 HSNi TV 001535957038 33729 SLINKYCASCADEFRONTTUNIC& 800-284-3900 FL	\$32.95

Continued on reverse

Detail Continued

				Amount
09/28/18	HSNI TV 001536557048 33729 HIMGEMLARIMARBLUECOLORWA	800-284-3900	FL	\$29.75
10/07/18	HSNI TV 001538530322 33729 ORIGAMI LARGE RACK	800-284-3900	FL	\$114.57
10/07/18	HSNI TV 001538530155 33729 ORIGAMI LARGE RACK	800-284-3900	FL	\$114.57

**RAJ NARAYANAN**

Card Ending 4-16031

				Amount
09/20/18	ANDY GUMP INC 084870017256339 6619773842	SANTA CLARITA	CA	\$121.57
09/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA	\$8.52
09/29/18	9640 AMC ONLINE 888-440-4262	LEAWOOD	KS	\$19.95
10/02/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99

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



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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		16.50% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001		27.24% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Miles Earned



SkyMiles® Account Number: XXXXXX0331

	Current Period	Year to Date
Miles Earned for Eligible Purchases	484	32,477
Total Bonus Miles Earned and Adjustments*	25	10,071
Total Miles Earned	509	42,548

Bonus Miles Earned and Adjustments

	Current Period
Miles Adjustment	25
Total	25

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 \$32,472.00. 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.



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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	
Plan Fee (Fixed Finance Charge)	Effective immediately , we are revising this row in the <i>Rates and Fees Table</i> to provide additional clarity that the plan fee for any plan is billed on a monthly basis.
About the Plan It feature	Effective February 1, 2019 , we are revising this sub-section under <i>About using your card</i> to specify that you may be able to include multiple qualifying purchases into a single plan, at our discretion.

ID12692

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. If you have any questions about this change, please call the number on the back of your Card.

Effective immediately, the *Rates and Fees Table* in Part 1 of the Cardmember Agreement is amended by revising the *Plan Fee (Fixed Finance Charge)* row to add a reference to "monthly" to clarify that the Plan Fee is charged on a monthly basis.

Effective February 1, 2019, the *About using your card* section in Part 2 of your Cardmember Agreement is amended by deleting the *About the Plan It feature* sub-section and replacing it with the following:

About the Plan It feature	<p>We may offer you Plan It, which allows you to create a payment plan for qualifying purchases, subject to a plan fee. This fee is a fixed finance charge that will be charged each month that a plan is active.</p> <p>You may use this feature by selecting a qualifying purchase(s) and a plan duration. You will be able to view the monthly plan payments, including the plan fee, for your selection. Each plan fee will be disclosed prior to your establishing the applicable plan and will be based on the plan duration, the APR that would otherwise apply to the purchase(s), and other factors. When you set up a plan, the purchase(s) will be moved to a plan balance and will be subject to a plan fee instead of the APR for purchases.</p> <p>A qualifying purchase for Plan It is a purchase of at least a specified dollar amount and does not include a purchase of cash or cash equivalents, or a purchase subject to Foreign Transaction Fees or any fee owed to us, including Annual Membership fees.</p> <p>Your ability to initiate new plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate plans if your Account is cancelled. You will also not be able to initiate plans if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you, and your ability to include multiple qualifying purchases into a single plan, will be at our discretion and will be based on a variety of factors such as your creditworthiness, the amount of the purchase(s), and your Account history.</p> <p>Plans cannot be cancelled after they have been set up but you can choose to pay them early by paying the New Balance shown on your most recent billing statement in full. If you pay a plan off early, you will not incur any future plan fees on that plan.</p>
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