



# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN  
Closing Date 08/17/18



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Account Ending 4-16007

**New Balance** **\$4,408.49**  
**Minimum Payment Due** **\$44.00**  
**Payment Due Date** **09/11/18<sup>‡</sup>**

<sup>‡</sup> **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 09/11/18, 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	15 years	\$9,217
\$156	3 years	\$5,604 (Savings = \$3,613)

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

➔ See page 2 for important information about your account.

**i** **Did you know?** You can use **Plan It** to split up large purchases and pay them off over time for a fixed monthly fee and no interest. Plus, still earn rewards on Plan It purchase amounts. Terms apply. Visit [americanexpress.com/payitplanit](http://americanexpress.com/payitplanit).

**To view your Delta SkyMiles® balance, visit [delta.com](http://delta.com)**

## Account Summary

Previous Balance \$418.65  
Payments/Credits -\$2,089.62  
New Charges +\$5,884.46  
Fees +\$195.00  
Interest Charged +\$0.00

**New Balance** **\$4,408.49**  
**Minimum Payment Due** **\$44.00**

Credit Limit \$11,000.00  
Available Credit \$6,591.51  
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.

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↓ 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  
**09/11/18**  
New Balance  
**\$4,408.49**  
Minimum Payment Due  
**\$44.00**

☐ 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 000440849000004400 13 H





## Platinum Delta SkyMiles® Credit Card

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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](http://ShopSmallNow.com)



## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$1,118.57
<b>Credits</b>	
BALAN NARAYANAN 4-16007	\$0.00
RAJ NARAYANAN 4-16031	-\$971.05
<b>Total Payments and Credits</b>	<b>-\$2,089.62</b>

### Detail

\*Indicates posting date

Payments	Amount
07/20/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$420.65
07/26/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$697.92
<b>Credits</b>	<b>Amount</b>
07/28/18 RAJ NARAYANAN THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$181.92
07/28/18 RAJ NARAYANAN THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$41.56
08/01/18 RAJ NARAYANAN THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$11.46
08/10/18 RAJ NARAYANAN THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$65.29
08/10/18 RAJ NARAYANAN THE HOME DEPOT VAN NUYS CA 800-654-0688	-\$57.62
08/16/18 RAJ NARAYANAN LUMBER LIQUIDATORS NORTH HILLS CA FLOOR COVERING STORE	-\$613.20

## New Charges

### Summary

	Total
BALAN NARAYANAN 4-16007	\$477.55
MANGLAM NARAYANAN 4-15017	\$354.37
RAM NARAYANAN 4-12022	\$89.99
RAJ NARAYANAN 4-16031	\$4,962.55
<b>Total New Charges</b>	<b>\$5,884.46</b>

Continued on reverse

## Detail

**BALAN NARAYANAN**

Card Ending 4-16007

				Amount
07/22/18	THE HINDU TEMPLE SOCIE THE HINDU TEMPL CHARITABLE ORG	FLUSHING	NY	\$10.00
08/08/18	Vonage.Com AMERICA 1089595709 07733	866-243-4357	NJ	\$40.55
08/08/18	STILLWATER INSURANCE SER 0284 800-849-6140	JACKSONVILLE	FL	\$427.00

**MANGLAM NARAYANAN**

Card Ending 4-15017

				Amount
07/27/18	QVC*520022051701* CONSUMERPROD	800-367-9444	PA	\$27.17
07/29/18	QVC*520070029301* CONSUMERPROD	800-367-9444	PA	\$38.51
08/04/18	QVC*520261767201* CONSUMERPROD	800-367-9444	PA	\$29.79
08/06/18	HSNI TV 001525727194 33729 ORIGAMI FOLDING CLOSET&C	800-284-3900	FL	\$95.86
08/06/18	HSNI TV 001525727250 33729 ORIGAMI FOLDING CLOSET&C	800-284-3900	FL	\$95.86
08/11/18	HSNI TV 001526617140 33729 KORRES OLIVE OIL BODY CR	800-284-3900	FL	\$38.39
08/13/18	HSNI TV 001526912215 33729 AD MY MAGGIES MAGNETS	800-284-3900	FL	\$28.79

**RAM NARAYANAN**

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

				Amount
08/16/18	SURATI FARSAN MART 00-08032633680 RESTAURANT	ARTESIA	CA	\$22.95
08/17/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$67.04

**RAJ NARAYANAN**

Card Ending 4-16031

				Amount
07/18/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$2.00
07/18/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$1.00
07/21/18	THE HOME DEPOT 800-654-0688	VAN NUYS	CA	\$65.51
07/21/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$1.25
07/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA	\$8.52
07/23/18	LA BREA SINCLAIR 000000000395045 3239335122	LOS ANGELES	CA	\$59.33
07/23/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$103.81

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**Detail Continued**

				<b>Amount</b>
07/23/18	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$14.41
07/24/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$152.91
07/24/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$264.77
07/24/18	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$16.41
07/25/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00
07/26/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$59.64
07/26/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$45.87
07/26/18	ANDY GUMP INC 084870017256339 6619773842	SANTA CLARITA	CA	\$121.57
07/27/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$238.53
07/28/18	SUNSET 5 913-221-2000	LOS ANGELES	CA	\$13.99
07/28/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.25
07/28/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$0.50
07/30/18	9640 AMC ONLINE 888-440-4262	LEAWOOD	KS	\$19.95
07/31/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$14.23
08/01/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$103.17
08/02/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
08/02/18	THE HOME DEPOT 6654 HOME SUPPLY WAREHOUSE	BURBANK	CA	\$502.58
08/02/18	CHEVRON 0095560/CHEVRON SERVICE STN	GLENDALE	CA	\$68.28
08/04/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.50
08/06/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$90.88
08/07/18	JOE CHAVEZ AUTOMATIC 00891292 0000891342 CONTRACTORS	SYLMAR	CA	\$790.00
08/07/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$14.06
08/08/18	THE HOME DEPOT 800-654-0688	BURBANK	CA	\$175.84
08/09/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$82.03
08/10/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$61.62
08/13/18	LUMBER LIQUIDATORS FLOOR COVERING STORE	NORTH HILLS	CA	\$921.55

Continued on reverse

**Detail Continued**

				<b>Amount</b>
08/14/18	THE HOME DEPOT 800-654-0688	NORTH HOLLYWOOD	CA	\$78.45
08/15/18	LUMBER LIQUIDATORS FLOOR COVERING STORE	NORTH HILLS	CA	\$843.15

**Fees**

			<b>Amount</b>
08/17/18	BALAN NARAYANAN	ANNUAL MEMBERSHIP FEE	\$195.00
<b>Total Fees for this Period</b>			<b>\$195.00</b>

**Interest Charged**

			<b>Amount</b>
<b>Total Interest Charged for this Period</b>			<b>\$0.00</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.

**2018 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
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.

	<b>Transactions Dated</b>		<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
	<b>From</b>	<b>To</b>			
Purchases	03/03/2001		16.25% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001		26.99% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate