



# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN  
Closing Date 12/17/18



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Account Ending 4-16007

<b>New Balance</b>	<b>\$2,447.21</b>
<b>Minimum Payment Due</b>	<b>\$89.00</b>
<b>Payment Due Date</b>	<b>01/11/19<sup>‡</sup></b>

<sup>‡</sup> **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 01/11/19, 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	9 years	\$4,499

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 a notice that your APR will be increased to the Penalty Rate.**

## 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](http://americanexpress.com/loanoffer20)

**Delta SkyMiles®**  
Miles Earned this Period

**2,381**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

## Account Summary

Previous Balance	\$1,689.31
Payments/Credits	-\$1,689.31
New Charges	+\$2,381.58
Fees	+\$27.00
Interest Charged	+\$38.63

<b>New Balance</b>	<b>\$2,447.21</b>
<b>Minimum Payment Due</b>	<b>\$89.00</b>

Credit Limit	\$11,000.00
Available Credit	\$8,552.79
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)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-257-0770	1-800-472-9297

See Page 2 for additional information.

Continued on page 3

↓ 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	<b>01/11/19</b>
New Balance	<b>\$2,447.21</b>
Minimum Payment Due	<b>\$89.00</b>

☐ 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 000244721000008900 13 H





# Platinum Delta SkyMiles® Credit Card

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## 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>	-\$1,689.31
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$1,689.31</b>

#### Detail

\*Indicates posting date

Payments	Amount
12/16/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,689.31

### New Charges

#### Summary

	Total
BALAN NARAYANAN 4-16007	\$427.43
MANGLAM NARAYANAN 4-15017	\$326.36
RAM NARAYANAN 4-12022	\$238.06
RAJ NARAYANAN 4-16031	\$1,389.73
<b>Total New Charges</b>	<b>\$2,381.58</b>

#### Detail



**BALAN NARAYANAN**  
Card Ending 4-16007

	Amount
11/26/18 MAXWELL PLUMBING 930553420128696 BAYSIDE NY (718)279-4441	\$381.06
12/06/18 RELIANCE COMMUN Reliance Commun 2122231992 NEW YORK NY	\$5.33
12/08/18 Vonage.Com AMERICA 1094847695 07733 866-243-4357 NJ	\$41.04



**MANGLAM NARAYANAN**  
Card Ending 4-15017

	Amount
11/18/18 QVC*523349115201* CONSUMERPROD 800-367-9444 PA	\$106.60
11/22/18 QVC*523517053701*1OF6 CONSUMERPROD 800-367-9444 PA	\$10.46
11/23/18 HSN TV 001550285983 33729 ST. JUDE HOSPITAL \$5 DON 800-284-3900 FL	\$5.00

Continued on reverse

## Detail Continued

				Amount
11/24/18	HSNI TV 001550285554 33729 HP 63 COLOR/BLK INK COMB	800-284-3900	FL	\$53.30
11/24/18	HSNI TV 001550285418 33729 HP OFFICEJET 5255 PRINTE	800-284-3900	FL	\$53.30
11/24/18	QVC*523555727401* CONSUMERPROD	800-367-9444	PA	\$19.17
11/26/18	HSNI TV 001551151482 33729 HAIRLESS BY NUBRILLIANCE	800-284-3900	FL	\$21.27
11/26/18	HSNI TV 001551159699 33729 B+H TORCHLIGHTELITEEXTRE	800-284-3900	FL	\$21.27
12/09/18	HSNI TV 001555427240 33729 SLINKY LACE TRIM TUNIC &	800-284-3900	FL	\$35.99



## RAM NARAYANAN

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

				Amount
11/19/18	POSTMATES PANINI KABOB 8778877815	SAN FRANCISCO	CA	\$21.85
11/22/18	POSTMATES PIZZA ALLA V 8778877815	SAN FRANCISCO	CA	\$27.35
11/26/18	POSTMATES 421D5 PANINI 8778877815	SAN FRANCISCO	CA	\$13.98
11/29/18	POSTMATES 421D5 PANINI 8778877815	SAN FRANCISCO	CA	\$13.98
11/30/18	POSTMATES 421D5 FIRENZ 8778877815	SAN FRANCISCO	CA	\$17.50
12/02/18	POSTMATES 421D5 SOUTH 8778877815	SAN FRANCISCO	CA	\$17.68
12/06/18	POSTMATES 421D5 PANINI 8778877815	SAN FRANCISCO	CA	\$15.28
12/08/18	POSTMATES 421D5 THE HA 8778877815	SAN FRANCISCO	CA	\$17.78
12/11/18	POSTMATES 421D5 FROMAN 8778877815	SAN FRANCISCO	CA	\$23.27
12/12/18	POSTMATES 421D5 FROMAN 8778877815	SAN FRANCISCO	CA	\$26.83
12/15/18	POSTMATES 421D5 FROMAN 8778877815	SAN FRANCISCO	CA	\$24.64
12/15/18	POSTMATES 421D5 THE HA 8778877815	SAN FRANCISCO	CA	\$17.92



## RAJ NARAYANAN

Card Ending 4-16031

				Amount
11/17/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$28.05
11/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA	\$8.52
11/26/18	SYED RASHEED, MD CLINICAL PSYCH CONSUL squareup.com/receipts	Teaneck	NJ	\$15.45
11/29/18	SYED RASHEED, MD @GARDEN STATE COUNSEL GOODS/SERVICES	Wayne	NJ	\$15.45



## Platinum Delta SkyMiles® Credit Card

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### Detail Continued

				Amount
11/29/18	9640 AMC ONLINE 888-440-4262	LEAWOOD	KS	\$19.95
12/01/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
12/06/18	PAYPAL *WATERLESS 4029357733	4029357733	CA	\$140.00
12/07/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$908.14
12/09/18	MICROSOFT *MICROSOFT *OFFICE 365 DIRECT MKTG INTERNET	REDMOND		\$106.61
12/12/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00
12/13/18	ANDY GUMP INC 084870017256339 6619773842	SANTA CLARITA	CA	\$121.57

### Fees

			Amount
12/11/18	BALAN NARAYANAN	Late Payment Fee	\$27.00
<b>Total Fees for this Period</b>			<b>\$27.00</b>

### Interest Charged

		Amount
12/17/18	Interest Charge on Purchases	\$38.63
<b>Total Interest Charged for this Period</b>		<b>\$38.63</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

		Amount
Total Fees in 2018		\$222.00
Total Interest in 2018		\$38.63

### 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)	\$2,757.13	\$38.63

Continued on reverse

**Interest Charge Calculation Continued**

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			
Cash Advances	03/03/2001		27.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$38.63</b>

(v) Variable Rate

**Miles Earned**

SkyMiles® Account Number: XXXXXX0331

	Current Period	Year to Date
Miles Earned for Eligible Purchases	2,381	36,575
Total Bonus Miles Earned and Adjustments*	0	10,071
<b>Total Miles Earned</b>	<b>2,381</b>	<b>46,646</b>

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 \$36,568.00. Terms and Conditions apply. For details, please visit [americanexpress.com/deltaplatinum](https://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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## Penalty APR Notice

You have triggered the Penalty Annual Percentage Rate (*APR*) on your account. The Penalty APR is currently **29.99%**, which is based on the Prime Rate plus 25.99% (not to exceed 29.99%). The Penalty APR is being imposed because of your late payment(s). This change will impact your account as follows:

**Transactions made on or after 01/05/2019:** As of 02/15/2019, the Penalty APR will apply to these transactions. We will review your Account every 6 months after the Penalty APR is applied. Each of these 6 months is a review period. Please note the first review period may be shorter than 6 months. If you make timely payments and have no returned payments during an entire review period, the Penalty APR will cease to apply on the first day of the billing period following that review.

**Transactions made before 01/05/2019:** Current rates will continue to apply to these transactions.







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