



# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN  
Closing Date 11/16/18



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Account Ending 4-16007

<b>New Balance</b>	<b>\$1,689.31</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>
<b>Payment Due Date</b>	<b>12/11/18<sup>‡</sup></b>

<sup>‡</sup> **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 12/11/18, 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	7 years	\$2,744
\$60	3 years	\$2,155 (Savings = \$589)

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

See page 2 for important information about your account.

## 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

**1,692**

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

## Account Summary

Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$1,689.31
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$1,689.31</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>

Credit Limit	\$11,000.00
Available Credit	\$9,310.69
Cash Advance Limit	\$2,200.00
Available Cash	\$2,200.00
Days in Billing Period:	30

## 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.

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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  
**12/11/18**

New Balance  
**\$1,689.31**

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 000168931000003500 13 H

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# Platinum Delta SkyMiles® Credit Card

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Account Ending 4-16007



## ON NOV 24, WE'RE ALL FOR SMALL.

Every local shop adds something special to your community. That's why American Express founded Small Business Saturday® — because when neighborhoods thrive, we all do. So on Nov 24, let's get up, get out, and Shop Small®.

Learn more at [ShopSmall.com](http://ShopSmall.com).



## New Charges

### Summary

	Total
BALAN NARAYANAN 4-16007	\$141.04
MANGLAM NARAYANAN 4-15017	\$134.01
RAM NARAYANAN 4-12022	\$417.42
RAJ NARAYANAN 4-16031	\$996.84
<b>Total New Charges</b>	<b>\$1,689.31</b>

### Detail



#### BALAN NARAYANAN

Card Ending 4-16007

	Amount
11/08/18 Vonage.Com AMERICA 1093564528 07733	\$41.04
11/13/18 NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	\$100.00



#### MANGLAM NARAYANAN

Card Ending 4-15017

	Amount
10/23/18 QVC*522457903701* CONSUMERPROD	\$88.20
10/29/18 QVC*522606790601* CONSUMERPROD	\$45.81



#### RAM NARAYANAN

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

	Amount
10/22/18 POSTMATES BOSSA NOVA B 8778877815	\$24.88
10/27/18 POSTMATES THE SHAWARMA 8778877815	\$26.14
10/28/18 POSTMATES THE SHAWARMA 8778877815	\$30.12
10/29/18 POSTMATES FRANKIES ON 8778877815	\$25.13
10/30/18 POSTMATES FRANKIES ON 8778877815	\$25.13
11/03/18 POSTMATES UNLIMITED YR 8778877815	\$95.88
11/04/18 POSTMATES PANINI KABOB 8778877815	\$26.17

Continued on reverse

## Detail Continued

				Amount
11/04/18	POSTMATES PANINI KABOB 8778877815	SAN FRANCISCO	CA	\$31.20
11/04/18	POSTMATES TIP 8778877815	SAN FRANCISCO	CA	\$2.51
11/06/18	POSTMATES THE HALAL GU 8778877815	SAN FRANCISCO	CA	\$19.52
11/09/18	POSTMATES THE HALAL GU 8778877815	SAN FRANCISCO	CA	\$31.59
11/11/18	POSTMATES THE HALAL GU 8778877815	SAN FRANCISCO	CA	\$19.81
11/13/18	POSTMATES PANINI KABOB 8778877815	SAN FRANCISCO	CA	\$20.75
11/15/18	POSTMATES WANGS TAVERN 8778877815	SAN FRANCISCO	CA	\$38.59

**RAJ NARAYANAN**

Card Ending 4-16031

				Amount
10/18/18	HOLLYWOOD WHOLESALE ELEC 9489071072096 (323)871-1818	LOS ANGELES	CA	\$25.38
10/18/18	ANDY GUMP INC 084870017256339 6619773842	SANTA CLARITA	CA	\$121.57
10/18/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$22.08
10/20/18	PANDA EXPRESS FAST FOOD RESTAURANT	HOLLYWOOD	CA	\$10.29
10/20/18	CVS/PHARMACY #09624 000009624 8007467287	HOLLYWOOD	CA	\$4.19
10/22/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$372.81
10/23/18	SYED RASHEED, MD CLINICAL PSYCH CONSUL squareup.com/receipts	Teaneck	NJ	\$15.45
10/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA	\$8.52
10/23/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$57.39
10/24/18	BONANZA TRADE AND SUPPLY BONANZA TRADE 818-765-6577	NORTH HOLLYWOOD	CA	\$94.94
10/29/18	9640 AMC ONLINE 888-440-4262	LEAWOOD	KS	\$19.95
11/01/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.75
11/01/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
11/01/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$33.91
11/02/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$35.43
11/03/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$6.78
11/07/18	FIG AND 7TH AMJW388801 AMJW 4076810101	LOS ANGELES	CA	\$2.50
11/12/18	USPS.COM MOVER'S GUIDE 670178000 8002383150	800-238-3150	TN	\$1.00
11/12/18	BONANZA TRADE AND SUPPLY BONANZA TRADE 818-765-6577	NORTH HOLLYWOOD	CA	\$15.82

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### Detail Continued

				Amount
11/13/18	FEDEX# 920318434577 920318434577 FedEx #1-800-622-1147 Non Transportation FedEx #1-800-622-1147	MEMPHIS	TN	\$1.52
11/15/18	ANDY GUMP INC 084870017256339 6619773842	SANTA CLARITA	CA	\$121.57

### 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		16.50% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001		27.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

**Miles Earned**

SkyMiles® Account Number: XXXXXX0331



	Current Period	Year to Date
Miles Earned for Eligible Purchases	1,692	34,194
Total Bonus Miles Earned and Adjustments*	0	10,071
<b>Total Miles Earned</b>	<b>1,692</b>	<b>44,265</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 \$34,186.00. 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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Get premium credit monitoring, identity protection and resolution services. Exclusively for American Express® Card Members.

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Welcomed**

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cocopari.com**

**Tawkify.com**

The affordable, full-service matchmaking alternative to dating apps. We find, pre-screen & plan dates for you with quality candidates monthly.

**844-494-7280**

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 2 of your statement or the number that is on the back of your Card.