

#### Platinum Card®

RAJ NARAYANAN Closing Date 01/19/18



Account Ending 5-67005

New Balance \$236.58 Amount Due \$179.58

Payment Due Date 02/13/18<sup>‡</sup>

<sup>‡</sup> Late Payment Warning: If we do not receive your payment by the Payment Due Date of 02/13/18, you may have to pay a late fee of up to \$38.00.

- See page 2 for important information about your account.
- i Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.
- Learn how to take advantage of your Pay Over Time feature on page 11
- Your billing inquiry is under investigation. No payment on the amount under review of \$57.00 is required at this time. To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.
- (i) Effective February 1, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.
- (i) We want to let you know that starting on 2/8/2018, we'll be making some changes to simplify the way your transaction details are displayed in your paper statement. You can continue to view the full details of each transaction when you log into your account at americanexpress.com.

Continued on page 3

### **Membership Rewards® Points**

Available and Pending as of 12/31/17

42,709

For up to date point balance and full program details, visit membershiprewards.com

### **Account Summary**

Pay In Full Portion	
Previous Balance	\$359.12
Payments/Credits	-\$2,155.36
New Charges	+\$2,032.82
Fees	+\$0.00
New Balance =	\$236.58
Pay Over Time Portion Previous Balance	\$0.00

Previous Balance		\$0.00
Payments/Credits		-\$3,103.67
New Charges		+\$3,103.67
Fees		+\$0.00
Interest Charged		+\$0.00
New Balance	=	\$0.00
Minimum Due		\$0.00

Account Total Previous Balance Payments/Credits	<b>\$359.12</b> -\$5,259.03
New Charges Fees	+\$5,136.49 +\$0.00
Interest Charged	+\$0.00
New Balance	\$236.58

Days in Billing Period: 31

### **Customer Care**



**Customer Care** Pay by Phone 1-800-525-3355 1-800-472-9297

See Page 2 for additional information.

 $\downarrow$  Please fold on the perforation below, detach and return with your payment  $\downarrow$ 







### **Account Ending 5-67005**

Enter 15 digit account # on all payments.
Make check payable to American Express.

RAJ NARAYANAN 8 HEATHER LN GLEN ROCK NJ 07452

Payment Due Date 02/13/18

Amount Due **\$179.58** 

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

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. The method we use to figure the ADB and interest results in daily compounding of interest.

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Sign & Travel and Extended Payment Option) if you pay the Account Total New Balance by the due date each month.

**Foreign Currency Charges**: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.



**Customer Care & Billing Inquiries International Collect** Large Print & Braille Statements **Express Cash** 

1-800-525-3355

1-954-473-2123 1-800-525-3355

**Hearing Impaired** 

**TTY:** 1-800-221-9950 FAX: 1-800-695-9090

1-800-CASH-NOW In NY: 1-800-522-1897

Website: american express.com

**Customer Care** & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

**Payments** P.O. BOX 1270 NEWARK NJ 07101-1270

### Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address	
ı	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

### Pay Your Bill with AutoPay

Avoid late fees

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



### Platinum Card®

RAJ NARAYANAN Closing Date 01/19/18



Account Ending 5-67005

### **Earn Rewards Faster**

When you add Additional Card Members to your account, you earn rewards for their purchases the same way you do for your own. Terms and fees may apply.



Go to americanexpress.com/AdditionalCard4

<b>Payments</b>	and	<b>Credits</b>
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### **Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,233.36	-\$2,587.81	-\$3,821.17
Credits	-\$922.00	-\$515.86	-\$1,437.86
Total Payments and Credits	-\$2,155.36	-\$3,103.67	-\$5,259.03

Detail	*Indicates posting date				♦ - denotes Pay Over Time activity
Payments					For more information, visit americanexpress.com/payovertimeinfo Amount
12/19/17*	PAYMENT RECEIVED - TH	HANK YOU			-\$241.75
12/22/17*	ONLINE PAYMENT - THA	NK YOU			-\$285.22
12/30/17*	ONLINE PAYMENT - THA	NK YOU			-\$434.73
01/08/18*	ONLINE PAYMENT - THA	NK YOU			-\$548.54
01/13/18*	PAYMENT RECEIVED - TH				-\$1,642.55
01/18/18*	ONLINE PAYMENT - THA				-\$668.38
Credits	ONE INC.				Amount
12/22/17	UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: CHENNAI/MADRAS  Ticket Number: 0162926 Passenger Name: NARA Document Type: UPGRA	YANAN /MILEAGEPLUS BU	Carrier: Al UA YY YY YY Date of Dep	Class: 00 00 00 00 00 arture: 12/19	-\$600.00
12/26/17	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC				-\$54.29
12/27/17	AMAZON MKTPLACE PN AMZN.COM/BILL WA DIRECT MKTG MISC				-\$27.52
12/27/17	AMAZON VIDEO ON DEN AMZN.COM/BILL WA DIRECT MKTG INTERNET				-\$24.57
01/01/18	UBER HELP.UBER.COM CA 8005928996				-\$31.97

Detail (	Continued *Indicates posting date	
		Amount
01/01/18	PARTY CITY 000005745	-\$50.20
	PARAMUS NJ	
	9734538600	
	Description Price MISC RETAIL \$50.20	
01/01/18	UBER	-\$3.39
01/01/10	HELP.UBER.COM CA	43.37
	8005928996	
01/02/18	AMAZON MKTPLACE PMTS	-\$19.99
	AMZN.COM/BILL WA	******
	DIRECT MKTG MISC	
01/02/18	THE HOME DEPOT #0959	-\$137.87 ♦
	PATERSON NJ	
	800-654-0688	
	EXTENDED PAYMENT OPTION	
01/04/18	AMAZON MKTPLACE PMTS	-\$27.52
	AMZN.COM/BILL WA	
	DIRECT MKTG MISC	
01/07/18	CVS PHARMACY	-\$28.55
	GLEN ROCK NJ	
	8007467287	
01/10/18	THE HOME DEPOT #0959	-\$137.87 ♦
	PATERSON NJ 800-654-0688	
01/11/18	EXTENDED PAYMENT OPTION THE HOME DEPOT 959	¢240.12.4
01/11/18	PATERSON NJ	-\$240.12 ♦
	HOME SUPPLY WAREHOUSE	
	EXTENDED PAYMENT OPTION	
01/11/18	UBER	-\$6.46
01/11/10	HELP.UBER.COM CA	<b>\$</b> 0.⊤0
	8005928996	
01/15/18	STAPLES 00243	-\$8.76
	HOLLYWOOD CA	1-1
	00243000397705 90028	
	ENVELOPE PULL & SEAL #10 -100	
01/19/18	WWW.SHIPNEX.COM	-\$38.78
	212-685-3025 NY	
	212-685-3025	

### **New Charges**

**Summary** 

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$2,032.82	\$3,103.67	\$5,136.49

Detail  $\blacklozenge$  - denotes Pay Over Time activity

> For more information, visit american express. com/payover time info



**RAJ NARAYANAN** Card Ending 5-67005

				Amount
12/19/17	WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$19.99
	DIRECT MKTG INTERNET			
12/19/17	WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$2.99
	DIRECT MKTG INTERNET			

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Account Ending 5-67005

				_
				Amount
12/19/17	USPS PO 3384000754 001384420 8002758777	TENAFLY	NJ	\$6.65
	Description Price POST SVCS GO \$6.65			
12/20/17	WWW.SHIPNEX.COM	212-685-3025	NY	¢16.07
2/20/17	212-685-3025	212-063-3023	INT	\$16.87
2/20/17	eFAX.COM SERVICES	800-958-2983	CA	¢10.01
12/20/17	INTERNET SVC	000-930-2903	CA	\$10.91
12/20/17	MTA EWRLOTPOF/PF 0029	NEWARK	NJ	¢0.00
12/20/17	888-250-8277	INEVVAIN	INJ	\$8.00
	Description			
	PARKING FEES			
12/21/17	WWW.SHIPNEX.COM	212-685-3025	NY	\$16.54
	212-685-3025			
12/21/17	GEICO AUTO	(800)841-3000	DC	\$85.90
	INSURANCE			
12/21/17	EXXONMOBIL 4797	GLEN ROCK	NJ	\$34.77
	201-444-7730			
	Description			
	GAS/SERVICES	2.2.4.4.5		
12/22/17	TARGET	PARAMUS	NJ	\$106.86
	DISCOUNT STORE			
	EXTENDED PAYMENT OPTION			
12/24/17	UBER *TRIP XE445	HELP.UBER.COM	CA	\$2.31
	HELP.UBER.COM			
12/24/17	UBER *TRIP C7RFB	HELP.UBER.COM	CA	\$4.67
	HELP.UBER.COM			
12/24/17	UBER *TRIP JQVFJ	HELP.UBER.COM	CA	\$6.67
	HELP.UBER.COM			
12/24/17	UBER *TRIP A3NBP	HELP.UBER.COM	CA	\$4.61
	HELP.UBER.COM			
12/24/17	UBER *TRIP TFX3F	HELP.UBER.COM	CA	\$4.08
	HELP.UBER.COM			
12/25/17	SIMPLISAFE.COM 5429BOSTON MA			\$24.99
12/25/17	UBER *TRIP BAQEO	HELP.UBER.COM	CA	\$4.61
	HELP.UBER.COM			
12/25/17	UBER *TRIP WU65U	HELP.UBER.COM	CA	\$8.26
	HELP.UBER.COM			
12/25/17	UBER *TRIP CT5JB	HELP.UBER.COM	CA	\$13.10
	HELP.UBER.COM			
12/26/17	WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$0.99
	DIRECT MKTG INTERNET			·
12/27/17	AMAZON VIDEO ON DEMAND	AMZN.COM/BILL	WA	\$6.40
	DIGITAL			
12/27/17	USPS PO 3371710696 001433574	GLEN ROCK	NJ	\$6.10
	8002758777			
	Description Price			
	POST SVCS GO \$6.10			
12/27/17	ULINE SHIP SUPPLIES	800-295-5510	WI	\$366.29 ◀
	RAJ 53158			
	EXTENDED PAYMENT OPTION			
12/28/17	WWW.SHIPNEX.COM	212-685-3025	NY	\$16.87
	212-685-3025			
12/28/17	WWW.SHIPNEX.COM	212-685-3025	NY	\$16.54
	212-685-3025			

Detail	Continued		V -	denotes Pay Over Time activity
				Amount
12/28/17	THE HOME DEPOT 800-654-0688	BLOOMFIELD	NJ	\$413.61 ◆
	EXTENDED PAYMENT OPTION			
12/28/17	LUKOIL  Arrival Date  12/28/17  00000000  LODGING	FAIR LAWN Ire Date 7	NJ	\$39.24
12/28/17	BURGER KING 973-325-9334 Description FAST FOOD RESTAURAN	WEST ORANGE	NJ	\$1.59
12/29/17	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$38.78
12/29/17	KIMS SUSHI squareup.com/receipts	West Orange	NJ	\$21.36
12/29/17	WENDY'S 2013680031 Description Price FAST FOOD REST. \$7.04	PARAMUS	NJ	\$7.04
12/30/17	PARTY CITY 000005745 9734538600 Description Price MISC RETAIL \$51.26	PARAMUS	NJ	\$51.26
12/31/17	WOROCO 0000 732-319-7841 Description GAS/SERVICES	FAIR LAWN	NJ	\$41.93
12/31/17	BURGER KING 973-325-9334 Description FAST FOOD RESTAURAN	WEST ORANGE	NJ	\$3.61
01/01/18	UBER *TRIP 6SOLH HELP.UBER.COM	HELP.UBER.COM	CA	\$11.99
01/01/18	UBER *TRIP KXQIW HELP.UBER.COM	HELP.UBER.COM	CA	\$31.97
01/01/18	BOURBON STREET GRILL O 0001 917-526-8356 Description GENERAL MERCH	PARAMUS	NJ	\$10.85
01/01/18	FINANCIER PATISSERIE 00236764035 (212) 344-5600	0336 NEW YORK	NY	\$25.53
01/01/18	FINELINE TECHNOLOGIES 069000042 6789690835 Description Price SPECIALTY RETAIL ST \$29.25	NORCROSS	GA	\$29.25
01/01/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$4.40
01/02/18	BP#3036928KOURKEN AMOCO 3036 201-652-9443 Description Unleaded Super	PARAMUS	NJ	\$20.69
01/03/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$22.75
01/03/18	BURLNGTON STORES6 6 609-387-7800 Description APPAREL/ACCESSORIES	PARAMUS	NJ	\$21.99

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	Continued			denotes Pay Over Time activity
				Amount
01/03/18	WENDY'S	PARAMUS	NJ	\$4.27
	2014579035 Description Price			
	FAST FOOD REST. \$4.27			
01/04/18	GOOGLE *GOOGLE STORAGE	855-836-3987	CA	\$19.99
01/01/10	SELLER			<b>413.33</b>
01/05/18	WENDY'S	PARAMUS	NJ	\$4.27
,,	2013680031			,
	Description Price			
	FAST FOOD REST. \$4.27			
01/05/18	INTERVAL INT	888-784-3447	FL	\$199.00
	INTERVAL INT			
	MIAMI, FL 888-784-3447			
	EXTENDED PAYMENT OPTION			
01/05/18	BUILT STRONG CONSTRUCTIO 0740	VAN NUYS	CA	\$250.00
01/03/16	800-899-5085	V/11/1013	CA	\$230.00
	Description			
	GENERAL CONTRACTORS			
	EXTENDED PAYMENT OPTION			
01/05/18	DUNKIN #355159 3551	FAIR LAWN	NJ	\$2.34
	973-523-4200			
	Description			
	FAST FOOD RESTAURAN	2.4752601		
01/05/18	THE HOME DEPOT 959	PATERSON	NJ	\$32.00
	HOME SUPPLY WAREHOUSE			
01/06/18	WENDY'S	PARAMUS	NJ	\$6.71
	2013680031 Description Price			
	FAST FOOD REST. \$6.71			
01/07/18	BURLNGTON STORES269 269	WAYNE	NJ	\$16.05
0.7077.0	609-387-7800			¥10.05
	Description			
	APPAREL/ACCESSORIES			
01/07/18	THE HOME DEPOT #0959	PATERSON	NJ	\$102.25
	800-654-0688			
	EXTENDED PAYMENT OPTION			
01/07/18	CVS PHARMACY	GLEN ROCK	NJ	\$26.10
	8007467287			
	PHARMACIES			
01/07/18	CVS PHARMACY	GLEN ROCK	NJ	\$28.76
	8007467287 PHARMACIES			
01/00/10	WWW.SHIPNEX.COM	212-685-3025	NY	¢10.00
01/08/18	212-685-3025	212-063-3023	INI	\$18.00
01/00/10	SYED RASHEED	Paramus	NJ	#1F 4F
01/08/18	squareup.com/receipts	i didilius	113	\$15.45
01/00/10	THE HOME DEPOT #0959	PATERSON	NJ	фг1.c2
01/08/18	800-654-0688	TATERSON	113	\$51.63
01/00/10	THE HOME DEPOT #0959	PATERSON	NJ	¢51.63
01/08/18	800-654-0688	TATERSON	113	\$51.63
01/00/10	WALGREENS	FAIR LAWN	NJ	#20.00
01/08/18	8002892273	I AIN LAWIN	Chi	\$20.00
	Description Price			
	PHARMACIES \$20.00			
01/08/18	WALGREENS	FAIR LAWN	NJ	\$12.63
	NONE 07410			
	PHARMACIES			

Dotan	Continued		V -	denotes Pay Over Time activity
	DETCHART	DADAANIS		Amount
01/08/18	PETSMART 888-839-9638 Description PETS/SUPPLIES/ACC	PARAMUS	NJ	\$28.98
01/08/18	PETSMART 888-839-9638 Description PETS/SUPPLIES/ACC	PARAMUS	NJ	\$40.15
01/08/18	DUNKIN #355159 3551 973-523-4200 Description FAST FOOD RESTAURAN	FAIR LAWN	NJ	\$2.55
01/08/18	TST* ROCK KITCHEN 300004961 2017571037 Description Price RESTAURANTS \$9.52	GLEN ROCK	NJ	\$9.52
01/09/18	A R BOX PACKAGING PRECISION APPAREL92806 COMMERCIAL EQUIP/SPLY EXTENDED PAYMENT OPTION	ANAHEIM	CA	\$438.00
01/09/18	AARON M PEDERSEN 0000 909-327-7426 Description HEATING/COOLER/PLUM EXTENDED PAYMENT OPTION	RIALTO	CA	\$225.00 •
01/09/18	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803 EXTENDED PAYMENT OPTION	LAVAL		\$238.16
01/09/18	ADVANCE AUTO PARTS #8944 8944 894402899301 07410 AUTO PARTS/ACCESSORIES	FAIRLAWN	NJ	\$4.57
01/10/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$18.00
01/10/18	UNION BANK RETAIL 2 UNION BANK RETA 858-457-6029 EXTENDED PAYMENT OPTION	SAN DIEGO	CA	\$550.00
01/11/18	C1 - DAILY 20180111-032132-107114 RESTAURANT	NEWARK	NJ	\$71.03
01/11/18	UBER *TRIP NATEC HELP.UBER.COM	HELP.UBER.COM	CA	\$22.21
01/11/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$5.93
01/11/18	K.S. 4000 INC 542929806595237 2133838450 Description Price AUTOMATED FUEL DISP \$61.29	LOS ANGELES	CA	\$61.29
01/12/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$13.71
01/12/18	CHICK-FIL-A #02703 00000000929950 3234642455	LOS ANGELES	CA	\$9.29
01/12/18	RALPHS #0721 000000721 8884373496 GROCERY STORES	CANOGA PARK	CA	\$6.27
01/13/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.25
01/13/18	THE HOME DEPOT 800-654-0688	FULLERTON	CA	\$57.00

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Account Ending 5-67005

	Continued		<b>Y</b>	denotes Pay Over Time activity
				Amount
01/13/18	EXXONMOBIL 9761 323-939-5209 Description GAS/SERVICES	LOS ANGELES	CA	\$12.13
01/13/18	ENTERPRISE RENTACAR LOS ANGELES 100282 Location Rental: LOS ANGELES CA Return: LOS ANGELES CA Agreement Number: D448834 Renter Name: NARAYANAN	LOS ANGELES Date 18/01/12 18/01/13	CA	\$33.92
01/14/18	FEDEX OFFICE 0000 900462 ES B&W S/S WHITE 8.5 X11	LOS ANGELES	CA	\$9.11
01/14/18	THE FLAME BROILER #101 0001 323-882-8221 Description GENERAL MERCH	WEST HOLLYWOO	CA	\$6.96
01/14/18	LAZ PARKING 670154 858-587-8888 Description LAZ PARKING 670154	LOS ANGELES	СА	\$2.50
01/14/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$37.33
01/14/18	STAPLES 00243 00243000728631 90028 ENVELOPE PULL & SEAL #10 -100 STAR SPANGLED FOREVER	HOLLYWOOD	СА	\$18.56
01/14/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$40.93
01/14/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$45.68
01/14/18	USPS.COM ONLINE SHIPPING 660427000 8002758777	WASHINGTON	DC	\$6.65
01/15/18	HOTELS.COM144590421185 144590421185 90006 LISA LITTLETON AVENTURA HOTEL,LOS ANGELES EXTENDED PAYMENT OPTION	HOTELS.COM	WA	\$214.50 ·
01/15/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$18.00
01/15/18	ABC FINANCIAL SERVICES ABC*CRUNCH FITNESS	NORTH LITTLE ROCK	AR	\$10.61
01/15/18	CARL'S JR 800-422-4141 Description CARLS JR 1100013	ANAHEIM	СА	\$5.39
01/15/18	SHAKEY'S #1 0459 323-463-1104 Description FAST FOOD RESTAURAN	LOS ANGELES	CA	\$12.90
01/15/18	STAPLES 00243 00243000233624 90028 STAPLES COPY SELECT 20/94 CASE SPLS 6OL POWERSTRIP 3FT WHITE	HOLLYWOOD	СА	\$79.25
01/15/18	USPS.COM ONLINE SHIPPING 660427000 8002758777	WASHINGTON	DC	\$6.65

Detail (	Continued			♦ - denotes Pay Over Time activity
				Amount
01/16/18	FEDEX INV 257963804 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000257963804 FedEx #1-800-622-1147	MEMPHIS	TN	\$40.07
01/16/18	AMAZON VIDEO ON DEMAND DIGITAL	AMZN.COM/BILL	WA	\$3.19
01/16/18	ROSCOES HOUSE OF CHICKEN 6500000094798 3239620276	LOS ANGELES	CA	\$48.02
01/16/18	WEHO STREET METERS 650000007789699 3238486513 Description Price PARKING LOTS/GARAGE \$0.25	WEST HOLLYWOOD	CA	\$0.25
01/17/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$51.49
01/17/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00
01/17/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$18.12
01/17/18	BLU JAM CAFE 592247 91403 592247	SHERMAN OAKS	CA	\$47.30
01/17/18	CABINET WHOLESALERS, I 714-693-1111	ANAHEIM	CA	\$40.00
01/18/18	CHI DYNASTY 084870052410321 CHI1328@HOTMAIL.COM	LOS ANGELES	CA	\$47.00
01/18/18	DUNKIN #355556 Q35 3555 551-265-3934 Description FAST FOOD RESTAURAN	LOS ANGELES	CA	\$4.18
01/19/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$18.00

Fees	
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	Amount
Total Fees for this Period	\$0.00
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# 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.

Account Ending 5-67005





2018 Fees and Interest Totals Year-to-Date		
	Amount	
Total Fees in 2018	\$0.00	
Total Interest in 2018	\$0.00	

### **Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

	Transactions	Transactions Dated		Balance Subject to	Interest Charge
	From	То	Percentage Rate	Interest Rate	
Extended Payment Option	09/08/2016		19.49% (v)	\$0.00	\$0.00
Select & Pay Later	04/06/2016		19.49% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					

### Information on Pay Over Time

#### There is no pre-set spending limit on your Card

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

#### Your Pay Over Time Limit is \$35,000.00

We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

### You are currently enrolled in the Extended Payment Option

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.