#### Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 05/17/18 **▲** DELTA

Account Ending 4-16007

New Balance	\$138.42
Minimum Payment Due	\$35.00

Payment Due Date 06/11/18<sup>‡</sup>

**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	5 months	\$143

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

See page 2 for important information about your account.

#### Delta SkyMiles®

Miles Earned this Period

634

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

#### **Account Summary**

\$3,054.72 -\$3,685.86 +\$769.56 +\$0.00
+\$0.00

New Balance	\$138.42	
Minimum Payment Due	\$35.00	
Credit Limit	\$11,000.00	
Available Credit	\$10,861.58	
Cash Advance Limit	\$200.00	
Available Cash	\$200.00	
Days in Billing Period: 31		

#### **Customer Care**



See Page 2 for additional information.

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







#### **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
06/11/18
New Balance
\$138.42
Minimum Payment Due
\$35.00

այլիակասներիցնեկիլուհիկիլիկոկակարկարհիրիցից

AMERICAN EXPRESS P.O. BOX 1270 NEWARK NJ 07101-1270 \$\_\_\_\_\_\_ Amount Enclosed

Check here if your address or phone number has changed.
Note changes on reverse side.

<sup>&</sup>lt;sup>‡</sup> Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 06/11/18, 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%.

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 deposit or other asset 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

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 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: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

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 (such as airlines) 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 Cash Advance at ATMs Inquiries

1-800-257-0770 **Hearing Impaired TTY:** 1-800-221-9950 1-336-393-1111 1-800-257-0770 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

P.O. BOX 1270 NEWARK NJ 07101-

#### Change of Address

- 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.

	<del>_</del>
Street Address	
- 1	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

#### Pay Your Bill with AutoPay

Avoid late fees Save time

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 Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 05/17/18



Account Ending 4-16007

Payments and Credits	
Summary	

			Total
Payments			-\$3,550.21
Credits			
BALANN	IARAYANAN 4-16007		\$0.00
MANGLA	AM NARAYANAN 4-15017		-\$71.70
RAJ NAR	AYANAN 4-16031		-\$63.95
Total Paym	ents and Credits		-\$3,685.86
Detail	*Indicates posting date		
Payments			Amount
04/17/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,054.72
04/22/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,000.00
04/24/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,130.53
05/08/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$102.96
05/10/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$262.00
Credits			Amount
04/29/18	MANGLAM NARAYANAN	QVC 800 367 9444 WEST CHESTER,PA	-\$21.29
		WEST CHESTER PA	
		515750863801, CREDIT	
04/29/18	MANGLAM NARAYANAN	QVC 800 367 9444 WEST CHESTER,PA	-\$25.21
		WEST CHESTER PA	
		515488834901, CREDIT	
05/01/18	MANGLAM NARAYANAN	QVC 800 367 9444 WEST CHESTER,PA	-\$25.20
		WEST CHESTER PA	
		515488834901, CREDIT	
05/03/18	RAJ NARAYANAN	THE HOME DEPOT	-\$3.80
		FULLERTON CA	
		800-654-0688	
05/14/18	RAJ NARAYANAN	THE HOME DEPOT #6616	-\$60.15
		LOS ANGELES CA	

New Charges	
Summary	

800-654-0688

	Total
BALAN NARAYANAN 4-16007	\$279.08
MANGLAM NARAYANAN 4-15017	\$259.78
RAJ NARAYANAN 4-16031	\$230.70
Total New Charges	\$769.56

#### **Detail**

	BALAN NARAYANAN Card Ending 4-16007			Foreign	
				Spend	Amount
04/26/18	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	888-288-6865	NJ		\$100.00

Detail	Contin	hau
Detail	COILLIII	ucu

				Foreign Spend	Amount
05/08/18	Vonage.Com AMERICA 1085427672 07733	866-243-4357	NJ	·	\$40.66
05/14/18	PORCELANOSA - RMSY WH 0906 201-995-1310	RAMSEY	NJ		\$138.42
	NGLAM NARAYANAN				
Lan	d Ending 4-15017			Foreign Spend	Amount
04/19/18	QVC*515488834901* CONSUMERPROD	800-367-9444	PA		\$50.41
04/21/18	HSNI TV 001504403411 33729 APRIL 2018 BBC 4PC SET	800-284-3900	FL		\$42.60
04/22/18	ESMERALDA S#5943279 www.esmeralda-psychic.com	UNITED KINGDOM	GB		\$29.00
04/25/18	QVC*515820274401*30F4 CONSUMERPROD	800-367-9444	PA		\$7.47
04/29/18	MANTRA RESTAURANT 00A6 201-342-8868	PARAMUS	NJ		\$46.00
05/05/18	QVC*517891682201* CONSUMERPROD	800-367-9444	PA		\$52.20
05/06/18	QVC*517007634501*20F4 CONSUMERPROD	800-367-9444	PA		\$9.18
05/06/18	QVC*517007634502*20F4 CONSUMERPROD	800-367-9444	PA		\$9.18
05/07/18	QVC*516125174201*30F4 CONSUMERPROD	800-367-9444	PA		\$13.74
E STATE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS	NARAYANAN				
L Card	d Ending 4-16031			Foreign Spend	Amount
04/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA		\$8.52
05/04/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA		\$24.99
05/09/18	PAYPAL*DB UPGRADE PAYPAL	4029357733	FR	114,86 European Union Euro	\$137.04
05/13/18	THE HOME DEPOT #6616	LOS ANGELES	CA	20.0	\$60.15

	Amount
Total Fees for this Period	\$0.00



BALAN NARAYANAN Closing Date 05/17/18



Account Ending 4-16007

#### **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	\$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 Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	03/03/2001	16.00% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001	26.74% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				

Miles Earned	<b>▲</b> DELTA
--------------	----------------

SkyMiles® Account Number: XXXXXX0331

	Current Period	Year to Date
Miles Earned for Eligible Purchases	634	15,018
Total Bonus Miles Earned and Adjustments*	0	46
Total Miles Earned	634	15,064

Remember, you can earn a Miles Boost® of 10,000 Medallion® Qualification Miles and 10,000 miles by reaching \$25,000 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 \$15,016.00. 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.

**▲** DELTA

BALAN NARAYANAN Closing Date 05/17/18

Account Ending 4-16007



# Martha Stewart Makes It Easy To Get Great Wine

Get 15 Wines from Martha's Curated Collection for Only \$6.60 per Bottle





#### **MARTHASTEWARTWINE.COM/AMEX**

Martha Stewart, one of America's most trusted lifestyle and food experts, has developed a collection of wine exclusively for American Express® Card Members.

- For a limited time, get 15 bottles of international wine from Martha Stewart's curated collection for just \$99 (\$190.36 value) when you pay with any American Express® Card from 05/01/18 to 07/01/18
- Includes shipping and a french-designed sommelier corkscrew (\$23.99 value) plus \$25 off your next purchase of \$75 or more
- Highlights include a 97-point Double Gold Medal-winning California Merlot, and a Gold Medal-winning Sauvignon Blanc (See marthastewartwine.com/AMEX to learn more about the wines)
- · Choose from all reds, all whites or the best of both
- This offer comes with no further obligation and a satisfaction guarantee



#### Finally, Online Wine Shopping Made Easy



Wine selection curated by Martha Stewart



Perfectly paired to your meal or moment



Delivered to your door in a few days



Love your wine or we'll replace it for free

### Martha | WINE CO.

# Order at MARTHASTEWARTWINE.COM/AMEX or call (888) 212-8197 and mention code MARTHA99

\*Terms and Conditions: Offer valid when you pay with any American Express Credit or Charge Card. Fulfillment of the offer is the sole responsibility of the participating American Express Merchant. Valid on purchases made on marthastewartwine.com/AMEX or when you call (888) 212-8197 and mention code MARTHA99. Offer includes complimentary shipping, packaged corkscrew, and a \$25 voucher off a subsequent purchase of \$75 or more. All orders are reviewed, accepted and fulfilled by licensed retail entities in the industry. Offer void where prohibited. Returns are eligible for store credit; restrictions apply. Visit marthastewartwine.com for shipping and returns policies and additional terms. Delivery not available to: AL, AK, HI, KY, MS, OK, RI, SD, UT. Excludes purchases made at third party websites. Must be 21 years or older to consume alcohol, please drink responsibly. Must be 21 to purchase and receive delivery of alcohol. POID: GARS:0001

## American Express® Cards Warmly Welcomed

#### PETCOMFORT™ BY WEATHERTECH®

A non-toxic feeding system designed specifically with your pet's health, safety and comfort in mind. Visit **PetComfort.com**.

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.