



Delta SkyMiles® Platinum

BALAN NARAYANAN
Closing Date 03/17/21
Account Ending 4-17005



p. 1/12

Customer Care: 1-800-257-0770
TTY: 1-800-221-9950
Website: americanexpress.com

New Balance **\$0.00**
Minimum Payment Due **\$0.00**
Payment Not Required

Delta SkyMiles®
Miles Earned this Period **1,634**

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

Account Summary

Previous Balance	\$109.33
Payments/Credits	-\$1,324.59
New Charges	+\$1,215.26
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$0.00
Minimum Payment Due	\$0.00

Credit Limit	\$16,500.00
Available Credit	\$16,500.00
Cash Advance Limit	\$3,300.00
Available Cash	\$3,300.00

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 12.**

American Express Has Your Back

During these times, American Express has your back. We're providing new ways to earn rewards for shopping, dining, and more. Create or visit your online account at americanexpress.com, or login to the Amex Mobile® App, to keep up-to-date with our latest news & enroll in Amex Offers curated just for you.

Have questions? You can contact us by using the phone number on the back of your card or online via Live Chat.

Congratulations! You saved with offers and benefits this statement period. Please refer to the Payments and Credits section of your statement. View all available offers and benefits when you log in to your online Card account at americanexpress.com



Payment Coupon
Do not staple or use paper clips



Pay by Computer
americanexpress.com/pbc



Pay by Phone
1-800-472-9297

Account Ending 4-17005

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

BALAN NARAYANAN
8 HEATHER LANE
GLEN ROCK NJ 07452

Payment Not Required

New Balance
\$0.00

Minimum Payment Due
\$0.00

See reverse side for instructions
on how to update your address,
phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

\$ _____
Amount Enclosed



0000349990878354010 000000000000000000 13 H

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. 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 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 on your Account. Call the Customer Care number on page 3 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.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: www.americanexpress.com

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

www.americanexpress.com

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

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.



Delta SkyMiles® Platinum

BALAN NARAYANAN
Closing Date 03/17/21



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Account Ending 4-17005



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Cash Advance at ATMs Inquiries

1-800-257-0770
1-336-393-1111
1-800-257-0770
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



Website: americanexpress.com

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

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

Payments and Credits

Summary

	Total
Payments	-\$1,264.65
Credits	
BALAN NARAYANAN 4-17005	-\$59.94
Total Payments and Credits	-\$1,324.59

Detail

*Indicates posting date

Payments	Amount
02/15/21* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$109.33
02/17/21* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$357.88
02/27/21* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$188.77
03/04/21* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$148.11
03/10/21* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$318.16
03/13/21* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$142.40
Credits	Amount
02/22/21 BALAN NARAYANAN DROPBOX SAN FRANCISCO Amex Offer Credit	-\$59.94

New Charges

Summary

	Total
BALAN NARAYANAN 4-17005	\$331.62
MANGLAM NARAYANAN 4-16015	\$550.40
RAM NARAYANAN 4-13020	\$161.21
RAJ NARAYANAN 4-16031	\$172.03
Total New Charges	\$1,215.26

Detail



BALAN NARAYANAN
Card Ending 4-17005

	Amount
02/15/21 DROPBOX*69STZRBWPKP1 4159867057 SAN FRANCISCO CA	\$119.88
02/15/21 NEW JERSEY E-Z PASS 888-288-6865 888-288-6865 NJ	\$110.00

Continued on reverse

Detail Continued

				Amount
02/24/21	QVC*545017939901*1OF3 CONSUMERPROD	800-367-9444	PA	\$13.06
03/06/21	QVC*545269149801* CONSUMERPROD	800-367-9444	PA	\$41.05
03/08/21	Vonage.Com AMERICA 1123244146 07733	866-243-4357	NJ	\$47.63

**MANGLAM NARAYANAN**

Card Ending 4-16015

				Amount
02/17/21	RIDGEWOOD VET #4014 0856 201-447-6000	RIDGEWOOD	NJ	\$100.21
02/17/21	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$36.32
02/17/21	WISH.COM 8002660172	SAN FRANCISCO	CA	\$2.85
02/21/21	WISH.COM 8002660172	SAN FRANCISCO	CA	\$0.75
02/23/21	DIAMOND ROCK SPRING WAT 43684555665292 RICH@DIAMONDROCK.COM	RIDGEFIELD PA	NJ	\$32.75
02/23/21	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$36.32
02/24/21	WISH.COM 8002660172	SAN FRANCISCO	CA	\$3.32
02/24/21	WISH.COM 8002660172	SAN FRANCISCO	CA	\$0.80
02/25/21	VETSOURCE PET RX&FOOD	877-738-4443	OR	\$24.19
02/27/21	HSNI TV 001727585468 33729 SSL 3PK MICROFIBER SHEET	800-284-3900	FL	\$61.26
03/01/21	USPS PO 3371710696 001433574 8002758777	GLEN ROCK	NJ	\$4.15
03/01/21	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$49.87
03/05/21	WISH.COM 8002660172	SAN FRANCISCO	CA	\$1.06
03/05/21	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$54.15
03/09/21	STAG HOUSE 436845557196291 33830 07452	GLEN ROCK	NJ	\$54.00
03/09/21	JTV 163236395 800-550-8393	800-550-8393	TN	\$31.98
03/10/21	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$56.42

**RAM NARAYANAN**

Card Ending 4-13020 Monthly Spending Limit: \$3,500

				Amount
03/06/21	CAR PROS KIA OF GLENDALE 00-0803644386 818-7451400	GLENDALE	CA	\$161.21



Detail Continued

Amount



RAJ NARAYANAN

Card Ending 4-16031

Amount

02/16/21	DELTA AIR LINES DELTA AIR LINES From: LOS ANGELES INTERN To: ATLANTA HARTSFIELD LOS ANGELES INTERN Ticket Number: 00624415714646 Passenger Name: WESTBAY/CALEB KENT Document Type: PASSENGER TICKET	ATLANTA		\$116.80
02/16/21	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060901232422 Passenger Name: NARAYANAN/RAM Document Type: ADDITIONAL COLLECTION	ATLANTA		\$11.20
02/21/21	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060901101470 Passenger Name: MORRIS/MIKHOL Document Type: ADDITIONAL COLLECTION	ATLANTA		\$11.20
02/28/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
03/02/21	BESTBUYCOM806429872273 50300009944 888-BESTBUY	RICHFIELD	MN	\$29.84

Fees

Amount

Total Fees for this Period	\$0.00
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Interest Charged

Amount

Total Interest Charged for this Period	\$0.00
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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 (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2021 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2021	\$0.00
Total Interest in 2021	\$0.00

Interest Charge Calculation

Days in Billing Period: 31

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	01/05/2019		14.50% (v)	\$0.00	\$0.00
Cash Advances	01/05/2019		25.24% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					

Miles Earned



SkyMiles® Account Number: XXXXXX0331

	Current Period	Year to Date
Miles Earned for Eligible Purchases	1,214	2,326
Total Bonus Miles Earned and Adjustments	420	859
Total Miles Earned	1,634	3,185

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	142
3X Miles at Delta	278
Total	420

**IMPORTANT NOTICES****Addition of Cell Phone Protection**

Effective April 1, 2021, if a cell phone listed on a wireless bill that is paid by an Eligible Account is Stolen or damaged, including a cracked screen, and the prior month's wireless bill was paid on the Eligible Account, you can be reimbursed for your repair or replacement costs for up to two (2) approved claims, for a maximum of \$800 per claim per 12-month period. A \$50 deductible will apply to all approved claims. Coverage is excess of those amounts not covered by any other insurance or indemnity. For more information about the benefit, please visit americanexpress.com/CPPTerms.

ID 13191

Fee Credit for Global Entry or TSA Pre✓®

Effective Immediately, either the Basic Card Member or Additional Card Member(s) on the same account are eligible to receive a statement credit when they use their eligible Card to pay for either a Global Entry (\$100) or TSA Pre✓ (up to \$85) application fee. Please note, there is only one (1) statement credit available per Card account. Card Members are eligible to receive one statement credit every 4 years for the application fee for Global Entry or every 4.5 years for TSA Pre✓ for a five-year membership when charged to their eligible Card through any Authorized Enrollment Provider. If approved for Global Entry, you will receive access to TSA Pre✓ at no additional charge. Additional Card Member(s) must use an eligible Additional Card in order for the account to receive the statement credit. For more information about the benefit terms and conditions, please visit americanexpress.com/us/expedite-your-travel.html or your online account.

ID 13192

IMPORTANT NOTICES continued

**IMPORTANT NOTICES continued****Notice of Important Changes to Your Account Terms**

We are making changes to your Account Terms referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change to your Account Terms can be found after the below summary chart.

Important Changes to Your Account Terms

We are changing the Penalty Annual Percentage Rate (APR) on your account. The following is a summary of the change that is being made to your account terms effective on **May 18, 2021**. For more detailed information, please see the reverse side of this page.

Revised Terms, as of May 18, 2021	
Penalty APR	29.99% This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if: 1) you make one or more late payments; or 2) your payment is returned by your bank. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account. How Long Will the Penalty APR Apply? If the penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

ID 13199

Please note, this notice does not indicate that you have triggered the penalty APR on your Account. If you do trigger the penalty APR on your Account, we will send you a separate notice.

See the reverse side and the following page for the Details of Changes to your Cardmember Agreement and additional information about our decision to increase the penalty APR on your account.

CMLENGDPRUS0005

IMPORTANT NOTICES continued**Details of Changes to Your Cardmember Agreement**

This notice amends your Cardmember Agreement (the "Agreement") as described below. Any terms in the Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please log into your account at americanexpress.com or call the number on the back of your Card.

Penalty APR and When it Applies

Effective **May 18, 2021**, we are amending the *Rates and Fees* table on page 1 of Part 1 of your Agreement by deleting the *Penalty APR and When it Applies* row and replacing it with the following:

Penalty APR and When it Applies	<p>29.99%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if:</p> <ol style="list-style-type: none"> 1) you make one or more late payments; or 2) your payment is returned by your bank. <p>We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account.</p> <p>How Long Will the Penalty APR Apply? If the penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.</p>
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How Rates and Fees Work

Effective **May 18, 2021**, we are amending the *Calculating APRs and DPRs* section of the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement by replacing the APRs and Daily Periodic Rates (DPRs) for Penalty with the following:

Calculating APRs and DPRs	Rate Description	Prime + Margin	APR	DPR
	Penalty	Prime + 26.74%*	29.99%	0.0822%
	*The variable penalty APR will not exceed 29.99%			

As described above, we are increasing the penalty APR on your account, and we want to explain why.

Reason for our decision

- Your penalty APR is lower than what you would receive if you applied for the same or similar American Express Card today.

**IMPORTANT NOTICES continued**

The creditor for this account is American Express National Bank.

Notice to U.S. Residents.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning American Express National Bank is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, D.C. 20006 (the "Bureau"). The federal agencies that administer compliance with this law concerning American Express Travel Related Services Company, Inc. are the Bureau (address above) and the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

If you have any questions, please call us at the number on the back of your card. You can also write to us at American Express, P.O. Box 981535, El Paso, TX 79998-1535.

IMPORTANT NOTICES continued**EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Notice of Important Changes to our Phone Numbers

We are making changes to the TTY (Teletype) phone numbers for our Hearing Impaired Card Members. Beginning in April 2021 we will discontinue our dedicated TTY phone numbers (1-800-221-9950, 1-623-707-4442, and 1-800-522-1897). We are available online at americanexpress.com via chat or through the Telecommunications Relay Service by dialing 711 and our Customer Care phone number.

Status Boost for Delta Platinum in 2021

In 2021, you can earn 25% more Medallion Qualification Miles (MQMs). Earn 12,500 MQMs for every \$25,000 you spend on purchases on your Platinum Card, up to 2 times. That's an additional 2,500 MQMs on top of the 10,000 MQMs you already earn with Status Boost in the calendar year.

Terms

Status Boost 25% Bonus in 2021 - Starting on January 1, 2021 through December 31, 2021 ("Purchase Period"), Delta SkyMiles® Platinum Card or Delta SkyMiles® Platinum Business Card Members that meet Status Boost's \$25,000 and \$50,000 purchase thresholds, will be awarded an additional 2,500 bonus Medallion Qualification Miles on top of the 10,000 MQMs they already earn as part of each purchase threshold (for a total of 12,500 MQMs per purchase threshold). Offer ends December 31, 2021. For full benefit terms, call the number on the back of your Card or visit www.delta.com/statusboost.