



Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN
Closing Date 06/15/18



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Account Ending 4-16007

New Balance **\$416.41**

Minimum Payment Due **\$35.00**

Payment Due Date **07/11/18[‡]**

‡ Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 07/11/18, 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	14 months	\$457

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 an Important Notice About Changes to Your Cardmember Agreement.

See Page 9 for Important information regarding benefits underwritten by AMEX Assurance Company.

Delta SkyMiles®

Miles Earned this Period

3,379

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

Account Summary

Previous Balance	\$138.42
Payments/Credits	-\$3,388.13
New Charges	+\$3,666.12
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$416.41**
Minimum Payment Due **\$35.00**

Credit Limit	\$11,000.00
Available Credit	\$10,583.59
Cash Advance Limit	\$200.00
Available Cash	\$200.00
Days in Billing Period:	29

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-800-257-0770
Pay by Phone 1-800-472-9297

See Page 2 for additional information.

↓ 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

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
07/11/18

New Balance
\$416.41

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 000041641000003500 13 H



Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN
Closing Date 06/15/18



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Account Ending 4-16007

Payments and Credits

Summary

	Total
Payments	-\$3,102.40
Credits	
BALAN NARAYANAN 4-16007	\$0.00
MANGLAM NARAYANAN 4-15017	-\$23.02
RAJ NARAYANAN 4-16031	-\$262.71
Total Payments and Credits	-\$3,388.13

Detail

*Indicates posting date



Payments	Amount
05/24/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,591.83
06/03/18* RAJ NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,510.57
Credits	Amount
06/14/18 MANGLAM NARAYANAN QVC*518276042101*CRED 800-367-9444 PA MISC/SPECIALTY RETAIL	-\$23.02
06/04/18 RAJ NARAYANAN THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$205.84
06/08/18 RAJ NARAYANAN THE HOME DEPOT ORANGE CA 800-654-0688	-\$56.87

New Charges

Summary

	Total
BALAN NARAYANAN 4-16007	\$240.66
MANGLAM NARAYANAN 4-15017	\$1,753.95
RAJ NARAYANAN 4-16031	\$1,671.51
Total New Charges	\$3,666.12

Detail

	BALAN NARAYANAN Card Ending 4-16007			Foreign Spend	Amount
06/07/18	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	888-288-6865	NJ		\$100.00
06/08/18	Vonage.Com AMERICA 1086814456 07733	866-243-4357	NJ		\$40.66
06/13/18	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	888-288-6865	NJ		\$100.00
	MANGLAM NARAYANAN Card Ending 4-15017			Foreign Spend	Amount
05/18/18	HSNI TV 001509196312 33729 IW FORTIFY DENTAL GEL KI	800-284-3900	FL		\$42.12

Continued on reverse

Detail Continued

				Foreign Spend	Amount
05/18/18	HSNI TV 001509205330 33729 SCA 5 ESSENTIALS DUAL PA	800-284-3900	FL		\$50.65
05/18/18	QVC*5182177169MULTLINE CONSUMERPROD	800-367-9444	PA		\$30.48
05/19/18	HSNI TV 001509392030 33729 JB PIERCED ROUNDSTUDEARR	800-284-3900	FL		\$24.47
05/19/18	JAGUAR LAND ROVER PARAMU 285 12345 07652 GENERIC PRODUCT OR SERVICE	PARAMUS	NJ		\$1,187.11
05/21/18	QVC*518276042101* CONSUMERPROD	800-367-9444	PA		\$32.97
05/26/18	QVC*515820274401*4OF4 CONSUMERPROD	800-367-9444	PA		\$7.47
05/31/18	RICHFIELD FARMS 0779 973-777-7535	CLIFTON	NJ		\$89.45
06/01/18	QVC*518547644901* CONSUMERPROD	800-367-9444	PA		\$78.86
06/02/18	QVC*518582634601* CONSUMERPROD	800-367-9444	PA		\$3.00
06/05/18	QVC*517007634502*3OF4 CONSUMERPROD	800-367-9444	PA		\$9.18
06/05/18	QVC*517007634501*3OF4 CONSUMERPROD	800-367-9444	PA		\$9.18
06/05/18	QVC*518656180201* CONSUMERPROD	800-367-9444	PA		\$118.25
06/06/18	QVC*516125174201*4OF4 CONSUMERPROD	800-367-9444	PA		\$13.74
06/06/18	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ		\$57.02



RAJ NARAYANAN

Card Ending 4-16031

				Foreign Spend	Amount
05/20/18	CHI DYNASTY 084870052410321 CHI1328@HOTMAIL.COM	LOS ANGELES	CA		\$57.10
05/21/18	CHICK-FIL-A #02703 000000000929950 3234642455	LOS ANGELES	CA		\$9.30
05/22/18	YUMMY FOODS 0000 323-876-1600	WEST HOLLYWOO	CA		\$10.69
05/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA		\$8.52
05/24/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA		\$112.75
05/24/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA		\$83.12
05/27/18	VIA 747-222-6350	NEW YORK	NY		\$6.19
05/28/18	TURBOCOURT FILINGS 8883721790	8883721790	CA		\$45.87
05/29/18	PC RICHARD & SON 631-843-4300	PARAMUS	NJ		\$654.65
05/30/18	ANDY GUMP INC 084870017256339 6619773842	SANTA CLARITA	CA		\$181.80

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Platinum Delta SkyMiles® Credit Card

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Account Ending 4-16007

Detail Continued

				Foreign Spend	Amount
05/30/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA		\$308.79
05/30/18	CHEVRON 0095008/CHEVRON SERVICE STN	LOS ANGELES	CA		\$17.00
05/31/18	BMC #1204 0761 323-469-1951	W HOLLYWOOD	CA		\$3.48
06/03/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA		\$24.99
06/12/18	PAYPAL*DB UPGRADE PAYPAL	4029357733	FR	124,55 European Union Euro	\$147.26

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	\$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 Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	03/03/2001		16.25% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001		26.99% (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	3,379	18,397
Total Bonus Miles Earned and Adjustments*	0	46
Total Miles Earned	3,379	18,443

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 \$18,396.00. 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.



BALAN NARAYANAN
Closing Date 06/15/18

Account Ending 4-16007

Notice of Important Changes to Your Cardmember Agreement

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes	
Credit Reports	<p>Currently, the Credit Reports section of your Agreement states that you agree that we may use credit reports and other information about you for any purpose, subject to applicable law.</p> <p>Effective Immediately, we are updating your Agreement to provide two examples of how we may use credit reports and other information about you.</p>
We may contact you	<p>Effective Immediately, we are adding language to clarify the various ways we, our affiliates, agents and contractors can contact you, including email notifications, in order to service your account or collect amounts you owe to us.</p>
About the Plan It feature	<p>Effective September 1, 2018, we are revising this sub-section under <i>About using your card</i> to specify that you will not be able to initiate plans if your Account is cancelled, or if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent.</p>

ID 12654

See the following page for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement ("Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective Immediately, we are deleting the last sentence of the first paragraph of the *Credit Reports* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

And you agree that we will use such information for any purposes (for example, marketing to you or evaluating you for a new account), subject to applicable law.

Effective Immediately, we are deleting the *We may contact you* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

We may contact you	<p>Servicing and Collections</p> <p>If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors, such as debt collection agencies and service providers) to contact you at any phone number or email address you provide, from which you contact us, or at which we believe we can reach you. We may contact you in any way, such as calling, texting, emailing, sending mobile application push notifications or using any other method of communication permitted by law. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it.</p> <p>Call monitoring</p> <p>We may monitor and record any calls between you and us.</p>
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Effective September 1, 2018, the *About the Plan It feature* sub-section of the *About using your card* section in Part 2 of the Cardmember Agreement is amended by deleting the following paragraph:

Your ability to initiate new plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate new plans if you enroll into a debt management program, if you make a payment that is returned unpaid, if your Account is delinquent, or if your Account is cancelled. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount, and your Account history.

And replacing it with the following paragraph:

Your ability to initiate plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate plans if your Account is cancelled. You will also not be able to initiate plans if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount, and your Account history.



Notice of Update to an Additional Benefit of Your Card

As described below, We made updates to Your Extended Warranty and Purchase Protection card benefits. These benefits are provided to You at no additional charge as part of Your Card Membership. We encourage You to read this notice and file it for future reference.

Extended Warranty¹

Extended Warranty is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, one of the following will occur:

- If the original manufacturer's warranty is less than two (2) years*, We will match the length of that warranty.
- If the original manufacturer's warranty is between two (2) and five (5) years*, We will increase coverage to provide two (2) additional years of warranty.

The benefit is limited to the actual amount charged to Your Card for the item, up to a maximum of \$10,000; not to exceed \$50,000 per Card Member account per calendar year.

*For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, Your coverage will continue to match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

Purchase Protection²

Purchase Protection is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, the coverage duration on eligible purchases will be increased from 90 days to 120 days*.

*For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration remains at 90 days.

To learn more about other benefits that may be available to You as a part of Your Card Membership, please visit americanexpress.com/benefitsguide.

ID 12648

¹Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.

²Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.