Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 11/16/18 **▲** DELTA

Account Ending 4-16007

New Balance	\$1,689.31
Minimum Payment Due	\$35.00

12/11/18[‡] **Payment Due Date**

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 american express.com/loan of fer 20

Continued on page 3

Delta SkyMiles®

Miles Earned this Period

1,692

For more details about Rewards, please visit 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

New Balance	\$1,689.31
Minimum Payment Due	\$35.00
Credit Limit	\$11,000.00
Available Credit	\$9,310.69
Cash Advance Limit	\$2,200.00
Available Cash	\$2,200.00

Customer Care

Pay by Computer

Days in Billing Period: 30

americanexpress.com/pbc

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

→ 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 12/11/18 **New Balance** \$1,689.31 Minimum Payment Due \$35.00

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.

[‡]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%.

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 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 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.





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-

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	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

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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 11/16/18



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.



Summa	ary			
				Total
BALAN NAR	AYANAN 4-16007			\$141.04
MANGLAM	NARAYANAN 4-15017			\$134.01
RAM NARA	YANAN 4-12022			\$417.42
RAJ NARAY.	ANAN 4-16031			\$996.84
Total New	Charges			\$1,689.31
Detail				
	LAN NARAYANAN d Ending 4-16007			
				Amount
11/08/18	Vonage.Com AMERICA 1093564528 07733	866-243-4357	NJ	\$41.04
11/13/18	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	888-288-6865	NJ	\$100.00
	NGLAM NARAYANAN d Ending 4-15017			
				Amoun
10/23/18	QVC*522457903701* CONSUMERPROD	800-367-9444	PA	\$88.20
10/29/18	QVC*522606790601* CONSUMERPROD	800-367-9444	PA	\$45.81
- A CONTRACTOR	M NARAYANAN d Ending 4-12022 Monthly Spending Limit: \$	2.500		
Cai	u Linding 4-12022 Monthly Spending Linnic. \$	3,300		Amoun
	DOCTMATES DOCCA MOVA D			
10/22/18	POSTMATES BOSSA NOVA B 8778877815	SAN FRANCISCO	CA	\$24.88
0/22/18	8778877815 POSTMATES THE SHAWARMA	SAN FRANCISCO SAN FRANCISCO	CA	\$24.88 \$26.14
0/27/18	8778877815			\$26.14
0/27/18	8778877815 POSTMATES THE SHAWARMA 8778877815 POSTMATES THE SHAWARMA	SAN FRANCISCO	CA	
0/27/18 0/28/18 0/29/18	8778877815 POSTMATES THE SHAWARMA 8778877815 POSTMATES THE SHAWARMA 8778877815 POSTMATES FRANKIES ON	SAN FRANCISCO SAN FRANCISCO	CA CA	\$26.14 \$30.12
	8778877815 POSTMATES THE SHAWARMA 8778877815 POSTMATES THE SHAWARMA 8778877815 POSTMATES FRANKIES ON 8778877815 POSTMATES FRANKIES ON	SAN FRANCISCO SAN FRANCISCO SAN FRANCISCO	CA CA	\$26.14 \$30.12 \$25.13

Detail Continued	-
Amoun	ıt

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



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
0/20/18	PANDA EXPRESS FAST FOOD RESTAURANT	HOLLYWOOD	CA	\$10.29
0/20/18	CVS/PHARMACY #09624 000009624 8007467287	HOLLYWOOD	CA	\$4.19
0/22/18	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
1/07/18	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

Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 11/16/18



Account Ending 4-16007

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
Intere	st Charged			
				Amount
Total Inter	est 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

	Transactions Dated		Balance Subject to	Interest Charge
	From To	Percentage Rate	Interest Rate	
Purchases	03/03/2001	16.50% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001	27.24% (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	1,692	34,194
Total Bonus Miles Earned and Adjustments*	0	10,071
Total Miles Earned	1,692	44,265

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.

* 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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▲ DELTA

Account Ending 4-16007



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732-212-8111 cocopari.com

Tawkify.comThe affordable, full-service matchmaking alternative to dating apps. We find, prescreen & 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.