



Delta SkyMiles® Platinum

BALAN NARAYANAN
Closing Date 08/17/20
Account Ending 4-17005

▲ DELTA
SKYMILES®


p. 1/13

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

New Balance	\$250.00
Minimum Payment Due	\$40.00
Payment Due Date	09/11/20[‡]

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 09/11/20, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.24%.

Delta SkyMiles®
Miles Earned this Period **406**


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


Account Summary

Previous Balance	\$0.00
Payments/Credits	-\$406.96
New Charges	+\$406.96
Fees	+\$250.00
Interest Charged	+\$0.00

New Balance	\$250.00
Minimum Payment Due	\$40.00

Credit Limit	\$16,500.00
Available Credit	\$16,250.00
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 - 13**.

↓ 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 4-17005

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	09/11/20
New Balance	\$250.00
Minimum Payment Due	\$40.00

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 000025000000004000 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. 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 represent 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 08/17/20



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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	-\$406.96
Credits	\$0.00
Total Payments and Credits	-\$406.96

Detail

*Indicates posting date

	Amount
07/26/20* BALAN NARAYANAN PAYMENT RECEIVED - THANK YOU	-\$124.06
08/01/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$46.72
08/14/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$236.18

New Charges

Summary

	Total
BALAN NARAYANAN 4-17005	\$161.30
MANGLAM NARAYANAN 4-16015	\$192.36
RAJ NARAYANAN 4-16031	\$53.30
Total New Charges	\$406.96

Detail



BALAN NARAYANAN
Card Ending 4-17005

	Amount
07/16/20 QVC*539396161401*1OF4 CONSUMERPROD 800-367-9444 PA	\$13.37
07/22/20 QVC*537923443701*3OF3 CONSUMERPROD 800-367-9444 PA	\$9.42
07/22/20 CVS PHARMACY 8007467287 GLEN ROCK NJ	\$15.49
07/30/20 QVC*538171039301*3OF3 CONSUMERPROD 800-367-9444 PA	\$19.72
08/08/20 Vonage.Com AMERICA 1117008159 07733 866-243-4357 NJ	\$46.03
08/11/20 CENTURY TWENTY ONE #50 50 201-490-2000 PARAMUS NJ	\$57.27

Continued on reverse

Detail Continued

Amount

**MANGLAM NARAYANAN**

Card Ending 4-16015

Amount

07/20/20	ORADELL ANIMAL HOSPITAL 2012620010	PARAMUS	NJ	\$57.00
07/23/20	JTV 156289672 800-550-8393	800-550-8393	TN	\$28.78
07/29/20	DIAMOND ROCK SPRING WAT 43684555665292 RICH@DIAMONDROCK.COM	RIDGEFIELD PA	NJ	\$27.00
08/02/20	GRC*WESTMORE BEAUTY 888-366-3095	888-366-3095	CA	\$46.59
08/05/20	VETSOURCE PET RX&FOOD	877-738-4443	OR	\$22.99
08/05/20	CVS PHARMACY 8007467287 PHARMACIES	GLEN ROCK	NJ	\$10.00

**RAJ NARAYANAN**

Card Ending 4-16031

Amount

08/08/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$53.30
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Fees

Amount

08/17/20	BALAN NARAYANAN	ANNUAL MEMBERSHIP FEE		\$250.00
Total Fees for this Period				\$250.00

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.

2020 Fees and Interest Totals Year-to-Date

Amount

Total Fees in 2020	\$250.00
Total Interest in 2020	\$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	406	11,052
Total Bonus Miles Earned and Adjustments	0	4,178
Total Miles Earned	406	15,230

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.

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

We are making changes to your American Express Cardmember Agreement 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 changes to your Cardmember Agreement can be found after the below summary chart.

Important Changes to Your Account Terms

We are increasing your maximum Plan Fee (Fixed Finance Charge). The following is a summary of the changes that are being made to your Account Terms. The detailed changes to your Cardmember Agreement can be found below.

We are increasing the maximum Plan Fee (Fixed Finance Charge) to **1.33%** beginning on **October 17, 2020**.

How to avoid the change: You have the right to reject this change. If you do reject the change, your account will be cancelled and you will not be able to use your account for new transactions. If you cancel, you will receive a prorated refund of your annual fee. **You must reject this change by calling us at 1-855-865-1451 or by calling us collect at 1-336-291-1361 no later than 5:00pm Eastern time on October 16, 2020.**

Revised Terms, as of October 17, 2020**Plan Fee (Fixed Finance Charge)**

A monthly fee up to **1.33%** of each purchase amount moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase, and other factors.

ID 13038

Detail of Changes to Your Cardmember Agreement

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

Plan Fee (Fixed Finance Charge)

Effective **October 17, 2020**, the *Interest Rates* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Plan Fee (Fixed Finance Charge)* row and replacing it with the following:

Plan Fee (Fixed Finance Charge)

A monthly fee up to **1.33%** of each purchase amount moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase, and other factors.

Plan Fee

Effective **October 17, 2020**, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Plan Fee* row by replacing the first sentence with the following sentence: "Up to 1.33% of each purchase amount moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase amount(s), and other factors."

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IMPORTANT NOTICES continued**Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your American Express Cardmember Agreement 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 changes to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
How you receive additional miles	We are updating your Agreement to clarify how you receive additional miles and the circumstances in which you may not receive additional miles.
Claims Resolution and Claims Resolution for Covered Borrowers	We are making changes to the claims resolution sections in your Cardmember Agreement.
Summary of Changes, Effective August 1, 2020	
How to make payments	We will no longer accept payments made in a foreign currency or a payment drawn on an account at a bank located outside of the U.S.
How we apply payments and credits	We are updating this sub-section under <i>About your payments</i> in Part 2 of the Cardmember Agreement to clarify how to request that a credit for a purchase placed into a plan be applied to the plan balance.
Summary of Changes, Effective November 1, 2020	
Words we use in the Agreement	We are updating this sub-section under <i>Introduction</i> in Part 2 of the Cardmember Agreement to change the definition of the term " <i>cash advance</i> ".

ID 13048

See the following page(s) for the Detail of Changes to your Cardmember Agreement

CMLENGDPRUS0117

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

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

Your Cardmember Agreement will be amended as follows:

A. Effective Immediately, the *How you receive additional miles* section in the Supplement to the Cardmember Agreement is amended by deleting the following paragraphs:

"Purchases made through a third-party payment account or on an online marketplace (with multiple retailers) will not receive additional miles.

Merchants are typically assigned codes and categorized based on what they primarily sell. A purchase will not receive additional miles if the merchant, or a particular merchant location, uses a code that is not eligible for additional miles. For questions about additional miles on a purchase, call the number on the back of your Card.

A purchase may not receive additional miles if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet.

Please visit americanexpress.com/rewardsinfo for more information about rewards."

And replacing with the following paragraphs:

"Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional miles. A purchase with a merchant will not receive additional miles if the merchant's code is not included in a reward category. You may not receive additional miles if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for a reward category. For example, you may not receive additional miles when:

- a merchant uses a third-party to sell their products or services; or
- a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or
- you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet.

For questions about additional miles on a purchase, call the number on the back of your Card. Please visit americanexpress.com/rewards-info for more information about rewards."

B. Effective Immediately, the fifth sentence in the *Sending a Claim Notice* paragraph in the *Claims Resolution* section and the sixth sentence in the *Sending a Claim Notice* paragraph in the *Claims Resolution for Covered Borrowers* section in Part 2 of the Cardmember Agreement are deleted and replaced with:

Sending a Claim Notice

"Notice to us must include your name, address and Account number and be sent to American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005."

IMPORTANT NOTICES continued

C. Effective August 1, 2020, the *About your payments* section in Part 2 of the Cardmember Agreement is amended by deleting the paragraph before the last paragraph in the *How to make payments* sub-section and replacing it with the following:

"We will not accept a payment made in a foreign currency or a payment drawn on an account at a bank located outside of the U.S."

D. Effective August 1, 2020, the *About your payments* section in Part 2 of the Cardmember Agreement is amended by removing the last sentence in the *How we apply payments and credits* sub-section and replacing it with the following:

"If you receive a credit for a purchase placed into a plan, you must call us at the number on the back of your card to have the credit applied to the plan balance."

E. Effective November 1, 2020, the *Introduction* section in Part 2 of the Cardmember Agreement is amended by deleting the definition of cash advance in the *Words we use in the Agreement* sub-section and replacing it with the following:

"A **cash advance** is a charge to get cash or cash equivalents, including travelers cheques, gift cheques, foreign currency, money orders, digital currency, casino gaming chips, race track wagers, similar offline and online betting transactions, and digital precious metals products."

**IMPORTANT NOTICES continued****Notice Regarding Your Billing Rights and EFT Error Resolution**

Effective Immediately, information about your billing rights and EFT Error Resolution Notice is provided with your monthly Billing Statement. Your billing rights language below appears on your monthly Billing Statement (**What To Do If You Think You Find A Mistake On Your Statement**, including **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**). Your EFT Error Resolution Notice language appears in the *Important Notices* section of your monthly Billing Statement:

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.

ID 13057

CMLENGDPRUS0127

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.

**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.