

RAJ NARAYANAN Closing Date 06/18/18



Account Ending 5-67005

New Balance \$47,888.08 Minimum Payment Due \$13,375.75

Includes the past due amount of \$8,846.90

Payment Due Date

Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 07/13/18, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR 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 Pay Over Time balance shown on this statement in about	And for the Pay Over Time balance you will pay an estimated total of
Only the Minimum Payment Due	32 years	\$93,306

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

- See page 2 for important information about your account.
- ▼ Your account is past due.
- See page 13 for an Important Notice About Changes to Your Cardmember Agreement.
- See page 15 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Continued on page 3

07/13/18[‡]

Membership Rewards® Points

Available and Pending as of 05/31/18

155,264

For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Pay In Full Portio		
Previous Balance		\$20,997.24
Payments/Credits	S	-\$12,128.54
New Charges		+\$3,733.05 +\$27.00
Fees New Balance	_	+\$27.00 \$12.628.75
New balance		\$12,020.75
Pay Over Time Po	ortion	
Previous Balance		\$17,556.59
Daymanta/Cradit	_	¢

Previous Balance		\$17,556.59
Payments/Credits		-\$5,050.59
New Charges		+\$22,336.02
Fees		+\$0.00
Interest Charged		+\$417.31
New Balance	=	\$35,259.33
Minimum Due		\$747.00

Account Total Previous Balance Payments/Credits New Charges	\$38,553.83 -\$17,179.13 +\$26,069.07
Fees	+\$27.00
Interest Charged	+\$417.31
New Balance	\$47,888.08
Minimum Payment Due	\$13,375.75

Days in Billing Period: 31

Customer Care



Customer Care Pay by Phone 1-800-525-3355 1-800-472-9297

See Page 2 for additional information.

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







Account Ending 5-67005

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

RAJ NARAYANAN 8 HEATHER LN GLEN ROCK NJ 07452

Payment Due Date **07/13/18**

Minimum Payment Due \$13,375.75

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 \$_____• ___

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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 financial 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 for Pay Over Time balances 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: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Pay Over Time Travel and Pay Over Time Direct) if you pay the Account Total New Balance by the due date each month.

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 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 **Express Cash**

1-800-525-3355 1-954-473-2123

1-800-525-3355

Hearing Impaired

TTY: 1-800-221-9950 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

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

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.

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Street Address	
I	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

Avoid late fees

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.



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Account Ending 5-67005

See Page 18 for Important information regarding benefits underwritten by AMEX Assurance Company.

For information on your Pay Over Time feature and limit, see page 11

Your billing inquiry is under investigation. No payment on the amount under review of \$1,873.13 is required at this time. To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

Payments and Credits	
Summary	

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$11,399.84	-\$103.53	-\$11,503.37
Credits	-\$728.70	-\$4,947.06	-\$5,675.76
Total Payments and Credits	-\$12,128.54	-\$5,050.59	-\$17,179.13

Detail	*Indicates posting date	♦ - denotes Pay Over Time activity
Payments		For more information, visit americanexpress.com/payovertimeinfo Amount
05/26/18*	ONLINE PAYMENT - THANK YOU	-\$2,991.82
06/01/18*	ONLINE PAYMENT - THANK YOU	-\$3,881.01
06/13/18*	ONLINE PAYMENT - THANK YOU	-\$3,638.78
06/15/18*	PAYMENT RECEIVED - THANK YOU	-\$991.76
Credits		Amount
05/17/18	CAR PROS KIA OF GLENDALE 00-0802707936 GLENDALE CA AUTO DEALER (NEW/USED	-\$34.13
05/22/18*	Dispute - PP*CT HVAC AND HEATING	-\$1,500.00 ♦
05/23/18	BONANZA TRADE AND SUPPLY BONANZA TRADE NORTH HOLLYWOOD CA 818-765-6577	-\$66.29
05/24/18*	Dispute - LAWDEPOT.COM 877-509	-\$33.00
05/25/18*	GAO0:0001 \$500 Statement Credit upon retention	-\$500.00 ♦
05/27/18*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$11.20
05/28/18	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$79.94
05/31/18	WWW.SHIPNEX.COM 212-6853025 NJ 2126853025	-\$39.05

Detail	continued *Indicates posting date	♦ - denotes Pay Over Time activity
		Amount
05/31/18	THE HOME DEPOT #6616	-\$369.23 ◀
	LOS ANGELES CA	
	800-654-0688	
05/31/18	IKEA BURBANK 399	-\$93.04
	BURBANK CA	
	MISC HOME FURNISHINGS	
06/01/18	WWW.SHIPNEX.COM	-\$22.63
	212-6853025 NJ	
	2126853025	
06/04/18	JB WHOLESALE ROOFING/BLD	-\$60.52
	CANYON COUNTRY CA	
	6612980155	
06/06/18	PORCELANOSA - ANAHEIM	-\$272.31 ♦
	ANAHEIM CA	
	201-995-1310	
06/06/18	PORCELANOSA - ANAHEIM	-\$526.22 ♦
	ANAHEIM CA	·
	201-995-1310	
06/06/18	BATHROOM VANITIES 0	-\$194.35 ♦
,,	VAN NUYS CA	Ţ 15 1155 ·
	626-699-0123	
06/07/18	AMAZON.COM	-\$284.21 ◆
00,01,10	AMZN.COM/BILL WA	\$25 HZ1 .
	DIRECT MKTG MISC	
06/07/18	BATHROOM VANITIES 0	-\$50.00
00,01,10	VAN NUYS CA	430.00
	626-699-0123	
06/10/18	THE HOME DEPOT	-\$262.35 ♦
00, 10, 10	FULLERTON CA	4202.33
	800-654-0688	
06/10/18	THE HOME DEPOT #6616	-\$724.01 ◆
00/10/10	LOS ANGELES CA	\$72T.01 ¥
	800-654-0688	
06/10/18	THE HOME DEPOT #6616	-\$204.15 ◆
00/10/10	LOS ANGELES CA	-\$20 1 .13 •
	800-654-0688	
06/10/18	THE HOME DEPOT #6616	-\$110.23 ♦
00/10/10	LOS ANGELES CA	-\$110.23 \
	800-654-0688	
06/10/18	THE HOME DEPOT #6616	-\$77.56
00/10/16	LOS ANGELES CA	-\$/7.30
	800-654-0688	
06/13/18	THE HOME DEPOT #6616	¢0.24
00/13/10	LOS ANGELES CA	-\$8.24
	800-654-0688	
06/16/18*	Dispute - ROCKET LAWYER US	-\$39.99
06/16/18*	Credit Adjustment for Late Payment Fee	-\$27.00
06/17/18	THE HOME DEPOT #6616	-\$86.11
	LOS ANGELES CA	
	800-654-0688	



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Account Ending 5-67005

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$3,733.05	\$22,336.02	\$26,069.07

Detail *Indicates posting date
♦ - denotes Pay Over Time activity

For more information, visit american express.com/payovertimeinfo



RAJ NARAYANAN

Card Ending 5-67005

				Amount
05/17/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$0.50
05/18/18	PACIFIC THEATRES GROVE 000020301 3236920103	LOS ANGELES	CA	\$6.75
05/18/18	PORCELANOSA - ANAHEIM 0898 201-995-1310	ANAHEIM	CA	\$5,327.44 ◆
05/18/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$1,396.32 ◆
05/19/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
05/19/18	LAZ PARKING 670154 858-587-8888	LOS ANGELES	CA	\$3.00
05/19/18	IKEA BURBANK 0968 MISC HOME FURNISHINGS	BURBANK	CA	\$2.50
05/19/18	IKEA BURBANK 399 MISC HOME FURNISHINGS	BURBANK	CA	\$93.04
05/20/18	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
05/20/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$142.08 ◆
05/21/18*	Dispute - PP*CT HVAC AND HEATING			\$3,500.00 ♦
05/21/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.36
05/21/18	SHAKEYS PIZZA 01 650000010377003 3234631104	WEST HOLLYWOO	CA	\$9.84
05/22/18	FEDEX INV 169421690 I169421690 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000169421690 FedEx #1-800-622-1147	MEMPHIS	TN	\$49.20
05/22/18	FEDEX INV 382506851 I382506851 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000382506851 FedEx #1-800-622-1147	MEMPHIS	TN	\$148.28 ♦
05/22/18	IN N OUT BURGER 102 650000009325278 8662916338	HOLLYWOOD	CA	\$6.79
05/22/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$1,104.67 ♦
05/22/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$97.67

	Continued *Indicates posting date		♦ - denotes Pay Over Time activ
	HOMEDERATION	000 420 2276	Amoun
05/22/18	HOMEDEPOT.COM 800-430-3376	800-430-3376	GA \$369.2
05/22/18	RevolveClothingcom 8884425830	CERRITOS	CA \$140.1
05/22/18	PORCELANOSA - ANAHEIM 0898 201-995-1310	ANAHEIM	CA \$15.1
05/22/18	BONANZA TRADE AND SUPPLY BONANZA TRADE 818-765-6577	NORTH HOLLYWOOD	CA \$84.6
05/23/18	SHAKEYS PIZZA 01 650000010377003 3234631104	WEST HOLLYWOO	CA \$26.0
05/23/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA \$395.3
05/23/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA \$49.1
05/23/18	CHICK-FIL-A #02703 00000000929950 3234642455	LOS ANGELES	CA \$7.7
05/23/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA \$175.8
05/23/18	PORCELANOSA - ANAHEIM 0898 201-995-1310	ANAHEIM	CA \$471.7
05/23/18	BONANZA TRADE AND SUPPLY BONANZA TRADE 818-765-6577	NORTH HOLLYWOOD	CA \$257.5
05/23/18	PORCELANOSA - ANAHEIM 0898	ANAHEIM	CA \$818.1
05/24/18	201-995-1310 UNITED AIRLINES	HOUSTON	TX \$75.0
03/21/10	UNITED AIRLINES From: To: LOS ANGELES INTERN N.Y. NEWARK INTL A Ticket Number: 01629225797415	Carrier: Class: UA 00 Date of Departure: 05/24	475.0
	Passenger Name: NARAYANAN /AWARD BOOKING Document Type: FREQUENT FLYER FEE/PURCHASE		
05/24/18	UNITED AIRLINES UNITED AIRLINES From: To: LOS ANGELES INTERN N.Y. NEWARK INTL A LOS ANGELES INTERN	HOUSTON Carrier: Class: UA 00 UA 00	TX \$11.2
	Ticket Number: 01624006522434 Passenger Name: NARAYANAN/RAJ Document Type: PASSENGER TICKET	Date of Departure: 05/24	
05/24/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA \$233.3
05/24/18	UBER *TRIP MGIIG HELP.UBER.COM	HELP.UBER.COM	CA \$18.0
05/24/18	JB WHOLESALE ROOFING/BLD 6612980155	CANYON COUNTRY	CA \$958.1
05/25/18	A R BOX PACKAGING 79981 92806	ANAHEIM	CA \$288.8
	COMMERCIAL EQUIP/SPLY		
05/25/18	A R BOX PACKAGING 79937 92806	ANAHEIM	CA \$90.0
05/25/18	COMMERCIAL EQUIP/SPLY UBER *TRIP THOLD HELD LIBER COM	HELP.UBER.COM	CA \$24.6
05/25/18	HELP.UBER.COM AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA \$79.9
05/25/18	LYFT *RIDE SAT 1AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA \$10.3



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Account Ending 5-67005

				Amount
25/25/10	JB WHOLESALE ROOFING/BLD	CANYON COUNTRY	CA	
05/25/18	6612980155	CANTON COUNTRY	CA	\$785.31 ♦
05/26/18	LYFT *RIDE SAT 4PM	SAN FRANCISCO	CA	\$45.70
33, 20, 10	(NONE) 94104			¥ 13.7 0
	LEDGER			
05/26/18	WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$0.99
	DIRECT MKTG INTERNET			
05/26/18	UBER *TRIP FIOPC	HELP.UBER.COM	CA	\$10.69
NF /2.6 /1.0	HELP.UBER.COM SIMPLISAFE.COM 542929806289633	BOSTON	MA	¢24.00
05/26/18	8889574675	BOSTON	IVIA	\$24.99
05/26/18	LYFT *RIDE SAT 7PM	SAN FRANCISCO	CA	\$26.18
75/20/10	(NONE) 94104			\$20.10
	LEDGER			
05/27/18	UBER *TRIP WOWSL	HELP.UBER.COM	CA	\$8.12
	HELP.UBER.COM			
05/27/18	UBER *TRIP YQB3V	HELP.UBER.COM	CA	\$13.40
	HELP.UBER.COM			
05/27/18	LYFT *RIDE SUN 6PM	SAN FRANCISCO	CA	\$8.56
	(NONE) 94104 LEDGER			
05/29/18	FEDEX INV 383192029 I383192029	MEMPHIS	TN	\$89.37
73/27/10	1-800-622-1147			407.57
	BALAN NARAYANAN NJ			
	DIRECT BILLING TRANSACTION			
	FEDEX INV# 000383192029 FedEx #1-800-622-1147			
)5/29/18	FEDEX INV 169668117 I169668117	MEMPHIS	TN	\$20.20
75/25/10	1-800-622-1147			\$20.20
	BALAN NARAYANAN NJ			
	DIRECT BILLING TRANSACTION FEDEX INV# 000169668117			
	FedEx #1-800-622-1147			
05/29/18	WWW.SHIPNEX.COM	212-6853025	NJ	\$39.05
	2126853025			
05/29/18	LYFT *RIDE TUE 3PM	SAN FRANCISCO	CA	\$37.86
	(NONE) 94104			
	LEDGER			
05/30/18	WWW.SHIPNEX.COM	212-6853025	NJ	\$39.05
25/20/10	2126853025	212 6052025	NJ	¢10.20
05/30/18	WWW.SHIPNEX.COM 2126853025	212-6853025	INJ	\$10.20
05/30/18	UBER TRIP IDQA5	HELP.UBER.COM	CA	\$27.44
J5/3U/18	HELP.UBER.COM	TIELF.OBER.COM	CA	\$27. 44
05/30/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$653.84 ♦
73/30/10	800-654-0688	203711102223	Crt	¥ +0.5CO
05/31/18	A R BOX PACKAGING	ANAHEIM	CA	\$140.00 ♦
33,31,10	80054 92806			41 10:00 ·
	COMMERCIAL EQUIP/SPLY			
05/31/18	AMAZON MKTPLACE PMTS	AMZN.COM/BILL	WA	\$89.85
	BOOK STORES			
05/31/18	JB WHOLESALE ROOFING/BLD	CANYON COUNTRY	CA	\$329.99 ♦
	6612980155	100 1105150	<u></u>	
06/01/18	CHEVRON 0090458/CHEVRON	LOS ANGELES	CA	\$22.80
	SERVICE STN			
06/01/18	WWW.SHIPNEX.COM	212-6853025	ИJ	\$13.98

Dotan	Continued *Indicates posting date		V -	denotes Pay Over Time activity
	LAZ DADVING GZOLEA	LOC ANGELES	<u> </u>	Amount
06/01/18	LAZ PARKING 670154 858-587-8888	LOS ANGELES	CA	\$3.00
06/01/18	STAPLES 00243 00243000254424 90028 8.5X11 WHITE CARD STOCK 250 STAPLES FUNDED COUPON	HOLLYWOOD	CA	\$24.73
06/02/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$12.99
06/02/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$1.00
06/03/18	USPS.COM CLICKNSHIP 660427000 8002758777	WASHINGTON	DC	\$6.70
06/03/18	GROUPON INC COUPONS	GROUPON.COM	IL	\$10.00
06/04/18	EXON AD & PRINT squareup.com/receipts	Los Angeles	CA	\$175.00 ♦
06/04/18	FEDEX INV 383792613 I383792613 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000383792613 FedEx #1-800-622-1147	MEMPHIS	TN	\$54.29
06/04/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$32.99
06/04/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$40.47
06/04/18	EXXONMOBIL 9764 323-466-1464	LOS ANGELES	CA	\$22.65
06/04/18	JB WHOLESALE ROOFING/BLD 6612980155	CANYON COUNTRY	CA	\$153.17 ♦
06/04/18	AIRPORT PARKING 3104085378	310-4085378	FL	\$36.95
06/05/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$3.25
06/05/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.25
06/05/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$433.99 ♦
06/05/18	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$391.89 ♦
06/06/18	A R BOX PACKAGING 00497101 0000492806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$60.00
06/06/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$362.81 ♦
06/06/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$91.65
06/06/18	BATHROOM VANITIES 0000 626-699-0123	VAN NUYS	CA	\$194.35 ♦
06/06/18	BATHROOM VANITIES 0000 909-536-1111	ANAHEIM	CA	\$956.75
06/06/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$0.75
06/07/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$31.19
06/07/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$416.34 ♦

AMERICAN EXPRESS

Platinum Card®

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Account Ending 5-67005

	Continued *Indicates posting date			♦ - denotes Pay Over Time activity
				Amount
06/07/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$105.55 ◆
06/08/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$119.36 ◆
06/08/18	THE HOME DEPOT #0653 800-654-0688	SANTA CLARITA	CA	\$318.96 ♦
06/08/18	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL		\$102.07 ◆
06/08/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.25
06/09/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$432.13 ♦
06/09/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$89.69
06/09/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$184.37
06/10/18	ROCKET LAWYER US	SAN FRANCISCO	CA	\$39.99
06/11/18	8778810947 UBER TRIP 7X76C HELP.UBER.COM	HELP.UBER.COM	CA	\$29.53
06/11/18	FEDEX INV 384468492 I384468492 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000384468492	MEMPHIS	TN	\$298.69
06/11/18	FedEx #1-800-622-1147 WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$0.25
06/11/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$206.73 ◆
06/11/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$30.09
06/11/18	THE TOLL ROADS OF OC TOLL FEES	949-727-4800	CA	\$30.00
06/12/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$8.33
06/12/18	MAINETTI USA INC 126716 PRECISION 08832 NON-DURABLE GOODS	KEASBEY	NJ	\$436.39 ♦
06/12/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$11.75
06/13/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$371.95 ♦
06/13/18	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$5.48
06/13/18	RITE AID STORE - 544 DRUG STORE/PHARMACY	WEST HOLLYWOOD	CA	\$23.23
06/14/18	UBER TRIP BTGW6 HELP.UBER.COM	HELP.UBER.COM	CA	\$3.18
06/14/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.03
06/14/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$30.25

Detail Continued *Indicates posting date			♦ - denotes Pay Over Time activity	
				Amount
06/14/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$4.68
06/15/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$63.92
06/15/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$45.05
06/15/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$212.80
06/16/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$294.79 ♦
06/16/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.36

Fees

		Amount
06/13/18	Late Payment Fee	\$27.00
Total Fees	for this Period	\$27.00

Interest Charged

		Amount
06/18/18	Interest Charge on Pay Over Time Purchases	\$417.31
Total Inter	est Charged for this Period	\$417.31

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	\$550.00
Total Interest in 2018	\$417.31

Interest Charge Calculation

	Transactions I	Dated	Annual Percentage	Balance Subject to	Interest Charge
	From	То	Rate	Interest Rate	3 -
Pay Over Time Direct	09/08/2016		19.99% (v)	\$24,564.76	\$417.31
Pay Over Time Select	04/06/2016		19.99% (v)	\$0.00	\$0.00
Total					\$417.31
(v) Variable Rate					

RAJ NARAYANAN Closing Date 06/18/18



Account Ending 5-67005

Information on Pay Over Time

There is no pre-set spending limit on your Card

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is \$35,000.00

We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in Pay Over Time Direct

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.

You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

RAJ NARAYANAN Closing Date 06/18/18



Account Ending 5-67005

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.

S	Summary of Changes, Effective Immediately		
Credit Reports	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.		
	Effective Immediately, we are updating your Agreement to provide two examples of how we may use credit reports and other information about you.		
We may contact you	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.		

ID 12655

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	Servicing and Collections 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.
	Call monitoring We may monitor and record any calls between you and us.



RAJ NARAYANAN Closing Date 06/18/18

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members 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. A summary of the change appears below. The detailed change can be found after the summary chart.

Summary of Changes, effective Immediately		
About The Program and Getting Points	The Gold Card from American Express will now be known as the American Express Classic Gold Card.	
Getting Points & Using Points	We are changing the Pay Over Time feature names which will also impact the Membership Rewards T&Cs:	
	Previously, the feature was known as Select & Pay Later. The feature will now be known as Pay Over Time Select.	
	Previously, the feature was known as Expo. The feature will now be known as Pay Over Time Direct.	
	Previously, the feature was known as Sign & Travel. The feature will now be known as Pay Over Time Travel.	

Su	mmary of Changes, effective August 1, 2018
Using Points - Transferring Points to Frequent Customer Programs	SPG [®] has announced changes to its loyalty program and how its members will earn Starpoints:
	Starpoints will be referred to as points. These points do not refer to Membership Rewards points.
	On August 1, 2018, Starpoint balances in loyalty member accounts will convert to points at a 1:3 ratio (one Starpoint will convert to three points). For example, 1,000 Starpoints will become 3,000 points. In general, the number of points needed to redeem in the loyalty program will have corresponding changes.
	To align with this, we are making changes to the Membership Rewards Program Terms & Conditions that impact Card Members who are enrolled in the Membership Rewards program and are eligible for a Membership Rewards point transfer. Membership Rewards points can now be
	transferred at a 1:1 ratio into the Starwood Preferred Guest [®] program and can be transferred in increments of 1,000 points.

Summary of Changes, effective September 1, 2018	
Using Points - Shop with Points at Amazon.com	We are making enhancements on how your eligible purchases made at Amazon.com , using only points or a combination of points and your Card, will appear on your billing statement.

ID 12644

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

Detail of Changes to the Membership Rewards Program Terms & Conditions

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

A. Effective immediately, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to the Gold Card from American Express, located in the *Who Can Use the Program* & *Annual Fees* sub-section under the *About the Program* section and the *Getting Additional Points* and *Buying Points* sub-sections under the *Getting Points* section, will be deleted and replaced with American Express Classic Gold Card.

B. Effective immediately, your Terms & Conditions will be amended as follows:

GETTING POINTS: USING YOUR CARD

In the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the bullets in the first paragraph will be deleted in their entirety and replaced with the following:

For Consumer Cards:

- · Pay Over Time
- Eligible American Express Credit Card purchases

For Business Cards:

- Extended Payment Option
- · Eligible American Express Credit Card purchases

USING POINTS: USING PAY WITH POINTS TO BOOK TRAVEL ON AMEXTRAVEL.COM, FOR PRODUCTS THROUGH MEMBERSHIPREWARDS.COM, AND ELSEWHERE

In the Using Pay with Points to Book Travel on AMEXTRAVEL.COM, for Products Through MEMBERSHIPREWARDS.COM, and Elsewhere sub-section of the Using Points section of the Terms & Conditions, the first sentence in the final paragraph will be deleted in its entirety and replaced with the following:

If you use a Pay Over Time feature (such as Pay Over Time Direct for Consumer Cards, or the Extended Payment Option for Business Cards) for a purchase using Pay with Points, the statement credit you get may not be applied to that feature.

C. Effective August 1, 2018, your Terms & Conditions will be amended as follows:

USING POINTS: TRANSFERRING POINTS TO FREQUENT CUSTOMER PROGRAMS

In the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section of the Terms & Conditions, the last bullet point under *Conversion Rates and Increments*, which states "Starwood Preferred Guest[®]: 1,000 Membership Rewards=333 Starpoints[®]", will be deleted in its entirety.

RAJ NARAYANAN Closing Date 06/18/18



Account Ending 5-67005

D. Effective September 1, 2018, your Terms & Conditions will be amended as follows:

USING POINTS: SHOP WITH POINTS AT AMAZON.COM

In the *Shop with Points at Amazon.com* sub-section of the *Using Points* section of the Terms & Conditions, the *Ordering* language will be deleted in its entirety and replaced with the following:

Ordering

Card Members may make eligible purchases at Amazon.com using only points, or a combination of points and your American Express Card. When you use points at Amazon.com for your entire purchase, American Express will charge your purchase to your Card account and deduct the points you used from your program account, and you will see a corresponding statement credit for the points you used. If you elect to use points for only a portion of your purchase, American Express will separately charge the portion of your purchase that you did not cover with points to your Card account after the purchase ships. For example, if you make a \$500 purchase and elect to cover \$300 of that purchase with points, American Express will:

- · Charge your Card account \$300,
- · Apply a \$300 credit to your Card account, and
- · After your purchase ships, charge your Card account \$200.

Returning products purchased at Amazon.com

Returns are subject to Amazon.com's policies and must be authorized by Amazon.com before you receive a statement credit for the points you used.



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.