



# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN  
Closing Date 04/16/18



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Account Ending 4-16007

<b>New Balance</b>	<b>\$3,054.72</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>
<b>Payment Due Date</b>	<b>05/11/18<sup>‡</sup></b>

<sup>‡</sup> **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 05/11/18, 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	11 years	\$5,935
\$107	3 years	\$3,869 (Savings = \$2,066)

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 Important Information About Your Reward Program.**

**i Important Information:** To access the most up to date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).

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**Delta SkyMiles®**  
Miles Earned this Period **3,666**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

## Account Summary

Previous Balance	\$0.00
Payments/Credits	-\$589.71
New Charges	+\$3,644.43
Fees	+\$0.00
Interest Charged	+\$0.00

<b>New Balance</b>	<b>\$3,054.72</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>

Credit Limit	\$11,000.00
Available Credit	\$7,945.28
Cash Advance Limit	\$200.00
Available Cash	\$200.00
Days in Billing Period: 31	

## Customer Care

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-257-0770	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](http://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	<b>05/11/18</b>
New Balance	<b>\$3,054.72</b>
Minimum Payment Due	<b>\$35.00</b>

☐ 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 000305472000003500 13 H

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



## Platinum Delta SkyMiles® Credit Card

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Enjoy the convenience and flexibility of **Online Payments**. Choose to pay from up to 9 different bank accounts and securely schedule a payment, even on the day it's due if received prior to 8pm MST.

Visit [www.americanexpress.com/onlinepayments](http://www.americanexpress.com/onlinepayments) to get started.

### Payments and Credits

#### Summary

	Total
<b>Payments</b>	-\$589.71
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$589.71</b>

#### Detail

\*Indicates posting date

Payments	Amount
03/28/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$589.71

### New Charges

#### Summary

	Total
BALAN NARAYANAN 4-16007	\$1,128.62
MANGLAM NARAYANAN 4-15017	\$490.53
RAM NARAYANAN 4-12022	\$470.44
RAJ NARAYANAN 4-16031	\$1,554.84
<b>Total New Charges</b>	<b>\$3,644.43</b>

#### Detail



**BALAN NARAYANAN**  
Card Ending 4-16007

			Foreign Spend	Amount
03/26/18	YUPPTV USA INC. +18666637557	ALPHARETTA	GA	\$109.99
03/27/18	PRO-TEK SECURITY CYCLONE 201-891-9446	FRANKLIN LAKES	NJ	\$867.97
03/28/18	THE HINDU TEMPLE SOCIE THE HINDU TEMPL CHARITABLE ORG	FLUSHING	NY	\$10.00
04/07/18	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	888-288-6865	NJ	\$100.00
04/08/18	Vonage.Com AMERICA 1083964470 07733	866-243-4357	NJ	\$40.66



**MANGLAM NARAYANAN**  
Card Ending 4-15017

			Foreign Spend	Amount
03/17/18	QVC 800 367 9444 WEST CHESTER,PA 516419716002	WEST CHESTER	PA	\$170.56
03/17/18	QVC 800 367 9444 WEST CHESTER,PA 516419716001	WEST CHESTER	PA	\$170.56

Continued on reverse

## Detail Continued

				Foreign Spend	Amount
03/26/18	QVC 800 367 9444 WEST CHESTER,PA 515820274401, 2 OF 4	WEST CHESTER	PA		\$7.47
04/05/18	QVC 800 367 9444 WEST CHESTER,PA 517007634502, 1 OF 4	WEST CHESTER	PA		\$9.18
04/05/18	QVC 800 367 9444 WEST CHESTER,PA 517007634501, 1 OF 4	WEST CHESTER	PA		\$9.18
04/07/18	QVC 800 367 9444 WEST CHESTER,PA 517082702101	WEST CHESTER	PA		\$50.60
04/07/18	QVC 800 367 9444 WEST CHESTER,PA 516125174201, 2 OF 4	WEST CHESTER	PA		\$13.74
04/12/18	QVC 800 367 9444 WEST CHESTER,PA 515750863801	WEST CHESTER	PA		\$21.29
04/15/18	HSNI TV 001503326654 33729	800-284-3900	FL		\$37.95

**RAM NARAYANAN**

Card Ending 4-12022 Monthly Spending Limit: \$3,500

				Foreign Spend	Amount
03/18/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$73.00
04/11/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$32.00
04/11/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$17.00
04/11/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$50.00
04/11/18	TAO LOS ANGELES 323-593-7888	LOS ANGELES	CA		\$67.42
04/11/18	TAO LOS ANGELES 323-593-7888	LOS ANGELES	CA		\$160.16
04/11/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$17.00
04/11/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$17.00
04/11/18	AVENUE LOS ANGELES 323-593-7999	LOS ANGELES	CA		\$25.00
04/11/18	LUCHINI 917-656-6135	LOS ANGELES	CA		\$11.86

**RAJ NARAYANAN**

Card Ending 4-16031

				Foreign Spend	Amount
03/23/18	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060873237836 Passenger Name: NARAYANAN/RAM Document Type: ADDITIONAL COLLECTION	ATLANTA			\$46.41
03/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA		\$11.72
03/28/18	PAYPAL *MAOGUANGLI 402-935-7733	07698522188	CH		\$1,336.00
03/30/18	PAYPAL *DB UPGRADE PAYPAL	4029357733	FR	110,00 European Union Euro	\$135.72
04/03/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA		\$24.99



## Platinum Delta SkyMiles® Credit Card

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Account Ending 4-16007

### 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		16.00% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001		26.74% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

### Miles Earned

SkyMiles® Account Number: XXXXXX0331



	Current Period	Year to Date
Miles Earned for Eligible Purchases	3,620	14,384
Total Bonus Miles Earned and Adjustments*	46	46
<b>Total Miles Earned</b>	<b>3,666</b>	<b>14,430</b>

Continued on reverse

**Bonus Miles Earned and Adjustments**

	<b>Current Period</b>
Double Miles on Delta	46
<b>Total</b>	<b>46</b>

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 \$14,382.00. Terms and Conditions apply. For details, please visit [americanexpress.com/deltaplatinum](https://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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## Notice of Important Changes to Your Cardmember Agreement

We are making changes to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Summary of Changes, Effective Immediately	
<b>How you receive additional miles</b>	We are adding language that explains how you can earn and use bonus miles that you receive through promotional offers. These offer terms may differ from the terms concerning miles earned for charges to your Card Account, including about when you can use the miles.  You can view your miles balance by logging onto your online account at <a href="http://americanexpress.com">americanexpress.com</a> and viewing your account summary page.
<b>When we transfer miles</b>	We are adding language to clarify that bonus miles will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to earn bonus miles, your account must not be cancelled or delinquent at time of bonus fulfillment.

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***See the following page for the Detail of Important Changes to Your Agreement.***

## Details of Important Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend it 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. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference.

### How Your Reward Program Works

Effective immediately, we are amending the *How you receive additional miles* sub-section of the *How Your Reward Program Works* section by inserting the below after the last paragraph:

From time to time, we may make promotional offers of bonus miles. These offers include terms about how you can earn the bonus miles and when you can use them. These offer terms may differ from the terms above concerning miles earned for charges to your Card Account, including about when you can use the miles.

You can view your miles balance by logging onto your online account at [americanexpress.com](https://americanexpress.com) and viewing your account summary page.

Effective immediately, we are amending the *When we transfer miles* sub-section of the *How Your Reward Program Works* section by inserting the below after the last sentence:

Bonus miles awarded for promotional offers will be posted to your Delta SkyMiles account 8 to 12 weeks after the end of each month. To be eligible to earn bonus miles, your account must not be cancelled or delinquent at time of bonus fulfillment.