



Delta SkyMiles® Platinum

BALAN NARAYANAN
Closing Date 10/17/21
Account Ending 4-17005



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Customer Care: 1-800-257-0770
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$18.99**

Minimum Payment Due **\$18.99**

Payment Due Date **11/11/21[‡]**

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 11/11/21, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

Delta SkyMiles®

Miles Earned this Period

2,384



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

Account Summary

Previous Balance	\$68.28
Payments/Credits	-\$2,005.89
New Charges	+\$1,956.60
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$18.99
Minimum Payment Due	\$18.99

Credit Limit	\$16,500.00
Available Credit	\$16,481.01
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 - 8.**

American Express Has Your Back

During these times, American Express has your back. We're providing new ways to earn rewards for shopping, dining, and more. Create or visit your online account at americanexpress.com, or login to the Amex Mobile® App, to keep up-to-date with our latest news & enroll in Amex Offers curated just for you.

Have questions? You can contact us by using the phone number on the back of your card or online via Live Chat.

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↓ 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
11/11/21

New Balance
\$18.99

Minimum Payment Due
\$18.99

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 000001899000001899 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. 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 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 10/17/21



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Account Ending 4-17005



Customer Care & Billing Inquiries
International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille Statements

1-800-257-0770
1-336-393-1111
1-800-CASH-NOW
1-800-257-0770

Hearing Impaired

Online chat at americanexpress.com or use **Relay dial 711** and **1-800-257-0770**



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

We've Extended your Delta SkyMiles® Platinum Card Companion Certificate Benefit

We want to give you more time to enjoy your benefits, so we've extended the expiration date on select and unused Companion Certificates through January 31, 2023. You receive a Companion Certificate each year upon renewal of your Card. For more details, terms and conditions, visit americanexpress.com/DeltaPlatinumUpdates.

Payments and Credits

Summary

	Total
Payments	-\$2,005.89
Credits	\$0.00
Total Payments and Credits	-\$2,005.89

Detail

*Indicates posting date

Payments	Amount
09/17/21* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$68.28
09/27/21* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$396.03
10/03/21* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,124.26
10/17/21* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$417.32

New Charges

Summary

	Total
BALAN NARAYANAN 4-17005	\$200.19
MANGLAM NARAYANAN 4-16015	\$1,718.67
RAM NARAYANAN 4-13020	\$37.74
Total New Charges	\$1,956.60

Detail



BALAN NARAYANAN
Card Ending 4-17005

	Amount
09/22/21 NEW JERSEY E-Z PASS 888-288-6865 NJ	\$140.00
09/29/21 QVC*548790950801*3OF3 CONSUMERPROD 800-367-9444 PA	\$13.40

Continued on reverse

Detail Continued

				Amount
10/08/21	Vonage.Com AMERICA 1128891757 07733	866-243-4357	NJ	\$46.79
 MANGLAM NARAYANAN Card Ending 4-16015				
				Amount
09/16/21	99203 - ST JOSEPH'S HEALTHCARE SPRK992 3122742000	PATERSON	NJ	\$5.00
09/16/21	99203 - ST JOSEPH'S HEALTHCARE SPRK992 3122742000	PATERSON	NJ	\$7.00
09/17/21	99203 - ST JOSEPH'S HEALTHCARE SPRK992 3122742000	PATERSON	NJ	\$7.00
09/18/21	ACTBLUE* DGA-DEMG0V +16175177600	SOMERVILLE	MA	\$5.00
09/18/21	CVS PHARMACY 8007467287	GLEN ROCK	NJ	\$26.98
09/22/21	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$55.53
09/22/21	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$90.37
09/25/21	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$59.15
09/28/21	MANTRA RESTAURANT 2013428868	PARAMUS	NJ	\$55.11
09/28/21	DIAMOND ROCK SPRING WAT 43684555665292 RICH@DIAMONDROCK.COM	RIDGEFIELD PA	NJ	\$62.50
09/29/21	ACTBLUE* DSCC-SENATEDE +16175177600	SOMERVILLE	MA	\$3.00
09/29/21	BRANCHBURG SMILES LLC 0000 908-541-1100	RARITAN	NJ	\$791.00
09/30/21	HSNI TV 001773549281 33729 IMAN GC REVERSIBLE BOMBE	800-284-3900	FL	\$24.02
10/01/21	CVS PHARMACY 8007467287	GLEN ROCK	NJ	\$21.98
10/01/21	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$49.57
10/01/21	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$46.57
10/01/21	SUBZI BAZAAR 0000000001 2018807773	ROCHELLE PARK	NJ	\$57.11
10/03/21	EBAY O*07-07684-43039 DEPARTMENT STORE	SAN JOSE		\$6.43
10/08/21	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$46.44
10/11/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
10/12/21	GASTRO OF NJ CBO 039300982635095 9738121400	LITTLE FALLS	NJ	\$140.00
10/13/21	STAPLES 00039 00039000157951 07652 OG LOLLIPOP ASSORTED FLAVORS	PARAMUS	NJ	\$1.07
10/13/21	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$63.01
10/14/21	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$42.22

**Detail Continued**

				Amount
10/15/21	HSNI TV 001776651273 33729 CLEANBOSSBYJOY4PKMULTICL	800-284-3900	FL	\$35.67
10/15/21	STARBUCKS STORE 0770 FAST FOOD RESTAURANT	GLEN ROCK	NJ	\$13.95

**RAM NARAYANAN**

Card Ending 4-13020 Monthly Spending Limit: \$3,500

				Amount
10/04/21	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$9.99
10/15/21	USH VENDING 0000 800-864-8377	UNIVERSAL CIT	CA	\$8.76
10/16/21	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$2.18
10/17/21	TST* PAPILLES 300501655 3238712026	LOS ANGELES	CA	\$16.81

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 (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.

2021 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2021	\$250.00
Total Interest in 2021	\$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	1,957	17,821
Total Bonus Miles Earned and Adjustments	427	5,529
Total Miles Earned	2,384	23,350

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	341
2X Miles at Restaurants	86
Total	427

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

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the account referenced with 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 Agreement can be found after the below summary chart.

Summary of Changes, Effective October 1, 2021	
Words we use in the Agreement	We are updating this sub-section under <i>Introduction</i> in Part 2 of your Cardmember Agreement to remove precious metal coins or bullion and digital precious metals products from the definition of " <i>cash advance</i> ."

ID 13258

Detail of Changes to Your Cardmember Agreement

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions 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:

Effective October 1, 2021, 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, and similar offline and online betting transactions."

CMLENGDPRUS0199

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.

Your Cardmember Agreement

To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.



Delta SkyMiles® Platinum

BALAN NARAYANAN
Closing Date 10/17/21

DELTA
SKYMILES

Account Ending 4-17005

Buy Now, Pay Later with Plan It®

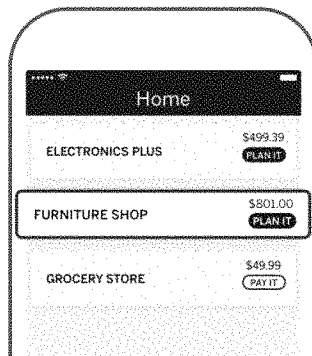
PLAN IT



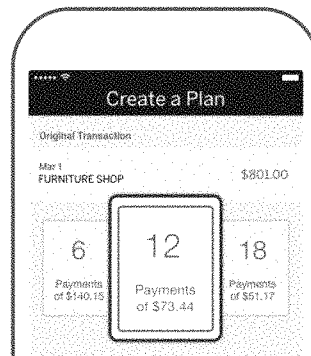
Plan It® is a payment option that gives you more control for whatever comes your way.

You can split up large purchases into monthly installments with a fixed fee and no interest. Plus, you can still earn rewards on purchases you plan! Terms apply.

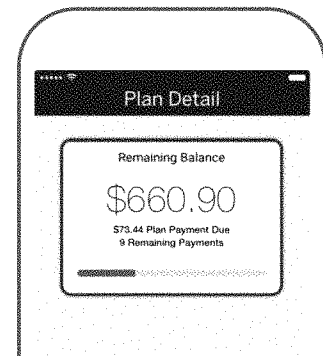
Plan It® is already built into your Card, which means it's ready to use today. Log in to your online account or the American Express App** and follow these three easy steps to create a Plan:



Select a purchase of \$100 or more to put into a plan.



Select a plan option that works for you, and see exactly how much you'll pay each month.*



Review and confirm. The monthly plan payment is automatically included in the Minimum Payment Due each month.

For more information and Terms and Conditions visit: [AmericanExpress.com/PlanIt_Statement](https://www.AmericanExpress.com/PlanIt_Statement)

** iOS and Android only. See app store listings for operating system info.

* You will be offered 1–3 plan duration options for the qualifying purchase. The plan duration options can vary based on a variety of factors such as the purchase amount, your account history, and your creditworthiness. If you are enrolled in an intro or promotional APR, you may see limited plan duration options during the intro or promotional period when you use Plan It® on your account.

With Plan It®, you can create up to 10 active payment plans, each subject to a plan fee. The plan fee is a fixed finance charge that will be charged each month that the corresponding plan is active.

Your ability to create plans will be based on a variety of factors such as your creditworthiness, and your Credit Limit or Pay Over Time Limit, as applicable. You may not be able to create a plan if it would cause you to exceed your Pay Over Time Limit or cause your Plan balance to exceed 95% of your Account Total New Balance on your last billing statement. You will not be able to create plans if your Pay Over Time feature is suspended or your Account is canceled. You will also not be able to create plans if one or more of your American Express Accounts is enrolled in a payment program, has a payment that is returned unpaid, or is past due.