

Platinum Card®

RAJ NARAYANAN Closing Date 07/03/19



Account Summary

Previous Balance

Payments/Credits

New Charges

Fees

Account Ending 5-68003

New Balance

\$25,000.00

Payment Due Date

07/28/19[‡]

[‡] Late Payment Warning: If we do not receive your payment by the Payment Due Date of 07/28/19, you may have to pay a late fee of up to \$38.00.

- See page 2 for important information about your account.
- **Important Information:** To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.
- (i) Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Platinum® Card Members, except for select locations. Visit americanexpress.com/findalounge for a list of available lounges.

Customer Care

Pay by Computer americanexpress.com/pbc

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

See Page 2 for additional information.

AMERICAN EXPRESS® PERSONAL LOANS

Turn Dreaming Into Doing

Pre-approved Platinum Card Members can enjoy a competitive fixed rate on loans of up to \$40,000. APRs range from 5.98% to 19.98%. Terms apply.

To learn more visit american express.com/loanoffer21

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

Payment Coupon Do not staple or use paper clips





Account Ending 5-68003

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 07/28/19 **Amount Due** \$25,000.00

Check here if your address or phone number has changed. **AMERICAN EXPRESS** P.O. BOX 1270 NEWARK NJ 07101-1270

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Note changes on reverse side.

\$50,953.09 -\$28.848.85

317,573

+\$2,895.76 +\$0.00

New Balance \$25,000.00

Membership Rewards® Points

For up to date point balance and full program

Available and Pending as of 05/31/19

details, visit membershiprewards.com

Days in Billing Period: 30

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 and/or Cash Advance 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 and/or Cash Advance 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. We will, however, charge you interest on cash advances 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 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 Cash Advance at ATMs Inquiries 1-800-525-3355 **Hearing Impaired** 1-954-473-2123 **TTY:** 1-800-221-9950 1-800-525-3355 **FAX:** 1-623-707-4442 1-800-CASH-NOW **In NY:** 1-800-522-1897

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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.

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

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

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.american express.com/privacy.



Platinum Card®

RAJ NARAYANAN Closing Date 07/03/19



Account Ending 5-68003

Payments and Credits

Summary

	Total
Payments	-\$26,135.56
Credits	-\$2,713.29
Total Payments and Credits	-\$28,848.85

Detail	*Indicates posting date	
Payments		Amount
06/18/19*	PAYMENT RECEIVED - THANK YOU	-\$11,286.41
06/25/19*	ONLINE PAYMENT - THANK YOU	-\$9,814.21
07/02/19*	ONLINE PAYMENT - THANK YOU	-\$5,034.94
Credits		Amount
06/04/19	AMAZON.COM	-\$39.74
00/04/12	AMZN.COM/BILL WA	-\$35.74
	BOOK STORE	
06/04/19	AMAZON.COM	-\$26.63
	AMZN.COM/BILL WA	
	BOOK STORE	
06/06/19	AMAZON.COM	-\$559.78
	AMZN.COM/BILL WA	
	BOOK STORE	
06/07/19	AMAZON.COM	-\$118.12
	AMZN.COM/BILL WA BOOK STORE	
06/07/19	AMZN MKTP US	¢15.05
00/07/19	AMZN.COM/BILL WA	-\$15.95
	BOOK STORE	
06/09/19	AMZN MKTP US	-\$17.92
	AMZN.COM/BILL WA	• "
	BOOK STORE	
06/10/19*	Dispute - NYCDOT PARKING METERS NYC	-\$12.00
06/10/19	AMAZON.COM	-\$27.21
	AMZN.COM/BILL WA	
	BOOK STORE	
06/10/19	AMZN MKTP US	-\$15.98
	AMZN.COM/BILL WA	
06/44/40	BOOK STORE FURNITURELAND SOUTH INC	
06/11/19	866-4368056 NC	-\$1,500.00
	3368223107	
06/20/19	AMAZON.COM	-\$77.29
00/20/17	AMZN.COM/BILL WA	¥17.25
	BOOK STORE	
06/20/19	AMAZON.COM	-\$77.29
	AMZN.COM/BILL WA	
	BOOK STORE	
06/20/19	THE HOME DEPOT	-\$31.21
	PARAMUS NJ	
26/20/11	800-654-0688	
06/28/19	WALGREENS	-\$20.45
	FAIR LAWN NJ 8002802273	
	8002892273	

KAJ NA	KAYANAN	Account Ending 5-68003		p. 4/6	
Detail C	Continued *Indicates posting date				
				Amount	
06/30/19*	Dispute - ITUNES.COM/BILL			-\$53.30	
06/30/19*	Dispute - ITUNES.COM/BILL			-\$53.30	
06/30/19*	Dispute - ITUNES.COM/BILL			-\$53.30	
06/30/19*	Dispute - SPOKEO.COM 8006994264	016		-\$2.22	
06/30/19*	Dispute - SPOKEO.COM 8006994264	016		-\$0.95	
06/30/19	PRIME VIDEO 888-802-3080 WA LARGE DIGITAL GOODS MERCH			-\$10.65	
New C	Charges ary				
				Total	
Total New	Charges			\$2,895.76	
Detail					
	I NARAYANAN d Ending 5-68003				
06/02/40	EIG*CONSTANTCONTACT.COM	855-229-5506	MA	Amount	
06/03/19	30496175 02451 CONSTANT CONTACT	855-229-5506	MA	\$10.00	
06/03/19	FEDEX 480395049 FedEx 480395049 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000480395049 FEDEX #1-800-622-1147	MEMPHIS	TN	\$235.02	

06/03/19	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA	\$10.00
06/03/19	FEDEX 480395049 FedEx	MEMPHIS	TN	\$235.02
	480395049 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000480395049 FEDEX #1-800-622-1147			
06/03/19	AIRPORT PARKING 3104085378	310-4085378	FL	\$56.00
06/04/10	PC RICHARD & SON	PARAMUS	NJ	t0.cc 27
06/04/19	631-843-4300	FARAMOS	INJ	\$866.27
06/04/19	FEDEX 480536888 FedEx	MEMPHIS	TN	\$13.82
00/04/13	480536888 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000480536888 FEDEX #1-800-622-1147			¥13.02
06/04/19	GPS 00-08032064803	CITY INDUSTRY	CA	\$32.78
	626-7230013			
06/04/19	AMAZON.COM*M638N2A71	AMZN.COM/BILL	WA	\$118.12
	MERCHANDISE			
06/05/19	STAPLES 00039	PARAMUS	NJ	\$41.34
	00039000203457 07652 STAPLES #64-RBBR BNDS 1/4 LB ARDFIELD BLACK CHAIR 3Y FURN \$0-99.99 STAPLES FUNDED COUPON			
06/05/19	VALERO FUEL PARAMUS 00000000466863	PARAMUS	NJ	\$14.55
	999999999			
06/05/19	AMZN MKTP US*M68WS84D0	AMZN.COM/BILL	WA	\$15.95
	BOOK STORES			
06/05/19	STAPLES.COM	800-333-3330	MA	\$30.15
	(800) 333-3330 STAPLES SELECT 85 X 11 COPY PAPER 2			

AMERICAN EXPRESS

Platinum Card®

RAJ NARAYANAN Closing Date 07/03/19



Account Ending 5-68003

-				Amount
06/06/19	LYFT *RIDE THU 12PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$43.10
06/06/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$2.00
06/06/19	AMZN MKTP US*M68OH04T0 BOOK STORES	AMZN.COM/BILL	WA	\$15.98
06/06/19	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$21.00
06/06/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$53.30
06/07/19	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL		\$60.00
06/07/19	AMZN MKTP US*M65BA83N0 BOOK STORES	AMZN.COM/BILL	WA	\$128.00
06/08/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
06/08/19	DUANE READE NONE 10018 PHARMACIES	NEW YORK	NY	\$28.81
06/08/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$10.00
06/08/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$12.00
06/09/19	EIG*CONSTANTCONTACT.COM 1118153085972 02451 CONSTANT CONTACT	855-229-5506	MA	\$44.00
06/25/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$53.30
06/26/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
06/26/19	BURLINGTON STORES 6 6 609-387-7800	PARAMUS	NJ	\$6.99
06/28/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
06/28/19	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$355.31
06/28/19	THE HOME DEPOT 904 HOME SUPPLY WAREHOUSE	PARAMUS	NJ	\$387.70
06/28/19	USPS PO 3371710696 001433574 8002758777	GLEN ROCK	NJ	\$4.80
06/28/19	EQUINOX #151 0000 866-332-6549	PARAMUS	NJ	\$171.88
06/29/19	THE HOME DEPOT 800-654-0688	NEW YORK	NY	\$23.55
06/29/19	T J MAXX 8009266299	NEW YORK	NY	\$24.06

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	Amount
Total Fees for this Period	\$0.00

2019 Fees and Interest Totals Year-to-Date					
	Amount				
Total Fees in 2019	\$512.00				
Total Interest in 2019	\$0.00				

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions	Transactions Dated				Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated		Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From	То	Rate	Interest Rate																											
Cash Advances	05/01/2019		27.49% (v)	\$0.00	\$0.00																										
Total					\$0.00																										
(v) Variable Rate																															