

Platinum Card®

RAJ NARAYANAN Closing Date 09/03/18



Account Ending 5-67005

New Balance \$12,927.40 Minimum Payment Due \$11,941.29

Payment Due Date 09/28/18[‡]

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	arges and each month you Time balance shown on this	
Only the Minimum Payment Due	3 years	\$1,716

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

See page 2 for important information about your account.

You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

RAJ NARAYANAN

GLEN ROCK NJ 07452

8 HEATHER LN

Visit ShopSmallNow.com



Membership Rewards® Points

Available and Pending as of 07/31/18

164,642

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

Account Summary

Pay In Full Portion	
Previous Balance	\$1,863.33
Payments/Credits	-\$1,878.01
New Charges	+\$11,626.97
Fees	+\$0.00
New Balance =	\$11,612.29
Pav Over Time Portion	

Pay Over Time Portion

Previous Balance		\$21,742.75
Payments/Credits		-\$21,746.99
New Charges		+\$1,000.00
Fees		+\$0.00
Interest Charged		+\$319.35
New Balance	=	\$1,315.11
Minimum Due		\$329.00

Account Total Previous Balance Payments/Credits New Charges Fees Interest Charged	\$23,606.08 -\$23,625.00 +\$12,626.97 +\$0.00 +\$319.35
New Balance	\$12,927.40
Minimum Payment Due	\$11,941.29

Days in Billing Period: 46

Customer Care



Customer Care 1-800-525-3355 **Pay by Phone** 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.

Payment Due Date **09/28/18**

\$12,927.40 Minimum Payment Due \$11,941.29

New Balance

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

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Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 09/28/18, 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%

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	
- 1	
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.



Platinum Card®

RAJ NARAYANAN Closing Date 09/03/18

 $\mathsf{W}\mathsf{A}$

FINELINE TECHNOLOGIES 069000042288002

Amazon.com SUBSCRIPTIONS

NORCROSS 6789690835

08/03/18



Account Ending 5-67005

Payments and Credits

Summary

	Pay In Full	Pay In Full Pay Over Time ♦	
Payments	-\$710.57	-\$20,929.88	-\$21,640.45
Credits	-\$1,167.44	-\$817.11	-\$1,984.55
Total Payments and Credits	-\$1,878.01	-\$21,746.99	-\$23,625.00

Detail	*Indicates posting date	♦ - denotes Pay Over Time activity
Payments		For more information, visit americanexpress.com/payovertimeinfo Amount
07/26/18*	ONLINE PAYMENT - THANK YOU	-\$6,000.00
07/29/18*	ONLINE PAYMENT - THANK YOU	-\$3,000.00
08/02/18*	RETURN PROTECTION BENEFIT PAYMENT	
		-\$108.00
08/02/18*	RETURN PROTECTION BENEFIT PAYMENT	-\$99.00
08/27/18*	ONLINE PAYMENT - THANK YOU	-\$12,433.45
Credits		Amount
07/22/18*	Credit Adjustment for Purchase Finance Charge	-\$399.80
07/23/18	UBER	-\$1.72
	HELP.UBER.COM CA	
	8005928996	
07/25/18	AMAZON.COM	-\$49.92
	AMZN.COM/BILL WA DIRECT MKTG MISC	
07/28/18	AMAZON.COM	-\$148.08
07/20/10	AMZN.COM/BILL WA	- 140.00
	DIRECT MKTG MISC	
07/28/18	AMAZON.COM	-\$148.08
	AMZN.COM/BILL WA	
	DIRECT MKTG MISC	
07/28/18	THE HOME DEPOT #6616	-\$105.17
	LOS ANGELES CA	
07/28/18	800-654-0688 THE HOME DEPOT #6616	¢17.10
07/20/10	LOS ANGELES CA	-\$17.10
	800-654-0688	
07/29/18	THE HOME DEPOT 6616	-\$264.08
	HOLLYWOOD CA	
	LA ROCHA 90028	
07/31/18*	Credit Adjustment for Purchase Finance Charge	-\$417.31
08/01/18	AMZN MKTP US	-\$26.09
	AMZN.COM/BILL WA	
	DIRECT MKTG MISC	
08/01/18	AMAZON.COM AMZN.COM/BILL WA	-\$37.08
	DIRECT MKTG MISC	
08/02/18	Amazon Prime	-\$15.98
00/02/10	A	-\$13.90

-\$99.15

Detail Continued *Indicates posting date		
		Amount
08/04/18	THE HOME DEPOT 6616	-\$80.04
	HOLLYWOOD CA	
	HOME SUPPLY WAREHOUSE	
08/10/18*	AMEX Airline Fee Reimbursement	-\$34.63
	TRANSACTION PROCESSED BY AMERICAN EXPRESS	
08/16/18	THE HOME DEPOT #6616	-\$10.20
	LOS ANGELES CA	
	800-654-0688	
08/21/18*	Dispute - PEOPLEFINDERS.COM	-\$29.95
08/21/18*	Dispute - PEOPLEFINDERS.COM	-\$19.95
08/22/18	AMZN MKTP US	-\$45.99
	AMZN.COM/BILL WA	
	DIRECT MKTG MISC	
08/25/18	AMZN MKTP US	-\$29.99
	AMZN.COM/BILL WA	
	DIRECT MKTG MISC	
09/02/18	AMAZON VIDEO ON DEMAND	-\$2.12
	AMZN.COM/BILL WA	
	DIRECT MKTG INTERNET	
09/02/18	AMAZON VIDEO ON DEMAND	-\$2.12
	AMZN.COM/BILL WA	
	DIRECT MKTG INTERNET	

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$11,626.97	\$1,000.00	\$12,626.97

 Detail
 *Indicates posting date

 ♦ - denotes Pay Over Time activity

For more information, visit americanexpress.com/payovertimeinfo



RAJ NARAYANAN Card Ending 5-67005

				Amount
07/19/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$12.29
07/19/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
07/19/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$49.92
07/20/18	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
07/20/18	EXPRESS DELIVERY OF TRI-CITIES, LLC squareup.com/receipts	Kingsport	TN	\$1,000.00 ♦
07/20/18	AMAZON VIDEO ON DEMAND DIGITAL	AMZN.COM/BILL	WA	\$2.12
07/20/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$11.14
07/22/18	UBER TRIP XEU5S HELP.UBER.COM	HELP.UBER.COM	CA	\$10.86
07/22/18	UBER TRIP 56TDM HELP.UBER.COM	HELP.UBER.COM	CA	\$8.71

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RAJ NARAYANAN Closing Date 09/03/18



Account Ending 5-67005

	*Indicates posting date			◆ - denotes Pay Over Time activity
				Amount
07/24/18	FEDEX INV 388551831 I388551831 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000388551831 FedEx #1-800-622-1147	MEMPHIS	TN	\$154.69
07/24/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$12.32
07/24/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$177.74
07/24/18	MAINETTI USA - MOTO 000000001 00129788 92806	KEASBEY	NJ	\$2,133.45
07/24/18	MAINETTI USA - MOTO 000000001 00129889 92806	KEASBEY	NJ	\$711.15
07/25/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
07/25/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$8.98
07/25/18	LOWE'S OF BURBANK, CA 1144 818-557-2300	BURBANK	CA	\$6.00
07/25/18	JEWELERS-MUTUAL-PMNT INSURANCE	800-558-6411	WI	\$744.00
07/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
07/26/18	AMAZON VIDEO ON DEMAND DIGITAL	AMZN.COM/BILL	WA	\$2.12
07/26/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$83.00
07/26/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$77.41
07/28/18	FEDEX INV 389033526 I389033526 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000389033526 FedEx #1-800-622-1147	MEMPHIS	TN	\$9.90
07/29/18	EXPRESS DELIVERY OF TRI-CITIES, LLC squareup.com/receipts	Kingsport	TN	\$1,000.00
07/29/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$51.40
07/30/18	FEDEX INV 389226989 I389226989 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000389226989 FedEx #1-800-622-1147	MEMPHIS	TN	\$183.33
07/31/18	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$15.98
08/02/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$565.48
08/02/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$99.15
08/02/18	JB WHOLESALE ROOFING/BLD 6612980155	CANYON COUNTRY	CA	\$32.98
08/03/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$95.00

Detail Continued *Indicates posting date				
				Amount
08/04/18	FEDEX INV 389725248 I389725248 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000389725248 FedEx #1-800-622-1147	MEMPHIS	TN	\$9.90
08/04/18	A R BOX PACKAGING 80814 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$35.75
08/05/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$14.99
08/06/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
08/06/18	LABEL TEX USA 00-08024155312 323-5820228	LOS ANGELES	CA	\$426.67
08/07/18	FEDEX INV 389922363 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000389922363 FedEx #1-800-622-1147	MEMPHIS	TN	\$8.05
08/07/18	A R BOX PACKAGING 80835 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$120.00
08/08/18*	Dispute - UNITED AIRLINES			\$75.00
08/08/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
08/08/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$35.00
08/08/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$30.25
08/08/18	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	МА	\$16.29
08/09/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$22.38
08/09/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$25.52
08/10/18	EXON AD & PRINT squareup.com/receipts	Los Angeles	CA	\$370.00
08/10/18	A R BOX PACKAGING MULTIPLE 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$622.74
08/11/18	PEOPLEFINDERS.COM 800-718-8997	800-718-8997	CA	\$29.95
08/11/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$34.95
08/13/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$17.14
08/14/18	FEDEX INV 390521240 I390521240 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000390521240 FedEx #1-800-622-1147	MEMPHIS	TN	\$163.05
08/15/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$45.99

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RAJ NARAYANAN Closing Date 09/03/18



Account Ending 5-67005

Detail	Continued *Indicates posting date			◆ - denotes Pay Over Time activity
				Amount
08/15/18	FEDEX INV 172404460 I172404460 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000172404460 FedEx #1-800-622-1147	MEMPHIS	TN	\$39.74
08/15/18	AMAZON VIDEO ON DEMAND DIGITAL	AMZN.COM/BILL	WA	\$2.12
08/15/18	MAINETTI USA - MOTO 000000001 00131497 92806	KEASBEY	NJ	\$535.40
08/17/18	NEXT INSURANCE 8552225919	PALO ALTO	CA	\$76.00
08/17/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$29.99
08/18/18	A R BOX PACKAGING 80955 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$29.00
08/19/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
08/20/18	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
08/20/18	FEDEX INV 391267631 I391267631 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000391267631 FedEx #1-800-622-1147	MEMPHIS	TN	\$36.94
08/20/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.36
08/21/18	A R BOX PACKAGING 80971 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$178.75
08/22/18	JET.COM 855-538-4323	BENTONVILLE	AR	\$80.23
08/22/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$11.97
08/23/18	UBER *TEMP AUTH HELP.UBER.COM	HELP.UBER.COM	CA	\$28.62
08/23/18	UBER *TEMP AUTH HELP.UBER.COM	HELP.UBER.COM	CA	\$18.57
08/24/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
08/24/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$25.52
08/24/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$83.00
08/24/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$66.00
08/25/18	UBER *TEMP AUTH HELP.UBER.COM	HELP.UBER.COM	CA	\$7.43
08/25/18	UBER *TEMP AUTH HELP.UBER.COM	HELP.UBER.COM	CA	\$6.39
08/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99

Detail	*Indicates posting date			
				Amount
08/27/18	FEDEX INV 391986187 I391986187 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000391986187 FedEx #1-800-622-1147	MEMPHIS	TN	\$94.15
08/27/18	UBER TRIP YGNDB HELP.UBER.COM	HELP.UBER.COM	CA	\$23.68
08/27/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$608.80
08/28/18	LYFT *RIDE TUE 1AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$28.78
08/28/18	MAINETTI USA - MOTO 000000001 00132446 92806	KEASBEY	NJ	\$271.53
08/29/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$13.13
08/29/18	A R BOX PACKAGING 81051 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$200.00
08/29/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.36
08/29/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$35.03
08/29/18	DOMINO'S PIZZA 6262815200 FAST FOOD REST.	LOS ANGELES	CA	\$27.05
08/29/18	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA	\$95.00
08/31/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$25.52
08/31/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$9.50
09/01/18	A R BOX PACKAGING 81089 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$173.75
09/02/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$54.68
09/02/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$19.58
09/03/18	FEDEX INV 392697119 I392697119 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000392697119 FedEx #1-800-622-1147	MEMPHIS	TN	\$71.82

Fees
rees

	Amount
Total Fees for this Period	\$0.00

\$319.35







Interest Charged

		Amount
09/03/18	Interest Charge on Pay Over Time Purchases	\$319.35
Total Inter	est Charged for this Period	\$319.35

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	\$319.35	

Interest Charge Calculation

	Transacti	ons Dated	Annual Percentage	Balance Subject to	Interest Charge
	From	То	Rate	Interest Rate	
Pay Over Time Direct	09/08/2016	07/20/2018	19.99% (v)	\$12,668.72	\$319.35

(v) Variable Rate

Total