



Delta SkyMiles® Platinum

BALAN NARAYANAN
Closing Date 07/17/20
Account Ending 4-17005



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Customer Care: 1-800-257-0770
TTY: 1-800-221-9950
Website: americanexpress.com

New Balance **\$0.00**
Minimum Payment Due **\$0.00**
Payment Not Required

Delta SkyMiles®
Miles Earned this Period **2,098**

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

Account Summary

Previous Balance	CR\$27.71
Payments/Credits	-\$1,713.41
New Charges	+\$1,741.12
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$0.00
Minimum Payment Due	\$0.00

Credit Limit	\$16,500.00
Available Credit	\$16,500.00
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 to find your Renewal Notice on your Membership, which renews next month, and to find any other communications on **pages 7 - 8**.



We've introduced more ways you can earn rewards during this time.

Learn more by visiting americanexpress.com/whatsnew

You can also contact us using the phone number on your Card or chat us on the Amex App.
Text CHAT to 86509 to receive a link to download on your iPhone® iOS or Android™ phone.
See app store listings for operating system info. Message and data rates may apply.



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 Not Required

New Balance
\$0.00

Minimum Payment Due
\$0.00

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



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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 represent 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

DELTA
SKYMILES®

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BALAN NARAYANAN
Closing Date 07/17/20

Account Ending 4-17005



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

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

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



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

Payments and Credits

Summary

	Total
Payments	-\$1,713.41
Credits	\$0.00
Total Payments and Credits	-\$1,713.41

Detail

*Indicates posting date

Payments	Amount
06/28/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$104.51
07/07/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,128.77
07/11/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$480.13

New Charges

Summary

	Total
BALAN NARAYANAN 4-17005	\$331.93
MANGLAM NARAYANAN 4-16015	\$1,340.12
RAJ NARAYANAN 4-16031	\$69.07
Total New Charges	\$1,741.12

Detail



BALAN NARAYANAN
Card Ending 4-17005

	Amount
06/21/20 QVC*537923443701*2OF3 CONSUMERPROD 800-367-9444 PA	\$9.42
06/28/20 QVC*538171039301*2OF3 CONSUMERPROD 800-367-9444 PA	\$19.72
07/01/20 SHOPRITE WAYNE EC GROCERIES AND RELATED G WAYNE NJ	\$51.80
07/04/20 NEW JERSEY E-Z PASS 888-288-6865 NJ	\$110.00
07/07/20 QVC*5391482182MULTLINE CONSUMERPROD 800-367-9444 PA	\$94.96
07/08/20 Vonage.Com AMERICA 1116054875 07733 866-243-4357 NJ	\$46.03

Continued on reverse

Detail Continued

Amount



MANGLAM NARAYANAN

Card Ending 4-16015

Amount

06/16/20	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$44.51
06/16/20	EXXONMOBIL CAT OUTSIDE 201-444-7730	(800) 243-9966	TX	\$48.68
06/23/20	TJC*SHOPLC-46529864 877-899-0078	877-899-0078	TX	\$13.84
07/01/20	HSNI TV 001675372081 33729 IMAN GC 2PK PALAZZO SLAT	800-284-3900	FL	\$33.46
07/01/20	EXXONMOBIL CAT OUTSIDE 201-444-7730	(800) 243-9966	TX	\$43.90
07/01/20	JAGUAR LAND ROVER PARAMU 285 12345 07652 GENERIC PRODUCT OR SERVICE	PARAMUS	NJ	\$320.96
07/01/20	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$22.27
07/02/20	GRC*WESTMORE BEAUTY 888-366-3095	888-366-3095	CA	\$47.39
07/03/20	RIDGEWOOD VET #4014 0856 201-447-6000	RIDGEWOOD	NJ	\$224.48
07/04/20	ORADELL ANIMAL HOSPITAL 2012620010	PARAMUS	NJ	\$254.79
07/06/20	RIDGEWOOD VET #4014 0856 201-447-6000	RIDGEWOOD	NJ	\$262.85
07/08/20	VETSOURCE PET RX&FOOD	877-738-4443	OR	\$22.99



RAJ NARAYANAN

Card Ending 4-16031

Amount

06/23/20	BT*VIA 7472479524	NEW YORK	NY	\$15.77
07/08/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$53.30

Fees

Amount

Total Fees for this Period	\$0.00
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Interest Charged

Amount

Total Interest Charged for this Period	\$0.00
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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.

Continued on next page



2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	\$0.00
Total Interest in 2020	\$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	1,741	10,646
Total Bonus Miles Earned and Adjustments	357	4,178
Total Miles Earned	2,098	14,824

Bonus Miles Earned and Adjustments

	Current Period
4X Miles at U.S. Supermarkets	357
Total	357

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.

**IMPORTANT NOTICES****Renewal Notice**

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

Please refer to page 2 for further important information regarding your account

Annual Membership Fee: The annual membership fee for your Account is \$250.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on page 3 to cancel your Account.

Plan Fee (Fixed Finance Charge): The Plan It feature will continue to be in effect when your Account renews unless we tell you otherwise. We will charge a Plan Fee of up to 0.63% of each purchase moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase, and other factors. If you have active plans, further details can be found in the Plan It section.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to your Account if you make one or more late payments or if your payment is returned. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

The following APRs apply to your Account as of the Closing Date of this Statement.

(v) Indicates variable rate

* Indicates variable penalty APR will not exceed 29.99%

Purchases

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	01/05/2019		Prime + 11.25%	14.50% (v)
Penalty	01/05/2019		Prime + 25.99%*	29.24% (v)*

Cash Advances

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	01/05/2019		Prime + 21.99%	25.24% (v)
Penalty	01/05/2019		Prime + 25.99%*	29.24% (v)*

Additional Important Notices**Claims Resolution Clause Update**

The address for sending a claim notice to American Express has changed. Notice to American Express should be sent to **American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005.**

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.

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.