

**Platinum Card®**RAJ NARAYANAN
Closing Date 04/18/18

p. 1/16

Account Ending 5-67005

New Balance **\$42,189.30**

Minimum Payment Due **\$10,696.55**

Payment Due Date **05/13/18[‡]**

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 05/13/18, 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%.

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 Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	32 years	\$83,948

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

See page 2 for important information about your account.

See important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 15

Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 13**.

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

Continued on page 3

↓ 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 5-67005

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
05/13/18

New Balance
\$42,189.30

Minimum Payment Due
\$10,696.55

Membership Rewards® Points

Available and Pending as of 03/31/18

87,282

For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)

Account Summary

Pay In Full Portion

Previous Balance	\$1,444.04
Payments/Credits	-\$1,463.62
New Charges	+\$10,398.13
Fees	+\$0.00
New Balance	= \$10,378.55

Pay Over Time Portion

Previous Balance	\$16,945.20
Payments/Credits	-\$17,195.20
New Charges	+\$32,060.75
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$31,810.75
Minimum Due	\$318.00

Account Total

Previous Balance	\$18,389.24
Payments/Credits	-\$18,658.82
New Charges	+\$42,458.88
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$42,189.30**
Minimum Payment Due **\$10,696.55**

Days in Billing Period: 30

Customer Care



Pay by Computer
americanexpress.com/pbc

Customer Care
1-800-525-3355

Pay by Phone
1-800-472-9297



See Page 2 for additional information.



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



0000349992220508608 004218930001069655 15 4

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.

Payments
P.O. BOX 1270
NEWARK NJ 07101-
1270

[illegible]

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
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For information on your Pay Over Time feature and limit, see **page 12**Your morning coffees
are adding upThere are so many ways to use the points that
you've earned. From travel to gift cards and so
much more, you choose the way to treat yourself.To find your reward, visit <http://amex.co/points>**Payments and Credits****Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,331.04	-\$11,407.57	-\$12,738.61
Credits	-\$132.58	-\$5,787.63	-\$5,920.21
Total Payments and Credits	-\$1,463.62	-\$17,195.20	-\$18,658.82

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo**Payments**

	Amount
03/20/18* ONLINE PAYMENT - THANK YOU	-\$3,000.00
04/02/18* ONLINE PAYMENT - THANK YOU	-\$4,281.65
04/06/18* ONLINE PAYMENT - THANK YOU	-\$2,000.00
04/13/18* ONLINE PAYMENT - THANK YOU	-\$2,456.96
04/13/18* ONLINE PAYMENT - THANK YOU	-\$1,000.00

Credits

	Amount
03/20/18 SD ZOO ADMISSIONS SAN DIEGO CA CHARITABLE ORG	-\$12.00
03/27/18 WWW.SHIPNEX.COM 212-6853025 NJ 2126853025 EXTENDED PAYMENT OPTION	-\$130.84 ♦
03/29/18 CRUTCHFIELD CHARLOTTESVILLE VA 800-955-9091	-\$49.99
03/30/18 UBER HELP.UBER.COM CA 8005928996	-\$3.03
03/30/18 GOODMAN-GLENDAL 760 000000760 LOS ANGELES CA 7132635568 EXTENDED PAYMENT OPTION	-\$2,878.74 ♦
03/31/18 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$32.99
04/02/18* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$9.59
04/02/18* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$9.99

Continued on reverse

Detail Continued

*Indicates posting date

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					Amount
04/06/18	BUILD.COM				-\$300.00 ◆
	800-375-3403	CA			
	800-375-3403				
	EXTENDED PAYMENT OPTION				
04/09/18	AMAZON MKTPLACE PMTS				-\$14.99
	AMZN.COM/BILL	WA			
	DIRECT MKTG MISC				
04/09/18	PP*CT HVAC AND HEATING				-\$2,000.00 ◆
	BURBANK	CA			
	402-935-2244				
	EXTENDED PAYMENT OPTION				
04/10/18	IKEA ELIZABETH 154				-\$228.05 ◆
	ELIZABETH	NJ			
	MISC HOME FURNISHINGS				
	EXTENDED PAYMENT OPTION				
04/12/18*	AMEX Airline Fee Reimbursement				-\$125.00 ◆
	TRANSACTION PROCESSED BY AMERICAN EXPRESS				
	EXTENDED PAYMENT OPTION				
04/12/18	UNITED AIRLINES				-\$125.00 ◆
	HOUSTON	TX			
	UNITED AIRLINES				
	From:	To:	Carrier:	Class:	
	CHICAGO O'HARE INT	CHICAGO O'HARE INT	UA	00	
	Ticket Number: 01629275672920		Date of Departure: 04/12		
	Passenger Name: NARAYANAN /AWARD CHANGE F				
	Document Type: SUPPORTED REFUND				
	EXTENDED PAYMENT OPTION				

New Charges**Summary**

	Pay In Full	Pay Over Time ◆	Total
Total New Charges	\$10,398.13	\$32,060.75	\$42,458.88

Detail

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◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo**RAJ NARAYANAN**

Card Ending 5-67005

				Amount
03/19/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$801.28 ◆
	800-654-0688			
	EXTENDED PAYMENT OPTION			
03/19/18	WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$21.31
	DIRECT MKTG INTERNET			
03/19/18	WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$2.99
	DIRECT MKTG INTERNET			
03/19/18	SD ZOO ADMISSIONS	SAN DIEGO	CA	\$109.20 ◆
	CHARITABLE ORG			
	EXTENDED PAYMENT OPTION			
03/19/18	WAL-MART SUPERCENTER 2479 2479	SAN DIEGO	CA	\$127.19 ◆
	DISCOUNT STORE			
	EXTENDED PAYMENT OPTION			

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				Amount
03/20/18	CHEAPTICKETS AMERICAN AIRLINES From: LOS ANGELES INTERN To: TOKYO HANEDA APT OSAKA KANSAI INTL LOS ANGELES INTERN Ticket Number: 00170865602073 Passenger Name: WESTBAY/CALEB Document Type: PASSENGER TICKET EXTENDED PAYMENT OPTION	BELLEVUE	WA	\$789.00 ♦
03/20/18	SPIRIT AIRLINES SPIRIT From: SAN DIEGO LINDBERG To: LAS VEGAS MCCARRAN Ticket Number: JCZLXJ Passenger Name: NARAYANAN/RAJ Document Type: PASSENGER TICKET	SOUTH FLORIDA	FL	\$63.29
03/20/18	CHEAPTIX*7338630131569 TRAVEL	WWW.CTIX.INFO	WA	\$7.49
03/20/18	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
03/21/18*	Dispute - G & F ROOF SUPPLY - GARD EXTENDED PAYMENT OPTION			\$680.00 ♦
03/21/18	CHEAPTIX*7338758954553 TRAVEL	WWW.CTIX.INFO	WA	\$14.98
03/21/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$1,873.13 ♦
03/21/18	SUBWAY 714-4900123	ANAHEIM	CA	\$6.67
03/21/18	MAIL BOXES ETC OFFICE SUPPLY STORE	RENO	NV	\$5.00
03/21/18	USPS PO 0545370028 001367244 8002758777	LOS ANGELES	CA	\$20.00
03/22/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.15
03/22/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$1,091.18 ♦
03/22/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$35.00
03/22/18	UNITED PACIFIC 204 204 310-323-3992	VISTA	CA	\$57.15
03/23/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$21.55
03/23/18	WWW.SHIPNEX.COM 2126853025 EXTENDED PAYMENT OPTION	212-6853025	NJ	\$130.84 ♦
03/23/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$38.36
03/23/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$1,342.94 ♦
03/26/18	SIMPLISAFE.COM 5429BOSTON MA			\$24.99
03/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99

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Detail Continued

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				Amount
03/26/18	FEDEX INV 376755093 I376755093 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000376755093 FedEx #1-800-622-1147 EXTENDED PAYMENT OPTION	MEMPHIS	TN	\$588.82 ◆
03/26/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$600.69 ◆
03/26/18	EXQUISITE CABINET AN LUMBER/BUILDING EXTENDED PAYMENT OPTION	SOUTH EL MONTE	CA	\$7,800.00 ◆
03/26/18	LABEL TEX USA 00-08024155312 323-5820228 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$122.64 ◆
03/27/18	BATHROOM VANITIES 0000 626-699-0123 EXTENDED PAYMENT OPTION	VAN NUYS	CA	\$2,932.10 ◆
03/27/18	PORCELANOSA ANAHEIM 0898 201-995-1310	ANAHEIM	CA	\$1,846.09
03/27/18	BUILD.COM 800-375-3403	800-375-3403	CA	\$1,394.25
03/27/18	BUILD.COM 800-375-3403	800-375-3403	CA	\$3,260.40
03/29/18	JETBLUE AIRWAYS 9010021 JETBLUE AIRWAYS From: To: Carrier: Class: LOS ANGELES INTERN N.Y. J F KENNEDY I B6 X LOS ANGELES INTERN B6 X Ticket Number: 27921976533670 Passenger Name: PATEL/MITESH MR Document Type: PASSENGER TICKET Date of Departure: 04/17	JETBLUE	NY	\$11.20
03/29/18	AMAZON MKTPLACE PMTS BOOK STORES EXTENDED PAYMENT OPTION	AMZN.COM/BILL	WA	\$225.75 ◆
03/29/18	JET.COM RETAIL	855-538-4323	NJ	\$38.60
03/29/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$1,061.63
03/29/18	CTC*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA	\$95.00
03/30/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$40.98
03/30/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$24.04
03/30/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$57.96
03/30/18	UBER *TRIP NPO2K HELP.UBER.COM	HELP.UBER.COM	CA	\$13.44
03/30/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$10.91
03/30/18	HOMEDEPOT.COM 800-430-3376	800-430-3376	GA	\$342.36

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				Amount
03/31/18	UNITED AIRLINES UNITED AIRLINES From: To: Carrier: Class: LOS ANGELES INTERN N.Y. NEWARK INTL A UA 00 Ticket Number: 01629266831964 Passenger Name: RAJ /INFLIGHT SNACK Document Type: INFLIGHT CHARGES	HOUSTON TX		\$9.59
03/31/18	UNITED AIRLINES UNITED AIRLINES From: To: Carrier: Class: LOS ANGELES INTERN N.Y. NEWARK INTL A UA 00 Ticket Number: 01629266831975 Passenger Name: RAJ /INFLIGHT FOOD Document Type: INFLIGHT CHARGES	HOUSTON TX		\$9.99
03/31/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL WA		\$14.99
03/31/18	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM CA		\$55.50
03/31/18	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY EXTENDED PAYMENT OPTION	ANAHEIM CA		\$280.00 ◆
03/31/18	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM CA		\$55.50
03/31/18	LYFT *RIDE SUN 12AM (NONE) 94104 LEDGER	SAN FRANCISCO CA		\$26.70
03/31/18	UBER *TRIP OKRRS HELP.UBER.COM	HELP.UBER.COM CA		\$23.04
03/31/18	STATE OF CALIF DMV INT SC8 STATE OF CA 800-777-0133 EXTENDED PAYMENT OPTION	SACRAMENTO CA		\$299.00 ◆
03/31/18	STATE OF CALIF DMV INT SC6 STATE OF CA 800-777-0133 EXTENDED PAYMENT OPTION	SACRAMENTO CA		\$500.00 ◆
04/01/18	MCDONALD'S 9736845335	PATERSON NJ		\$4.47
04/02/18	BP#9540709KWORK LLC 9540 201-368-0027	PARAMUS NJ		\$44.67
04/02/18	FEDEX INV 377515241 I377515241 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000377515241 FedEx #1-800-622-1147 EXTENDED PAYMENT OPTION	MEMPHIS TN		\$238.38 ◆
04/02/18	WWW.SHIPNEX.COM 2126853025	212-6853025 NJ		\$18.15
04/02/18	WWW.SHIPNEX.COM 2126853025	212-6853025 NJ		\$38.60
04/02/18	GOTHAM CITY DINER 201-398-9700	FAIRLAWN NJ		\$57.58
04/02/18	MCDONALD'S 9736845335	PATERSON NJ		\$5.42

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				Amount
04/02/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$436.17 ◆
04/03/18	THE HEADLESS HORSEMAN 212-777-5101	NEW YORK	NY	\$29.13
04/03/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$312.66 ◆
04/03/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$134.45 ◆
04/03/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$1,582.28 ◆
04/04/18	NYS DMV TVB NYS DMV TVB 518-474-1575 EXTENDED PAYMENT OPTION	ALBANY	NY	\$138.00 ◆
04/04/18	HORUS CAFE 000000001 2122284774	NEW YORK	NY	\$69.78
04/04/18	UBER *TRIP NP5ZT HELP.UBER.COM	HELP.UBER.COM	CA	\$3.68
04/04/18	HARLAND CLARKE CHECK PRIN 000000061 8775343769	SAN ANTONIO	TX	\$9.41
04/04/18	CVS PHARMACY 8007467287 PHARMACIES	GLEN ROCK	NJ	\$6.18
04/04/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$31.01
04/04/18	AMAZON MKTPLACE PMTS BOOK STORES EXTENDED PAYMENT OPTION	AMZN.COM/BILL	WA	\$115.99 ◆
04/05/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.15
04/05/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$13.83
04/05/18	7-ELEVEN 25906 00072590601 973-423-4833	HAWTHORNE	NJ	\$1.48
04/05/18	7-ELEVEN 25906 00072590601 973-423-4833	HAWTHORNE	NJ	\$7.10
04/05/18	DUNKIN #355159 3551 973-523-4200	FAIR LAWN	NJ	\$1.80
04/05/18	INNOVATIVE PARKING LLC 650000009800148 2128831265	NEW YORK	NY	\$15.00
04/05/18	AMAZON MKTPLACE PMTS BOOK STORES EXTENDED PAYMENT OPTION	AMZN.COM/BILL	WA	\$1,016.00 ◆
04/06/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$739.53 ◆
04/06/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$16.13
04/06/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$39.38
04/06/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$414.71 ◆

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				Amount
04/06/18	WENDY'S 000002355 6079360106	MIDLAND PARK	NJ	\$4.27
04/06/18	WALGREENS NONE 06511 PHARMACIES	NEW HAVEN	CT	\$3.15
04/06/18	OLEA 000000001 2034356412	NEW HAVEN	CT	\$84.25
04/06/18	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803 EXTENDED PAYMENT OPTION	LAVAL		\$238.16 ◆
04/06/18	SHOPRITE FAIRLAWN S1 559504 07410	FAIRLAWN	NJ	\$12.03
04/07/18	BURLINGTON STORES6 6 609-387-7800	PARAMUS	NJ	\$12.99
04/07/18	MCDONALD'S 2034791560	WEST HAVEN	CT	\$10.72
04/07/18	NEWPORT MANSION TICKETS 401-847-1000	NEWPORT	RI	\$58.00
04/07/18	SHELL OIL 57542918800 AUTO FUEL DISPENSER	OLD LYME	CT	\$13.45
04/07/18	LYFT *RIDE SUN 2AM (NONE) 94104 RIDEREQUEST	SAN FRANCISCO	CA	\$5.48
04/07/18	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$1.50
04/08/18	GODADDY.COM 480-505-8855 AZ			\$43.32
04/08/18	BP#1189547CITY FUELS LLC 1189 212-740-0001	NEW YORK	NY	\$19.66
04/08/18	IRVINGTON 000000001 2127506361	NEW YORK	NY	\$70.33
04/08/18	UBER *TRIP ML6QB HELP.UBER.COM	HELP.UBER.COM	CA	\$14.04
04/08/18	Dear Irving 917-496-6950	New York	NY	\$62.26
04/08/18	ANTHONY'S COAL FIRED PI 01057 201-796-2625	FAIR LAWN	NJ	\$46.56
04/08/18	USPS.COM CLICKNSHIP 660427000 8002758777	WASHINGTON	DC	\$6.70
04/09/18	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: SANTA ANA JOHN WAY Ticket Number: 01629275672920 Passenger Name: NARAYANAN /AWARD CHANGE F Document Type: ADDITIONAL COLLECTION EXTENDED PAYMENT OPTION	HOUSTON	TX	\$125.00 ◆
04/09/18	HARLAND CLARKE CHECK PRIN 000000061 8775343769	SAN ANTONIO	TX	\$69.42
04/09/18	FEDEX INV 378246352 I378246352 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000378246352 FedEx #1-800-622-1147 EXTENDED PAYMENT OPTION	MEMPHIS	TN	\$439.05 ◆

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				Amount
04/09/18	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$33.00
04/09/18	AMAZON.COM MERCHANDISE EXTENDED PAYMENT OPTION	AMZN.COM/BILL	WA	\$127.12 ◆
04/09/18	LUMBER LIQUIDATORS FLOOR COVERING STORE EXTENDED PAYMENT OPTION	NORTH HILLS	CA	\$136.31 ◆
04/09/18	BURGER KING 201-652-9841	MIDLAND PARK	NJ	\$6.17
04/10/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$10.81
04/10/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$49.07
04/11/18	HARLAND CLARKE CHECK PRIN 000000061 8775343769	SAN ANTONIO	TX	\$68.70
04/11/18	SYED RASHEED, MD GARDEN STATE COUNSEL squareup.com/receipts	Wayne	NJ	\$30.90
04/11/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$54.99
04/11/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$148.92 ◆
04/11/18	WHITE CASTLE 800-843-2728	HASBROUCK HEIGHTS	NJ	\$9.79
04/11/18	QUICKCHEK 9085347349	WAYNE	NJ	\$4.49
04/12/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$14.63
04/12/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$578.38 ◆
04/12/18	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$3.50
04/13/18	FARMERS INSURANCE GOODS/SERVICES EXTENDED PAYMENT OPTION	877-327-6392	CA	\$3,993.80 ◆
04/13/18	CASIMIR - AVE B 000000001 6462344336	NEW YORK	NY	\$25.69
04/13/18	UBER *TRIP EYLBE HELP.UBER.COM	HELP.UBER.COM	CA	\$6.54
04/13/18	UBER *TRIP NRH4D HELP.UBER.COM	HELP.UBER.COM	CA	\$2.13
04/13/18	THE HOME DEPOT #6616 800-654-0688 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$312.63 ◆
04/13/18	VANDAL 212-614-7206 EXTENDED PAYMENT OPTION	NEW YORK	NY	\$149.56 ◆
04/14/18	ON THE BORDER 0057 888-682-6882	PARAMUS	NJ	\$50.09
04/14/18	WHITE CASTLE 800-843-2728	HASBROUCK HEIGHTS	NJ	\$4.92
04/14/18	EFORMS MONTH PLAN 8445336767	MIAMI	FL	\$15.00

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 04/18/18

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Account Ending 5-67005

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
04/14/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$11.73
04/14/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$41.12
04/15/18	ABC FINANCIAL SERVICES ABC*CRUNCH FITNESS	NORTH LITTLE ROCK	AR	\$15.94
04/15/18	MCDONALD'S F20935 000000000087399 2015561288	PARAMUS	NJ	\$2.34
04/15/18	LUKOIL Arrival Date 04/15/18 00000000 LODGING	Departure Date 04/15/18 FORT LEE	NJ	\$40.00
04/15/18	LAWDEPOT.COM 877-509 8552318425	EDMONTON		\$33.00
04/16/18	UBER *TRIP VH2H7 HELP.UBER.COM	HELP.UBER.COM	CA	\$29.49
04/16/18	FEDEX INV 378974920 I378974920 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000378974920 FedEx #1-800-622-1147 EXTENDED PAYMENT OPTION	MEMPHIS	TN	\$230.07 ◆
04/16/18	WALGREENS NONE 07410 PHARMACIES	FAIR LAWN	NJ	\$4.75
04/17/18	UNITED AIRLINES UNITED AIRLINES From: N.Y. NEWARK INTL A To: LOS ANGELES INTERN Ticket Number: 01629283856395 Passenger Name: RAJ /INFLIGHT SNACK Document Type: INFLIGHT CHARGES	HOUSTON	TX	\$9.59
04/17/18	NEXT INSURANCE 8552225919	PALO ALTO	CA	\$76.00
04/17/18	UBER *TRIP MN6DD HELP.UBER.COM	HELP.UBER.COM	CA	\$34.63
04/18/18	WWW.SHIPNEX.COM 2126853025 EXTENDED PAYMENT OPTION	212-6853025	NJ	\$159.82 ◆

Fees

Amount

Total Fees for this Period**\$0.00**

Continued on reverse

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			
Extended Payment Option	09/08/2016		19.74% (v)	\$0.00	\$0.00
Select & Pay Later	04/06/2016		19.74% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is \$35,000.00

We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in the Extended Payment Option

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.

You are currently enrolled in Select & Pay Later

You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.



Platinum Card®

RAJ NARAYANAN
Closing Date 04/18/18



Account Ending 5-67005

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 and Paying Interest.

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable by the Payment Due Date.

Annual Membership Fee: The annual membership fee for your Account is \$550.00. 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 2 to cancel your Account.

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 will apply to a Feature if you make one or more late payments or if your payment is returned. 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.

You may have access to one or more Pay Over Time Features on your Account. If you are enrolled in a Feature or have a Feature balance, the APRs that apply will be noted below as of the Closing Date of this statement.

(v) Indicates variable rate
* Indicates variable penalty APR will not exceed 29.99%

Extended Payment Option

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	09/08/2016		Prime + 14.99%	19.74% (v)
Penalty	09/08/2016		Prime + 25.99%*	29.99% (v)*

Select & Pay Later

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	04/06/2016		Prime + 14.99%	19.74% (v)
Penalty	04/06/2016		Prime + 25.99%*	29.99% (v)*

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



Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. 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.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. 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.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- 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.
- 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.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

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 are 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* at PO Box 981535, El Paso TX 79998-1535. 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.

AN/CC/BillingRights/11-2014

Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate using your American Express Card, including Express Cash transactions, or electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

- (1) Your name and card account number.
- (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/CC/EFT/11-2014

Notice for residents of Washington State

In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

AN/CC/WA/11-2014