### Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 10/17/18 **▲** DELTA

Account Ending 4-16007

New Balance \$0.00
Minimum Payment Due \$0.00

Payment Not Required

See page 2 for important information about your account.

**Effective January 1, 2019**, Gold Delta SkyMiles, Gold Delta SkyMiles Business, Platinum Delta SkyMiles and Platinum Delta SkyMiles Business Credit Card Members and their guests must be traveling on a Delta-coded or Delta-operated flight with a same-day boarding pass to access the Delta Sky Club. To review Delta Sky Club access and policies, please visit **delta.com/skyclub**.

See page 7 for Important Changes to Your Account Terms.

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

#### **AMERICAN EXPRESS® PERSONAL LOANS**

Did you know American Express® offers Personal Loans? Pre-approved Card Members can apply for a loan of up to \$40,000 with fixed monthly payments and APRs ranging from 6.98%-18.98%. Terms apply. Learn more by visiting americanexpress.com/loanoffer20 Delta SkyMiles®

Miles Earned this Period

509

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

#### **Account Summary**

Previous Balance	\$3,056.21
Payments/Credits	-\$3,664.12
New Charges	+\$607.91
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$0.00
Minimum Payment Due	\$0.00
Credit Limit	\$11,000,00

 Credit Limit
 \$11,000.00

 Available Credit
 \$11,000.00

 Cash Advance Limit
 \$2,200.00

 Available Cash
 \$2,200.00

Days in Billing Period: 31

#### **Customer Care**



**Customer Care** 1-800-257-0770 **Pay by Phone** 1-800-472-9297

See Page 2 for additional information.







#### **Account Ending 4-16007**

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

Minimum Payment Due **\$0.00** 

\$0.00

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AMERICAN EXPRESS P.O. BOX 1270 NEWARK NJ 07101-1270 \$\_\_\_\_\_\_
Amount Enclosed

Check here if your address or phone number has changed.
Note changes on reverse side.

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 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 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:** 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.





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-

#### 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.

	<del>_</del>
Street Address	
I	
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.americanexpress.com/privacy.

# Platinum Delta SkyMiles® Credit Card

**BALAN NARAYANAN** Closing Date 10/17/18



Account Ending 4-16007

Payments and Credits	
Summary	

Summa	ary		
			Total
Payments			-\$3,538.07
Credits			
BALAN	IARAYANAN 4-16007		\$0.00
RAJ NAR	AYANAN 4-16031		-\$126.05
Total Paym	ents and Credits		-\$3,664.12
Detail	*Indicates posting date		
Payments			Amount
10/11/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$3,538.07
Credits			Amount
09/20/18	RAJ NARAYANAN	THE HOME DEPOT #6616	-\$12.23
		LOS ANGELES CA	
		800-654-0688	
09/22/18	RAJ NARAYANAN	THE HOME DEPOT #6616	-\$31.46
		LOS ANGELES CA	
		800-654-0688	
9/30/18	RAJ NARAYANAN	THE HOME DEPOT #6616	-\$61.62
		LOS ANGELES CA	
		800-654-0688	
0/02/18	RAJ NARAYANAN	THE HOME DEPOT #6616	-\$20.74
		LOS ANGELES CA	
		800-654-0688	
New (	Charges		
Summa	ary		
- Marian			Total
BALAN NAR	AYANAN 4-16007		\$141.04
NANGLAM	NARAYANAN 4-15017		\$291.84
AJ NARAY	ANAN 4-16031		\$175.03
Total Naw	Chargos		\$607.01

\$175.03
\$291.84
\$141.04

# **Detail**



#### **BALAN NARAYANAN**

Card Ending 4-16007

				Amount
10/04/18	NEW JERSEY E-Z PASS	888-288-6865	NJ	\$100.00
	TOLL & BRIDGE FEE			
10/08/18	Vonage.Com AMERICA	866-243-4357	NJ	\$41.04
	1092254506 07733			



### MANGLAM NARAYANAN

Card Ending 4-15017

				Amount
09/24/18	HSNI TV 001535957038 33729 SLINKYCASCADEFRONTTUNIC&	800-284-3900	FL	\$32.95

\$0.00

***************************************				Amoun
)9/28/18	HSNI TV	800-284-3900	FL	\$29.75
75/20/10	001536557048 33729 HIMGEMLARIMARBLUECOLORWA	330 23 / 3333		ΨΖ.//.
10/07/18	HSNITV	800-284-3900	FL	\$114.5
	001538530322 33729 ORIGAMI LARGE RACK			
10/07/18	HSNI TV	800-284-3900	FL	\$114.57
	001538530155 33729 ORIGAMI LARGE RACK			
	NARAYANAN Ending 4-16031			
Care	reliaing + 10051			Amoun
09/20/18	ANDY GUMP INC 084870017256339	SANTA CLARITA	CA	\$121.57
	6619773842			
09/23/18	NETFLIX.COM	866-579-7172	CA	\$8.52
	SUBSCRIPTION	LEANNOOD	VC	***
09/29/18	9640 AMC ONLINE 888-440-4262	LEAWOOD	KS	\$19.95
10/02/18	SIMPLISAFE.COM 542929806289633	BOSTON	MA	#24.00
10/02/18	8889574675	BOSTON	IVIA	\$24.99
Fees				
				Amoun
Total Fees f	or this Period			\$0.00
Interes	st Charged			

## **About Trailing Interest**

**Total Interest Charged for this Period** 

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	\$195.00
Total Interest in 2018	\$0.00

## Platinum Delta SkyMiles® Credit Card

**▲** DELTA

Account Ending 4-16007

**BALAN NARAYANAN** Closing Date 10/17/18

# **Interest Charge Calculation**

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

j .	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	03/03/2001	16.50% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001	27.24% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				

#### **Miles Earned**

SkyMiles® Account Number: XXXXXX0331

**▲** DELTA

	Current Period	Year to Date
Miles Earned for Eligible Purchases	484	32,477
Total Bonus Miles Earned and Adjustments*	25	10,071
Total Miles Earned	509	42,548

#### **Bonus Miles Earned and Adjustments**

	Current Period
Miles Adjustment	25
Total	25

Remember, you can earn an additional Miles Boost® of 10,000 Medallion® Qualification Miles and 10,000 miles by reaching \$50,000 in eligible purchases by December 31st. You can only get two Miles Boost awards for each Card account. In addition, if you have more than one Platinum Delta SkyMiles® Card Account linked to the same SkyMiles account you are eligible for only two Miles Boost awards each year. Your Year-to-Date spend on your Platinum Delta SkyMiles® account is \$32,472.00. Terms and Conditions apply. For details, please visit american express.com/deltaplatinum.

#### \* Fly Now, Earn Later

If you received miles through Fly Now, Earn Later in the current period, these miles have been transferred to your Delta SkyMiles account and are included in the Total Bonus Miles Earned on this statement. As you earn, receive or are awarded miles on your Card, those miles are automatically applied to your Fly Now, Earn Later Balance and are not transferred to your Delta SkyMiles account until the miles earned are equal to or exceed the number of miles advanced. For the most up to date information on your Fly Now, Earn Later Balance, please see the tracker on your Card account homepage.

p. 5/8



Account Ending 4-16007

## **Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Summary of Changes	
Plan Fee (Fixed Finance Charge)	<b>Effective immediately</b> , we are revising this row in the <i>Rates and Fees Table</i> to provide additional clarity that the plan fee for any plan is billed on a monthly basis.
About the Plan It feature	Effective February 1, 2019, we are revising this sub-section under About using your card to specify that you may be able to include multiple qualifying purchases into a single plan, at our discretion.

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See the following page for the Detail of Important Changes to Your Agreement.

## **Details of Important Changes to Your Cardmember Agreement**

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend it as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

**Effective immediately**, the *Rates and Fees Table* in Part 1 of the Cardmember Agreement is amended by revising the *Plan Fee (Fixed Finance Charge)* row to add a reference to "monthly" to clarify that the Plan Fee is charged on a monthly basis.

**Effective February 1, 2019**, the *About using your card* section in Part 2 of your Cardmember Agreement is amended by deleting the *About the Plan It feature* sub-section and replacing it with the following:

#### About the Plan It feature

We may offer you Plan It, which allows you to create a payment plan for qualifying purchases, subject to a plan fee. This fee is a fixed finance charge that will be charged each month that a plan is active.

You may use this feature by selecting a qualifying purchase(s) and a plan duration. You will be able to view the monthly plan payments, including the plan fee, for your selection. Each plan fee will be disclosed prior to your establishing the applicable plan and will be based on the plan duration, the APR that would otherwise apply to the purchase(s), and other factors. When you set up a plan, the purchase(s) will be moved to a plan balance and will be subject to a plan fee instead of the APR for purchases.

A qualifying purchase for Plan It is a purchase of at least a specified dollar amount and does not include a purchase of cash or cash equivalents, or a purchase subject to Foreign Transaction Fees or any fee owed to us, including Annual Membership fees.

Your ability to initiate new plans will be based on a variety of factors such as your creditworthiness or your Credit Limit. You will not be able to initiate plans if your Account is cancelled. You will also not be able to initiate plans if one or more of your American Express accounts is enrolled into a debt management program, or has a payment that is returned unpaid, or is delinquent. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you, and your ability to include multiple qualifying purchases into a single plan, will be at our discretion and will be based on a variety of factors such as your creditworthiness, the amount of the purchase(s), and your Account history.

Plans cannot be cancelled after they have been set up but you can choose to pay them early by paying the New Balance shown on your most recent billing statement in full. If you pay a plan off early, you will not incur any future plan fees on that plan.