

**Business Platinum Card**NYLA FASHION CONCEPT
RAM NARAYANAN

Closing Date 02/14/19 Next Closing Date 03/17/19

p. 1/11

Account Ending 4-97007

New Balance **\$45,874.26**

Minimum Payment Due **\$6,251.78**
Includes the past due amount of \$3,614.63

Payment Due Date **03/11/19[‡]**

‡ Late Payment Warning: If you do not pay the Minimum Payment Due by your Next Closing Date of 03/17/19, you may have to pay a late fee of the greater of \$38.00 or 2.99% of the past due Pay in Full amount, and your Pay Over Time APR may be increased to the Penalty APR of 29.49%.

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	34 years	\$106,574

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

See page 2 for important information about your account.

Your account is past due.

See page 9 for Important Information about Your Account.

See page 10 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

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/business**Pay by Phone**

1-800-472-9297

Account Ending 4-97007

Enter 15 digit account # on all payments.
Make check payable to American Express.

RAM NARAYANAN
NYLA FASHION CONCEPT
8 HEATHER LN
GLEN ROCK NJ 07452-2835

Payment Due Date
03/11/19

New Balance
\$45,874.26

Minimum Payment Due
\$6,251.78

Membership Rewards® Points

Available and Pending as of 01/31/19

100,724

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

Account Summary**Pay In Full Portion**

Previous Balance	\$3,703.78
Payments/Credits	-\$192.14
New Charges	+\$1,461.14
Fees	+\$633.00
New Balance	= \$5,605.78

Pay Over Time Portion

Previous Balance	\$10,534.14
Payments/Credits	-\$142.35
New Charges	+\$29,666.70
Fees	+\$0.00
Interest Charged	+\$209.99
New Balance	= \$40,268.48
Minimum Due	\$646.00

Account Total

Previous Balance	\$14,237.92
Payments/Credits	-\$334.49
New Charges	+\$31,127.84
Fees	+\$633.00
Interest Charged	+\$209.99

New Balance **\$45,874.26**
Minimum Payment Due **\$6,251.78**

Days in Billing Period: 28

Customer Care**Pay by Computer**americanexpress.com/business**Customer Care**

1-800-492-8468

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



0000349992096321359 004587426000625178 13 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.

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.

**Business Platinum Card**


NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 02/14/19

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Account Ending 4-97007

-  Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of \$10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

-  For information on your Pay Over Time feature and limit, see **page 8**

MEMBERSHIP
rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	\$0.00	\$0.00
Credits	-\$192.14	-\$142.35	-\$334.49
Total Payments and Credits	-\$192.14	-\$142.35	-\$334.49

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Credits		Amount
01/20/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$44.06
01/21/19*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$30.00
01/24/19*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$7.99
01/24/19*	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$30.00
01/25/19	UNITED AIRLINES LOS ANGELES CA UNITED AIRLINES From: To: Carrier: Class: LOS ANGELES INTERN WASHINGTON DULLES UA 00 GREENSBORO/HIGH PO UA 00 Ticket Number: 01626071316483 Date of Departure: 01/18 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: SUPPORTED REFUND	-\$30.00
01/25/19	UNITED AIRLINES GREENSBORA NC UNITED AIRLINES From: To: Carrier: Class: GREENSBORO/HIGH PO WASHINGTON DULLES UA 00 LOS ANGELES INTERN UA 00 Ticket Number: 01626072197595 Date of Departure: 01/20 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: SUPPORTED REFUND	-\$30.00
01/27/19	LTV/UNITED INFLIGHT TV MELBOURNE FL 800-932-2732	-\$7.99

Continued on reverse

Detail Continued

*Indicates posting date

♦ - denotes Pay Over Time activity

		Amount
01/28/19	PRIME BUILDING MATERIALS NORTH HOLLYWOOD CA 818-765-6767	-\$142.35 ♦
02/01/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$12.10

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,461.14	\$29,666.70	\$31,127.84

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



RAM NARAYANAN
 Card Ending 4-97007

				Amount
01/16/19	USA 63037 TESO63037001 0000000000	LOS ANGELES	CA	\$52.04
01/17/19	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.46
01/18/19	UNITED AIRLINES UNITED AIRLINES From: LOS ANGELES INTERN To: WASHINGTON DULLES GREENSBORO/HIGH PO Ticket Number: 01626071316483 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: EXCESS BAGGAGE	LOS ANGELES	CA	\$30.00
01/18/19	IN *ADAPTIVE DATA, INC 9374362343	CENTERVILLE	OH	\$26.85
01/18/19	LAX AIRP BGRILL BY BOA LAX AIRP BGRILL 866-820-1178	LOS ANGELES	CA	\$27.75
01/18/19	AIRPORT PARKING 3104085378	310-4085378	FL	\$36.64
01/19/19	JERSEY MIKES - 181 000000001 7709533300	DULLES	VA	\$7.76
01/19/19	STARBUCKS 021770011307491 MICHAELSMITH@FURNITURELAN	JAMESTOWN	NC	\$5.55
01/19/19	PIZZA HUT CONOURSE D DU 0000 305-871-0559	DULLES	VA	\$8.69
01/19/19	REGAL PALLADIUM 14 REGAL PALLADIUM 877-957-3425	HIGH POINT	NC	\$12.21
01/19/19	THE BASIL LEAF HIGH PO USFC27265	HIGH POINT	NC	\$69.06
01/20/19	UNITED AIRLINES UNITED AIRLINES From: GREENSBORO/HIGH PO To: WASHINGTON DULLES LOS ANGELES INTERN Ticket Number: 01626072197595 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: EXCESS BAGGAGE	GREENSBORA	NC	\$30.00
01/20/19	FURNITURELAND SOUTH INC 3368223107	866-4368056	NC	\$6,884.24 ♦

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RAM NARAYANAN
Closing Date 02/14/19

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Account Ending 4-97007

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/20/19	AUNTIE ANNE'S PRETZELS - 0000 301-807-1913	DULLES	VA	\$7.20
01/20/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$10.33
01/20/19	THRIFTY CAR RENTAL Location Rental: GREENSBORO NC Return: GREENSBORO NC Agreement Number: 195561730 Renter Name: NARAYANAN /RAM	877-283-0898 Date 19/01/18 19/01/20	NC	\$40.51
01/20/19	Starbucks North GSO 1550396005 FAST FOOD RESTAURANT	Greensboro	NC	\$8.20
01/21/19	MCA TH ACP JV LLC 0000 305-428-0548	DULLES	VA	\$22.12
01/21/19	LTV/UNITED INFLIGHT TV 800-932-2732	MELBOURNE	FL	\$7.99
01/25/19	IN *ADAPTIVE DATA, INC 9374362343	CENTERVILLE	OH	\$26.85
01/26/19	FURNITURELAND SOUTH INC 3368223107	866-4368056	NC	\$7,016.29 ◆
01/26/19	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$284.70 ◆
01/28/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$12.14
01/29/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$14.87
01/30/19	POQUITO MAS UNIVERSA RESTAURANT	STUDIO CITY	CA	\$12.92
01/31/19	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$59.30
01/31/19	CECCONIS WEST HOLLYWOOD 310-432-2000	W HOLLYWOOD	CA	\$172.21 ◆
01/31/19	LITTLE CAESAR 8007223727	ANAHEIM	CA	\$28.55
02/01/19	EXON AD & PRINT squareup.com/receipts	Los Angeles	CA	\$257.50 ◆
02/01/19	FURNITURELAND SOUTH INC 3368223107	866-4368056	NC	\$13,433.22 ◆
02/01/19	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$9.55
02/01/19	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.24
02/02/19	TARGET DISCOUNT STORE	ORANGE	CA	\$71.44
02/02/19	DOLLAR SHAVE CLUB DIRECT MKTG MISC	(866)223-2780	CA	\$9.80
02/03/19	THE HOME DEPOT 800-654-0688	FULLERTON	CA	\$29.07
02/03/19	7-ELEVEN 39646 00073964601 213-748-5687	LOS ANGELES	CA	\$14.85
02/03/19	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.44
02/03/19	SOUPLANTATION FAST FOOD RESTAURANT	LOS ANGELES	CA	\$14.54

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/03/19	NORDSTROM RACK 8002855800 DEPT. STORES	LOS ANGELES	CA	\$235.44 ◆
02/04/19	CAESARS BACCHANAL BUFFET Check ID: 397570589109 FOOD AND BEVERAGE	LAS VEGAS	NV	\$119.05 ◆
02/06/19	7-ELEVEN 29407 00072940720 702-734-0541	LAS VEGAS	NV	\$10.51
02/06/19	LAS VEGAS CONVENTION CTR 0000 864-248-2093	LAS VEGAS	NV	\$10.01
02/06/19	WALGREENS NONE 89109 PHARMACIES	LAS VEGAS	NV	\$24.12
02/07/19	SUSHI SAMBA LAS VEGAS 2185 89109 RESTAURANT	LAS VEGAS	NV	\$193.46 ◆
02/07/19	BIG DADDY'S BBQ squareup.com/receipts	LAS VEGAS	NV	\$10.82
02/07/19	LAS VEGAS CONVENTION CTR 0000 864-248-2093	LAS VEGAS	NV	\$10.83
02/07/19	LAS VEGAS CONVENTION CTR 0000 864-248-2093	LAS VEGAS	NV	\$21.16
02/07/19	LAS VEGAS CONVENTION CTR 0000 864-248-2093	LAS VEGAS	NV	\$14.07
02/07/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$8.13
02/07/19	ROSINA BAR 702-414-1000	LAS VEGAS	NV	\$70.00
02/07/19	MCDONALD'S 3239365680	LOS ANGELES	CA	\$5.99
02/07/19	LAS VEGAS CONVENTION CTR 0000 864-248-2093	LAS VEGAS	NV	\$10.01
02/07/19	LAS VEGAS CONVENTION CTR 0000 864-248-2093	LAS VEGAS	NV	\$10.01
02/07/19	LAS VEGAS CONVENTION CTR 0000 864-248-2093	LAS VEGAS	NV	\$3.79
02/07/19	CHEVRON 0309203/CHEVRON SERVICE STN	PRIMM	NV	\$80.74
02/08/19	MARRIOTT GRAND CHATEAU Arrival Date Departure Date 02/04/19 02/07/19 00000000	LAS VEGAS	NV	\$604.39 ◆
02/08/19	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.79
02/08/19	SOHO HOUSE WEST HOLLYW 310-432-9200	W HOLLYWOOD	CA	\$121.84 ◆
02/08/19	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$26.83
02/08/19	BLIND DRAGON 0664 310-278-2068	WEST HOLLYWOOD	CA	\$51.00
02/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
02/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$9.29
02/09/19	7-ELEVEN 18778 00071877821 323-876-5131	LOS ANGELES	CA	\$13.08
02/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.80

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Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$21.50
02/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$9.91
02/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.45
02/09/19	LUCHINI 917-656-6135	LOS ANGELES	CA	\$8.76
02/09/19	SOHO HOUSE WEST HOLLYW 310-432-9200	W HOLLYWOOD	CA	\$111.98 ◆
02/10/19	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.24
02/10/19	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$5.76
02/10/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$60.84
02/10/19	Crossroads Trading Co- SM 3236540507	WEST HOLLYWOOD	CA	\$40.68
02/10/19	CROSSROADS TRADING CO- MR 3237828152	LOS ANGELES	CA	\$34.06
02/11/19	KICKSTA_ +18582840677	SAN DIEGO	CA	\$49.00
02/11/19	CHICK-FIL-A #02703 000000000929950 3234642455	LOS ANGELES	CA	\$13.17
02/11/19	TUMMY STUFFER 00-08030543022 RESTAURANT	ANAHEIM	CA	\$30.34
02/13/19	WIENERSCHNITZEL 650000010749862 7149988555	ORANGE	CA	\$15.34
02/13/19	CHICK-FIL-A #02703 000000000929950 3234642455	LOS ANGELES	CA	\$14.19
02/13/19	WALGREENS NONE 90028 PHARMACIES	LOS ANGELES	CA	\$232.38 ◆

Fees

			Amount
02/14/19	ANNUAL MEMBERSHIP FEE		\$595.00
02/14/19	Late Payment Fee		\$38.00
Total Fees for this Period			\$633.00

Continued on reverse

Interest Charged

	Amount
02/14/19 Interest Charge on Pay Over Time Purchases	\$209.99
Total Interest Charged for this Period	\$209.99

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.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$633.00
Total Interest in 2019	\$25.32

Interest Charge Calculation

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

	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time option	20.49% (v)	\$3,268.12	\$51.34
Promotional Offer Rate Expires 10/17/2019 then will go to 20.49% (v)*	9.99%	\$20,679.73	\$158.65
Total			\$209.99

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by the expiration date will begin accruing interest at the APR applicable to the Pay Over Time option (current Pay Over Time option APR shown in the table above). Promotional APRs may terminate earlier than the expiration date if you make a late payment or upon any event that causes a Penalty APR to apply to your account (see your Cardmember Agreement).

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 a no pre-set spending limit.

There is a limit to your Pay Over Time option balance

Your Pay Over Time limit is \$50,000.00. 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 upon receipt of your billing statement.

You are currently enrolled in the Pay Over Time feature

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.

**Business Platinum Card**

NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 02/14/19

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Account Ending 4-97007

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
ExpressPay	Effective Immediately , we are modifying the language concerning ExpressPay in your Cardmember Agreement to reflect the current terminology and explain how the capability works.

ID12742

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card or log into your account at americanexpress.com.

ExpressPay

Effective Immediately, the *ExpressPay* sub-section included in Part 2 of the Cardmember Agreement is deleted in its entirety and replaced with:

Contactless Transactions	Cards issued on your Account may be equipped to enable you to make tap and pay charges using contactless technology. You can request Cards that are not equipped with this capability. Also, we may deactivate this capability at any time.
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CMLENDDMRUS0299

Business Platinum Card**Notice of Important Changes to the Membership Rewards® Program Terms**

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members 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. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	We are adding information about earning additional points with the new American Express® Business Gold Card.

ID12708

Details of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective immediately, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The American Express® Business Gold Card will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the American Express Business Gold Card will be added with the following:

American Express Business Gold Card

Subject to these Terms and Conditions, you get at least one Membership Rewards® point for each dollar you spend on your Card for eligible purchases. You also get 3 additional points per dollar (for a total of 4 points), on the 2 categories (of 6) where you spend the most each billing cycle, up to the first \$150,000 in combined eligible purchases from these 2 categories each calendar year. Eligible purchases in excess of \$150,000 in a calendar year will receive only one point per dollar spent.

Determining Your Top 2 Categories

To calculate your top 2 categories each billing cycle, we use your posted account transactions that fall into the 6 categories below and issue additional points based on your 2 highest categories of total spend less returns and credits in that same billing cycle. You will only earn 3 additional points in 2 categories each billing cycle even if you have equal spend in more than 2 categories.

The 6 categories that qualify for additional points are:

- Airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded);
- Advertising purchased in the U.S. to promote your business online, on television, or on the radio;
- Computer hardware, software, and cloud computing purchases in the U.S. made directly from select technology providers (the current list of select technology providers is available at: americanexpress.com/rewards-info);
- Gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations);
- Restaurants located in the U.S.;
- Shipping services purchased in the U.S. for courier, postal, and freight.



Business Platinum Card

NYLA FASHION CONCEPT
RAM NARAYANAN
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Account Ending 4-97007

American Express® Cards Warmly Welcomed

THOS. MOSER

For 45 years, Thos. Moser has crafted handmade furniture out of sustainable American hardwood. Experience our designs in a showroom near you. thosmoser.com/showrooms