Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 01/17/18 **▲** DELTA

Account Ending 4-16007

New Balance	\$2,614.76
Minimum Payment Due	\$35.00

Payment Due Date 02/11/18[‡]

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	You will pay off the balance shown on this statement in about	And you will pay an estimated total of
Only the Minimum Payment Due	10 years	\$4,839
\$92	3 years	\$3,300 (Savings = \$1,539)

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

- See page 2 for important information about your account.
- (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.

Continued on page 3

Delta SkyMiles®

Miles Earned this Period

3,523

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

Account Summary

Previous Balance	\$110.23
Payments/Credits	-\$1,072.37
New Charges	+\$3,576.90
Fees	+\$0.00
Interest Charged	+\$0.00

Minimum Payment Due	\$2,614.76 \$35.00
Credit Limit	\$11,000.00
Available Credit	\$8,385.24
Cash Advance Limit	\$200.00
Available Cash	\$200.00
Days in Billing Period: 31	

Customer Care



See Page 2 for additional information.

 \downarrow Please fold on the perforation below, detach and return with your payment \downarrow







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 Due Date 02/11/18

New Balance \$2,614.76

Minimum Payment Due \$35.00

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.

[‡] Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 02/11/18, you may have to pay a late fee of up to \$38.00 and your APRs 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 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

PaymentsP.O. BOX 1270
NEWARK NJ 071011270

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.

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 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.



BALAN NARAYANAN Closing Date 01/17/18 **▲** DELTA

Account Ending 4-16007

(i) We want to let you know that starting on 2/8/2018, we'll be making some changes to simplify the way your transaction details are displayed in your paper statement. You can continue to view the full details of each transaction when you log into your account at americanexpress.com.

With the Amex® Mobile app, you can access statements faster, make on-the-go payments, and more. Text AMEXAPP to 86509 to receive a link to download the app. (iOS and Android™ only. An update to your operating system may be required. Message and data rates may apply.)

Payments and Credits

Summary

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Payments	-\$1,017.41
Credits	
BALAN NARAYANAN 4-16007	\$0.00
MANGLAM NARAYANAN 4-15017	-\$54.96
Total Payments and Credits	-\$1,072.37

Detail	*Indicates posting date		
Payments			Amount
12/19/17*	BALAN NARAYANAN	PAYMENT RECEIVED - THANK YOU	-\$206.03
12/24/17*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$228.64
01/04/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$331.54
01/10/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$251.20
Credits			Amount
01/11/18	MANGLAM NARAYANAN	QVC 800 367 9444 WEST CHESTER,PA WEST CHESTER PA 514539580701, CREDIT	-\$54.96

New	Charges
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Summary

	Total
BALAN NARAYANAN 4-16007	\$286.42
MANGLAM NARAYANAN 4-15017	\$343.59
RAJ NARAYANAN 4-16031	\$2,946.89
Total New Charges	\$3,576.90

Detail

BALAN NARAYANAN Card Ending 4-16007

EQUIPMENT RENTAL

Foreign Spend Amount

12/19/17 AIR INDIA LTD CHENNAI TN 6,736.00 Indian Rupees

12/20/17 NEWARK AP CART RENTA NEWARK NJ \$6.00

				Foreign	
				Spend	Amount
01/08/18	Vonage.Com AMERICA 1079586815 07733	866-243-4357	NJ		\$40.32
01/10/18	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE Description FOR BILLING QUESTIO ACCT: 15336934BILL	888-288-6865	NJ		\$135.00
	NGLAM NARAYANAN d Ending 4-15017			Foreign	
	3			Foreign Spend	Amount
12/18/17	HSNI TV	800-284-3900	FL	'	\$42.90
	001477036195 33729 SLINKY 2PACK TUNIC W/SID				•
12/18/17	HSNI TV	800-284-3900	FL		\$52.90
	001477046186 33729 SLINKY 2PK MOCK-NECK TUN				
12/30/17	DUNKIN #310191 Q35 3101 201-445-6833 Description FAST FOOD RESTAURAN	GLEN ROCK	NJ		\$17.21
12/31/17	HSNI TV 001480641890 33729 RSHEAR SMOOTHING BODYSUI	800-284-3900	FL		\$32.90
12/31/17	HSNI TV 001480641712 33729 RSHEAR SMOOTHING BODYSUI	800-284-3900	FL		\$32.90
01/03/18	QVC 800 367 9444 WEST CHESTER,PA 514423385401	WEST CHESTER	PA		\$45.96
01/08/18	QVC 800 367 9444 WEST CHESTER,PA 514539580701	WEST CHESTER	PA		\$54.96
01/09/18	HSNI TV 001482545709 33729 M ASAM PERFECT TEINT II	800-284-3900	FL		\$31.93
01/10/18	HSNI TV 001482675079 33729 TROPICLEAN FRESHBREATHTE	800-284-3900	FL		\$31.93
	NARAYANAN d Ending 4-16031				
				Foreign Spend	Amount
12/21/17	MICROSOFT *OFFICE 365 0000 Z20OHGY7UE74 07452	MSBILL.INFO	WA	-	\$106.86
	GY7UE74 Z20OHGY7UE7	066 570 7170	CA		
12/23/17	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA		\$10.68
12/29/17	PAYPAL *WENDYXIONG 402-935-7733 Description	4029357733	СН		\$137.00
	WOMEN'S CLOTHING				
01/02/18	WAL-MART 3562 3562 DISCOUNT STORE	SADDLE BROOK	NJ		\$31.04
01/02/18	SIMPLISAFE.COM 542929806289633 8889574675 Description Price	BOSTON	MA		\$24.99
01/02/18	DETECTIVE AGENCY \$24.99 TST* ROCK KITCHEN 300004961	GLEN ROCK	NJ		\$9.54

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BALAN NARAYANAN Closing Date 01/17/18 **▲** DELTA

Account Ending 4-16007

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Datail	Continu	
Detail	C.Ontini	160

				Foreign Spend	Amount
01/05/18	PAYPAL*DB UPGRADE HTTP://WWW.PAYPAL.COM	4029357733	FR	102,55 European Union Euro	\$123.99
01/14/18	THE FLAME BROILER #101 0001 323-882-8221 Description GENERAL MERCH	WEST HOLLYWOO	CA		\$10.19
01/16/18	PAYPAL *WENDYXIONG 402-935-7733 Description WOMEN'S CLOTHING	4029357733	СН		\$2,492.60

Fees

	Allount
Total Fees for this Period	\$0.00

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	l Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Purchases	03/03/2001	15.75% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001	26.49% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				

Miles Earned

▲ DELTA

SkyMiles® Account Number: XXXXXX0331

	Current Period	Year to Date
Total Miles Earned	3,523	2.978

Remember, you can earn a Miles Boost[™] of 10,000 Medallion® Qualification Miles by reaching \$25,000 in eligible purchases by December 31st. Your Year-to-Date spend on your Platinum Delta SkyMiles® account is \$2,977.00. Terms and Conditions apply. For details, please visit americanexpress.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.

BALAN NARAYANAN

Closing Date 01/17/18

▲ DELTA

Account Ending 4-16007



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