



# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN  
Closing Date 01/17/18



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Account Ending 4-16007

<b>New Balance</b>	<b>\$2,614.76</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>
<b>Payment Due Date</b>	<b>02/11/18<sup>‡</sup></b>

<sup>‡</sup> **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%.

**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](http://www.americanexpress.com).

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**Delta SkyMiles®**  
Miles Earned this Period **3,523**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://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

<b>New Balance</b>	<b>\$2,614.76</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>

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

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-257-0770	1-800-472-9297

➔ See Page 2 for additional information.

↓ 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](http://americanexpress.com/pbc)

**Pay by Phone**  
1-800-472-9297

**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	<b>02/11/18</b>
New Balance	<b>\$2,614.76</b>
Minimum Payment Due	<b>\$35.00</b>

☐ 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**

0000349990878354010 000261476000003500 13 H





# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN  
Closing Date 01/17/18



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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](http://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

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

### 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
<b>Credits</b>	<b>Amount</b>
01/11/18 MANGLAM NARAYANAN QVC 800 367 9444 WEST CHESTER,PA WEST CHESTER PA 514539580701, CREDIT	-\$54.96

## New Charges

### Summary

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

### Detail



**BALAN NARAYANAN**  
Card Ending 4-16007

				Foreign Spend	Amount
12/19/17	AIR INDIA LTD AIRLINE/AIR CARRIER	CHENNAI	TN	6,736.00 Indian Rupees	\$105.10
12/20/17	NEWARK AP CART RENTA EQUIPMENT RENTAL	NEWARK	NJ		\$6.00

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<b>Detail Continued</b>
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				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

**MANGLAM NARAYANAN**

Card Ending 4-15017

				Foreign Spend	Amount
12/18/17	HSNI TV 001477036195 33729 SLINKY 2PACK TUNIC W/SID	800-284-3900	FL		\$42.90
12/18/17	HSNI TV 001477046186 33729 SLINKY 2PK MOCK-NECK TUN	800-284-3900	FL		\$52.90
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

**RAJ NARAYANAN**

Card Ending 4-16031

				Foreign Spend	Amount
12/21/17	MICROSOFT *OFFICE 365 0000 Z20OHGY7UE74 07452 GY7UE74 Z20OHGY7UE7	MSBILL.INFO	WA		\$106.86
12/23/17	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA		\$10.68
12/29/17	PAYPAL *WENDYXIONG 402-935-7733 Description WOMEN'S CLOTHING	4029357733	CH		\$137.00
01/02/18	WAL-MART 3562 3562 DISCOUNT STORE	SADDLE BROOK	NJ		\$31.04
01/02/18	SIMPLISAFE.COM 542929806289633 8889574675 Description DETECTIVE AGENCY	BOSTON	MA		\$24.99
01/02/18	TST* ROCK KITCHEN 300004961 2017571037 Description RESTAURANTS	GLEN ROCK	NJ		\$9.54

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## Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN  
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Account Ending 4-16007

### Detail Continued

				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 HOLLYWOOD	CA		\$10.19
01/16/18	PAYPAL *WENDYXIONG 402-935-7733 Description WOMEN'S CLOTHING	4029357733	CH		\$2,492.60

### Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

### Interest Charged

	Amount
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

### 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			
Purchases	03/03/2001		15.75% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001		26.49% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>

(v) Variable Rate

**Miles Earned**

SkyMiles® Account Number: XXXXXX0331



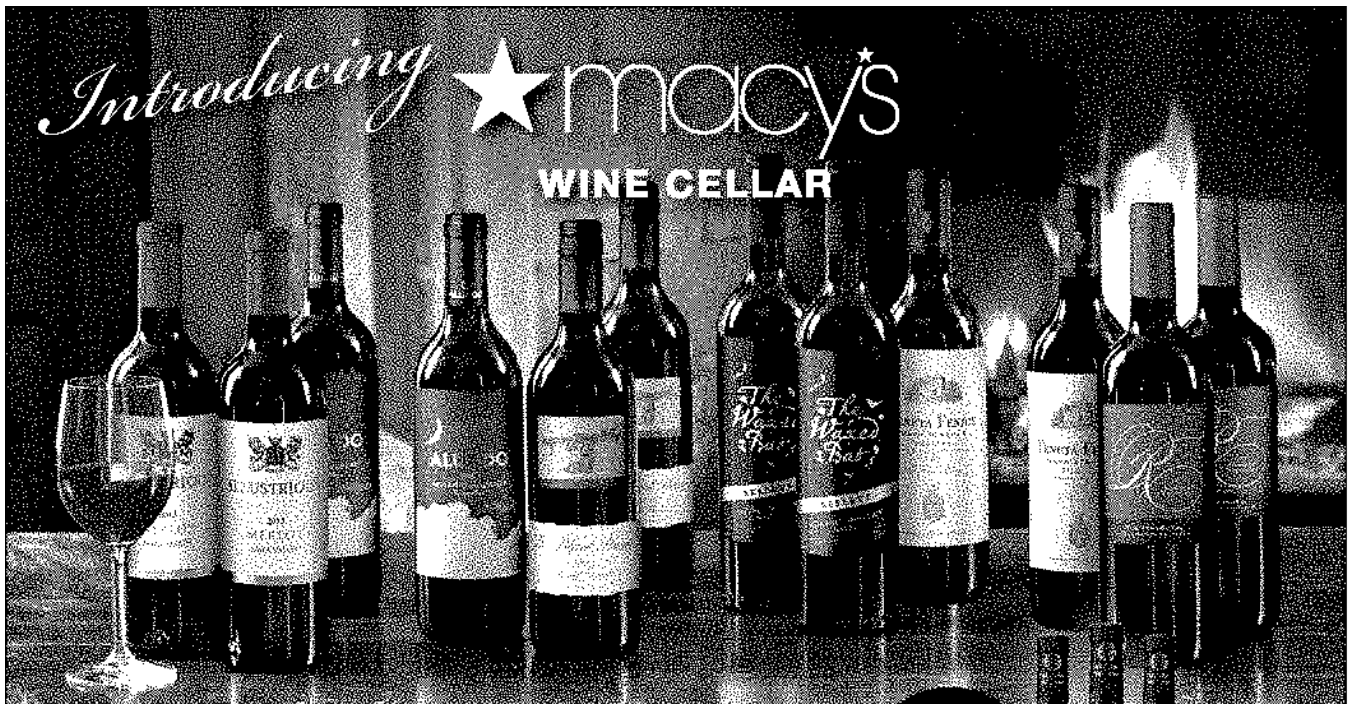
	Current Period	Year to Date
<b>Total Miles Earned</b>	<b>3,523</b>	<b>2,978</b>

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





## WARM UP WITH RICH WINTER REDS

Macy's is delighted to present Macy's Wine Cellar, giving you the perfect wines for every occasion. How about some rich reds to beat those winter blues?

- Discover 12 deep, dark reds (\$213.88 retail) for ONLY \$99.99 plus tax when you pay with any American Express® Card (offer valid 1/1/18 - 3/31/18), terms apply\*
- Get complimentary ground shipping to your home or office
- Enjoy 3 bonus Tuscan reds (\$59.97 retail), rated 98 points by critic Luca Maroni

This is not a wine club offer – just a one-time invitation to give us a try. Cheers!

Your  
3 BONUS  
98-Point Reds  
\$59.97 retail



Save over \$100 on 12 Rich Reds  
**ONLY \$99.99** plus 3 bonus bottles  
and complimentary ground shipping

Terms apply\*



Order now at [macyswinecellar.com/winter](http://macyswinecellar.com/winter)

or call 1-888-997-0319 and quote code 9410001

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