



Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN
Closing Date 03/16/18



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Account Ending 4-16007

New Balance **\$0.00**
Minimum Payment Due **\$0.00**
Payment Not Required

Delta SkyMiles®

Miles Earned this Period

6,228



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

Account Summary

Previous Balance	\$428.59
Payments/Credits	-\$6,656.20
New Charges	+\$6,227.61
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$0.00**
Minimum Payment Due **\$0.00**

Credit Limit	\$11,000.00
Available Credit	\$11,000.00
Cash Advance Limit	\$200.00
Available Cash	\$200.00
Days in Billing Period:	30

Customer Care



Pay by Computer
americanexpress.com/pbc

Customer Care
1-800-257-0770

Pay by Phone
1-800-472-9297



See Page 2 for additional information.

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 7

Enjoy the convenience and flexibility of **Online Payments**. Choose to pay from up to 9 different bank accounts and securely schedule a payment, even on the day it's due if received prior to 8pm MST.

Visit www.americanexpress.com/onlinepayments to get started.



Payment Coupon
Do not staple or use paper clips



Pay by Computer
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 Not Required

New Balance
\$0.00

Minimum Payment Due
\$0.00



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 000000000000000000 13 H



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Account Ending 4-16007

Payments and Credits

Summary

	Total
Payments	-\$6,656.20
Credits	\$0.00
Total Payments and Credits	-\$6,656.20

Detail

*Indicates posting date

Payments	Amount
02/15/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$428.59
03/02/18* BALAN NARAYANAN PAYMENT RECEIVED - THANK YOU	-\$378.22
03/14/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$5,849.39

New Charges

Summary

	Total
BALAN NARAYANAN 4-16007	\$175.32
MANGLAM NARAYANAN 4-15017	\$245.24
RAJ NARAYANAN 4-16031	\$5,807.05
Total New Charges	\$6,227.61

Detail



BALAN NARAYANAN

Card Ending 4-16007

Foreign
Spend

Amount

02/19/18	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	888-288-6865	NJ	\$135.00
03/08/18	Vonage.Com AMERICA 1082521348 07733	866-243-4357	NJ	\$40.32



MANGLAM NARAYANAN

Card Ending 4-15017


Foreign
Spend

Amount

02/16/18	QVC 800 367 9444 WEST CHESTER,PA 515625732901	WEST CHESTER	PA	\$54.98
02/20/18	HSNI TV 001492388833 33729	800-284-3900	FL	\$69.25
02/22/18	QVC 800 367 9444 WEST CHESTER,PA 515820274401, 1 OF 4	WEST CHESTER	PA	\$7.47
02/24/18	HSNI TV 001493163380 33729	800-284-3900	FL	\$49.90
02/24/18	HSNI TV 001493165487 33729	800-284-3900	FL	\$49.90
03/06/18	QVC 800 367 9444 WEST CHESTER,PA 516125174201, 1 OF 4	WEST CHESTER	PA	\$13.74

Continued on reverse

Detail Continued

				Foreign Spend	Amount
 RAJ NARAYANAN Card Ending 4-16031					
				Foreign Spend	Amount
02/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA		\$11.72
03/02/18	PAYPAL*DB UPGRADE PAYPAL	4029357733	FR	110.00 European Union Euro	\$135.69
03/04/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA		\$24.99
03/09/18	CHICK-FIL-A #02703 000000000929950 3234642455	LOS ANGELES	CA		\$7.76
03/09/18	SUBWAY 323-2428080	LOS ANGELES	CA		\$6.89
03/12/18	PAYPAL *WENDYXIONG 402-935-7733	4029357733	CH		\$2,840.00
03/12/18	PAYPAL *WENDYXIONG 402-935-7733	4029357733	CH		\$2,780.00

Fees

				Amount
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		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	03/03/2001		15.75% (v)	\$0.00	\$0.00



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Account Ending 4-16007

Interest Charge Calculation Continued

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			
Cash Advances	03/03/2001		26.49% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX0331



	Current Period	Year to Date
Total Miles Earned	6,228	10,764

Remember, you can earn a Miles Boost® of 10,000 Medallion® Qualification Miles and 10,000 miles by reaching \$25,000 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 \$10,763.00. 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 03/16/18

Account Ending 4-16007

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/CL/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 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, and at 1-800-528-4800 for AutoPay 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/CL/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/CL/WA/11-2014