

**Platinum Card®**RAJ NARAYANAN
Closing Date 02/16/18

p. 1/22

Account Ending 5-67005

New Balance	\$8,368.88
Minimum Payment Due	\$2,749.80
Payment Due Date	03/13/18[‡]

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 03/13/18, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR 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 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	17 years	\$13,676

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

➔ See page 2 for important information about your account.

i American Express Centurion Bank ("AECB") will undergo a legal entity change and be known as **American Express National Bank ("AENB")** as of April 1, 2018. Following that date, AENB will become the issuer of your Account. To review our Privacy Notice, please visit americanexpress.com/privacycenter.

➔ **See Page 13 for an Important Notice About a Change to Your Cardmember Agreement.**

➔ **See page 15 for Important Information About Your Account Terms.**

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/pbc

Pay by Phone
1-800-472-9297

Account Ending 5-67005

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

RAJ NARAYANAN
8 HEATHER LN
GLEN ROCK NJ 07452

Payment Due Date
03/13/18

Minimum Payment Due
\$2,749.80

Membership Rewards® Points
Available and Pending as of 01/31/18
44,180
For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)

Account Summary**Pay In Full Portion**

Previous Balance	\$236.58
Payments/Credits	-\$205.02
New Charges	+\$2,664.23
Fees	+\$0.00
New Balance	= \$2,695.79

Pay Over Time Portion

Previous Balance	\$0.00
Payments/Credits	-\$9,170.92
New Charges	+\$14,844.01
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$5,673.09
Minimum Due	\$57.00

Account Total

Previous Balance	\$236.58
Payments/Credits	-\$9,375.94
New Charges	+\$17,508.24
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$8,368.88
Minimum Payment Due	\$2,749.80

Days in Billing Period: 28

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care **Pay by Phone**
1-800-525-3355 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



0000349992220508608 000836888000274980 15 4



Platinum Card®

RAJ NARAYANAN
Closing Date 02/16/18



p. 3/22

Account Ending 5-67005

Learn how your Statement changes when you use your Pay Over Time feature, see **page 21**

Your billing inquiry is under investigation. **No payment on the amount under review of \$2.99 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

Effective February 28, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$9,020.92	-\$9,020.92
Credits	-\$205.02	-\$150.00	-\$355.02
Total Payments and Credits	-\$205.02	-\$9,170.92	-\$9,375.94

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments

	Amount
01/20/18* ONLINE PAYMENT - THANK YOU	-\$236.58
01/30/18* ONLINE PAYMENT - THANK YOU	-\$6,614.39
02/04/18* ONLINE PAYMENT - THANK YOU	-\$2,169.95

Credits

	Amount
01/20/18 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$51.49
01/21/18* Dispute - BLOOD MANOR	-\$57.00
01/27/18* Dispute - SEBCO LAUNDRY SYSTEMS INC	-\$10.00
01/27/18* Dispute - GGMC - 711 GGMC - 711	-\$13.00
01/27/18 AMAZON VIDEO ON DEMAND AMZN.COM/BILL WA DIRECT MKTG INTERNET	-\$3.19
01/27/18 AMAZON VIDEO ON DEMAND AMZN.COM/BILL WA DIRECT MKTG INTERNET	-\$3.19
01/28/18 UBER HELP.UBER.COM CA 8005928996	-\$3.46
01/29/18 UBER HELP.UBER.COM CA 8005928996	-\$3.76
01/29/18 UBER HELP.UBER.COM CA 8005928996	-\$0.32
01/29/18 UBER HELP.UBER.COM CA 8005928996	-\$3.41
01/29/18 UBER HELP.UBER.COM CA 8005928996	-\$1.05

Continued on reverse

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
01/29/18	UBER			- \$0.82
	HELP.UBER.COM	CA		
	8005928996			
01/29/18	UBER			- \$2.43
	HELP.UBER.COM	CA		
	8005928996			
01/29/18	UBER			- \$8.00
	HELP.UBER.COM	CA		
	8005928996			
01/30/18	UBER			- \$2.58
	HELP.UBER.COM	CA		
	8005928996			
02/08/18	FOX RENT A AUTO			- \$150.00 ◆
	LOS ANGELES	CA		
	Location	Date		
	Rental: LOS ANGELES CA	99/12/31		
	Return: LOS ANGELES CA	18/02/08		
	Agreement Number: 01649824			
	Renter Name: Not Provided			
	EXTENDED PAYMENT OPTION			
02/10/18	LYFT *RIDE SUN 1AM			- \$0.13
	SAN FRANCISCO	CA		
	8552800278			
02/10/18	LYFT *RIDE THU 11PM			- \$1.19
	SAN FRANCISCO	CA		
	8552800278			
02/14/18	CABINET WHOLESALERS, I			- \$40.00
	ANAHEIM	CA		
	714-693-1111			

New Charges**Summary**

	Pay In Full	Pay Over Time ◆	Total
Total New Charges	\$2,664.23	\$14,844.01	\$17,508.24

Detail

◆ - denotes Pay Over Time activity

For more information, visit

americanexpress.com/payovertimeinfo**RAJ NARAYANAN**

Card Ending 5-67005

				Amount
01/14/18	EZ-Advantage Rent A Car	407-674-1006	CA	\$129.25 ◆
	Location	Date		
	Rental: INGLEWOOD CA	18/01/14		
	Return: INGLEWOOD CA	18/01/14		
	Agreement Number: 00005194			
	Renter Name: Not Provided			
	EXTENDED PAYMENT OPTION			
01/19/18	WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$2.99
	DIRECT MKTG INTERNET			
01/19/18	LYFT *RIDE FRI 11PM	SAN FRANCISCO	CA	\$33.01
	(NONE) 94104			
01/19/18	5908 EL POLLO LOCO 650000008770227	INGLEWOOD	CA	\$7.58
	3106452491			

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 02/16/18

p. 5/22

Account Ending 5-67005

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/20/18	JETBLUE AIRWAYS 9010021 JETBLUE AIRWAYS From: N.Y. J F KENNEDY I To: LOS ANGELES INTERN Ticket Number: 27921925725791 Passenger Name: PATEL/MITESH MR Document Type: PASSENGER TICKET	JETBLUE	NY	\$5.60
01/20/18	MCDONALD'S 9736845335	PATERSON	NJ	\$8.43
01/20/18	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
01/20/18	SPEEDWAY 03493 542929802034934 2015850182	FORT LEE	NJ	\$38.04
01/20/18	SPEEDWAY 03493 542929802034934 2015850182	FORT LEE	NJ	\$6.00
01/20/18	SEAMLSS*WESTVILLEWALLS SEAMLSS*WESTVIL 8002561020	NEW YORK	NY	\$31.03
01/21/18	AMAZON VIDEO ON DEMAND DIGITAL	AMZN.COM/BILL	WA	\$3.19
01/21/18	MCDONALD'S 9736845335	PATERSON	NJ	\$5.87
01/21/18	WENDY'S 000002355 6079360106	MIDLAND PARK	NJ	\$4.27
01/22/18	FEDEX INV 370288344 I370288344 1-800-622-1147	MEMPHIS	TN	\$21.67
01/22/18	BURGER KING 201-652-9841	MIDLAND PARK	NJ	\$3.82
01/22/18	INDIA PALACE RESTAURANT 65000000949569 7324994900	RAHWAY	NJ	\$50.00
01/22/18	GGMC - 711 GGMC - 711 PARKING LOT & GARAGE	NEW YORK	NY	\$23.00
01/22/18	DUNKIN #310191 Q35 3101 201-445-6833	GLEN ROCK	NJ	\$3.20
01/22/18	SEBCO LAUNDRY SYSTEMS INC 7327529000	RARITAN	NJ	\$10.00
01/23/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$32.74
01/23/18	AMAZON VIDEO ON DEMAND DIGITAL	AMZN.COM/BILL	WA	\$7.45
01/23/18	HARVARD BUSINESS SERVICES 302-645-7400 EXTENDED PAYMENT OPTION	LEWES	DE	\$179.00 ◆
01/23/18	DESI GALLI 212-683-2292	NEW YORK	NY	\$15.77
01/23/18	RAINES LAW ROOM USFC10011	NEW YORK	NY	\$47.28
01/23/18	KIND REGARDS 542929806886065 6463746244	NEW YORK	NY	\$15.07
01/23/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$54.00
01/23/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$39.45
01/23/18	LEOS BAGELS 001900641930001 BAKERY	NEW YORK	NY	\$4.30

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/23/18	ICON PARKING SYSTEMS WB 65000000990575 2128435000	NEW YORK	NY	\$30.00
01/24/18	SIMPLISAFE.COM 5429BOSTON MA			\$24.99
01/24/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$62.99
01/24/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$13.71
01/24/18	UBER *TRIP 74M3S HELP.UBER.COM	HELP.UBER.COM	CA	\$6.40
01/24/18	UBER *TRIP 6UQEE HELP.UBER.COM	HELP.UBER.COM	CA	\$6.46
01/24/18	NIRVANA INDIAN KITCHEN 899000002818993 46395 07401	ALLENDAL	NJ	\$27.80
01/24/18	MCDONALD'S 9736845335	PATERSON	NJ	\$5.23
01/24/18	DUNKIN #355159 3551 973-523-4200	FAIR LAWN	NJ	\$2.34
01/24/18	NITECAP 00-08030263878 BAR/NIGHTCLUB	NEW YORK	NY	\$18.33
01/25/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$22.75
01/25/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$11.85
01/25/18	STATE FARM INSURANCE 8009566310 EXTENDED PAYMENT OPTION	BLOOMINGTON	IL	\$1,692.00 ◆
01/25/18	STATE FARM INSURANCE 8009566310 EXTENDED PAYMENT OPTION	BLOOMINGTON	IL	\$3,278.00 ◆
01/25/18	IKEA 201-909-5140 EXTENDED PAYMENT OPTION	PARAMUS	NJ	\$343.15 ◆
01/25/18	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$0.50
01/25/18	Upclick Malta Limited Upclick Malta L software-uc.com	Sliema	ML	\$2.99
01/26/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$18.00
01/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
01/26/18	BP#3036928KOURKEN AMOCO 3036 201-652-9443	PARAMUS	NJ	\$40.01
01/27/18	RITE AID STORE - 419 DRUG STORE/PHARMACY	NEW YORK	NY	\$2.82
01/27/18	SEBCO LAUNDRY SYSTEMS INC 7327529000	RARITAN	NJ	\$20.00
01/28/18	UBER *TRIP Z7XAZ HELP.UBER.COM	HELP.UBER.COM	CA	\$9.74
01/28/18	UBER *T3RS6 HELP.UBER.COM	HELP.UBER.COM	CA	\$10.99
01/28/18	UBER *STASL HELP.UBER.COM	HELP.UBER.COM	CA	\$13.36
01/28/18	UBER *TRIP PXXU HELP.UBER.COM	HELP.UBER.COM	CA	\$14.51
01/28/18	JET.COM RETAIL	855-538-4323	NJ	\$37.78

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 02/16/18

p. 7/22

Account Ending 5-67005

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/28/18	THE WHITNEY MUSEUM 00-08028261462 TOURIST ATTRACTION EXTENDED PAYMENT OPTION	NEW YORK	NY	\$126.00 ◆
01/29/18	UBER *TRIP E75T2 HELP.UBER.COM	HELP.UBER.COM	CA	\$10.74
01/29/18	UBER *BJP2I HELP.UBER.COM	HELP.UBER.COM	CA	\$11.76
01/29/18	UBER *TRIP 6QXQO HELP.UBER.COM	HELP.UBER.COM	CA	\$17.41
01/29/18	UBER *77WQX HELP.UBER.COM	HELP.UBER.COM	CA	\$10.05
01/29/18	UBER *SRT5N HELP.UBER.COM	HELP.UBER.COM	CA	\$8.00
01/29/18	UBER *KMZIZ HELP.UBER.COM	HELP.UBER.COM	CA	\$10.99
01/29/18	MUSEUM OF SEX squareup.com/receipts	NEW YORK	NY	\$32.66
01/29/18	MUSEUM OF SEX squareup.com/receipts	New York	NY	\$6.53
01/29/18	UBER *TRIP S3QJQ HELP.UBER.COM	HELP.UBER.COM	CA	\$11.93
01/29/18	SEAPORT PARKING LLC - A 65000000980114 2122272215	NEW YORK	NY	\$20.00
01/29/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$19.99
01/29/18	UBER *TRIP UNN5S HELP.UBER.COM	HELP.UBER.COM	CA	\$3.89
01/29/18	UBER *TRIP 3KC6E HELP.UBER.COM	HELP.UBER.COM	CA	\$19.52
01/29/18	UBER *TRIP 2NEXF HELP.UBER.COM	HELP.UBER.COM	CA	\$3.64
01/30/18	JET.COM RETAIL	855-538-4323	NJ	\$75.44
01/30/18	INCFIL.COM 888-462-3453 EXTENDED PAYMENT OPTION	HOUSTON	TX	\$149.00 ◆
01/30/18	AMAZON MKTPLCE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$48.25
01/30/18	IRS 1099-MISC E-FILE 6504851128	STANFORD	CA	\$31.09
01/31/18	SYED RASHEED, MD GARDEN STATE COUNSEL squareup.com/receipts	Wayne	NJ	\$85.00
01/31/18	FEDEX INV 371071608 I371071608 1-800-622-1147	MEMPHIS	TN	\$47.84
01/31/18	AMAZON MKTPLCE PMTS BOOK STORES EXTENDED PAYMENT OPTION	AMZN.COM/BILL	WA	\$110.55 ◆
01/31/18	ULINE SHIP SUPPLIES RAJ 53158 EXTENDED PAYMENT OPTION	800-295-5510	WI	\$325.06 ◆
01/31/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$43.79

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/31/18	G & F ROOF SUPPLY - GARD 0771 562-863-8177 EXTENDED PAYMENT OPTION	GARDENA	CA	\$680.00 ◆
02/01/18	SYED RASHEED, MD GARDEN STATE COUNSEL GOODS/SERVICES EXTENDED PAYMENT OPTION	Franklin Lakes	NJ	\$169.95 ◆
02/01/18	BURLINGTON STORES6 6 609-387-7800	PARAMUS	NJ	\$20.11
02/01/18	LYFT *RIDE THU 6PM (NONE) 94104	SAN FRANCISCO	CA	\$27.31
02/02/18	AMAZON MKTPLCE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$34.00
02/02/18	A R BOX PACKAGING PRINCE PETER 92806	ANAHEIM	CA	\$31.98
02/02/18	A R BOX PACKAGING PRINCE PETER 92806 EXTENDED PAYMENT OPTION	ANAHEIM	CA	\$166.50 ◆
02/02/18	AMAZON MKTPLCE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$79.41
02/02/18	FOX RENT A AUTO Location Rental: LOS ANGELES CA Return: LOS ANGELES CA Agreement Number: 00030789 Renter Name: Not Provided EXTENDED PAYMENT OPTION	LOS ANGELES Date 18/02/02 18/02/02	CA	\$351.78 ◆
02/02/18	LINDYS LIQUOR 924750889148073 LINDYLIQUOR@GMAIL.COM	INGLEWOOD	CA	\$8.79
02/03/18	INTERVAL INT INTERVAL INT EXTENDED PAYMENT OPTION	888-784-3447	FL	\$199.00 ◆
02/04/18	TARGET DISCOUNT STORE EXTENDED PAYMENT OPTION	WEST HOLLYWOOD	CA	\$113.36 ◆
02/04/18	TRAVEL INSURANCE POLICY 800-729-6021	RICHMOND	VA	\$55.00
02/04/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$75.66
02/05/18	PP*CT HVAC AND HEATING 402-935-2244 EXTENDED PAYMENT OPTION	BURBANK	CA	\$3,500.00 ◆
02/05/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$10.92
02/05/18	CTC*CONSTANTCONTACT.COM 30496175 02451	855-229-5506	MA	\$33.92
02/06/18	FEDEX INV 371735285 I371735285 1-800-622-1147	MEMPHIS	TN	\$35.04
02/06/18	GOODMAN-GLENDAL 760 000000760 7132635568 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$2,878.74 ◆
02/07/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$22.93
02/07/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.15
02/07/18	IRS 1099-MISC E-FILE 6504851128	STANFORD	CA	\$5.97

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 02/16/18

p. 9/22

Account Ending 5-67005

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
02/08/18	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803 EXTENDED PAYMENT OPTION	LAVAL		\$238.16 ◆
02/09/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$22.93
02/09/18	LYFT *RIDE FRI 11PM (NONE) 94104	SAN FRANCISCO	CA	\$5.04
02/09/18	LYFT *RIDE FRI 8PM (NONE) 94104	SAN FRANCISCO	CA	\$4.73
02/10/18	GEICO AUTO INSURANCE	(800)841-3000	DC	\$38.22
02/10/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$94.07
02/10/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$52.35
02/10/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$57.44
02/10/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$33.78
02/11/18	GEICO AUTO INSURANCE EXTENDED PAYMENT OPTION	(800)841-3000	DC	\$114.51 ◆
02/11/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$23.48
02/12/18	FEDEX INV 372432623 I372432623 1-800-622-1147	MEMPHIS	TN	\$31.44
02/12/18	GEICO AUTO INSURANCE	(800)841-3000	DC	\$5.41
02/12/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$54.74
02/12/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$27.15
02/12/18	USPS.COM CLICKNSHIP 660427000 8002758777	WASHINGTON	DC	\$6.70
02/13/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$32.88
02/13/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$34.00
02/13/18	SHELL OIL 57444404305 AUTO FUEL DISPENSER	ARTESIA	CA	\$62.20
02/14/18	CLEARME.COM *855-2532763 CLEARME.COM EXTENDED PAYMENT OPTION	CLEARME.COM	NY	\$100.00 ◆
02/14/18	CLEARME.COM *855-2532763 CLEARME.COM	CLEARME.COM	NY	\$99.00
02/15/18	ABC FINANCIAL SERVICES ABC*CRUNCH FITNESS	NORTH LITTLE ROCK	AR	\$15.94
02/15/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$43.80
02/16/18	SHARI'S BERRIES 877-237-7437	SAN DIEGO	CA	\$52.97

Continued on reverse

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			
Extended Payment Option	09/08/2016		19.49% (v)	\$0.00	\$0.00
Select & Pay Later	04/06/2016		19.49% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					

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 no pre-set spending limit.

Your Pay Over Time Limit is \$35,000.00

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. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in the Extended Payment Option

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.

Continued on next page



Platinum Card®

RAJ NARAYANAN
Closing Date 02/16/18



p. 11/22

Account Ending 5-67005

Information on Pay Over Time continued

You are currently enrolled in Select & Pay Later

You can select eligible charges to move 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 applies from the date you add a charge to your Pay Over Time balance until the date it is paid.



Notice of Important Changes to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. 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. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, Beginning in April 2018	
Determining the Prime Rate	<p>Currently on your Pay Over Time feature, the Prime Rate used to calculate interest is the Prime Rate published by the Wall Street Journal 2 days prior to the Closing Date of your billing period.</p> <p>Effective for your billing period beginning in April 2018, we are updating your Agreement to say that the Prime Rate used to calculate interest will be the Prime Rate published by the Wall Street Journal on the Closing Date of your billing period.</p>

ID12553

See the following page for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend 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.

Determining the Prime Rate

Effective with billing periods beginning in April 2018, in Part 2 of the Agreement, we are amending the *Determining Prime Rate* sub section of the *About Interest Charges on Pay Over Time Balance* section by deleting the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period.

And replacing with the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* on the Closing Date of the billing period.



Notice of Important Changes to Your Account Terms

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

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. Unless otherwise noted, these changes will take effect on June 1, 2018.

We are amending your Cardmember Agreement to change the names of the Pay Over Time feature: Select & Pay Later will be known as Select, Extended Payment Option will be known as Direct, and Sign & Travel® will be known as Pay Over Time Travel.

We are amending the Cardmember Agreement so that if you are enrolled in both Pay Over Time Select and Pay Over Time Direct, you will be able to alternate between those Pay Over Time settings by visiting us online at americanexpress.com/payovertime, if you have an online account, or by calling the number on the back of your Card.

Starting on July 1, 2018, you will no longer be able to enroll in Pay Over Time Travel. If you are eligible for Pay Over Time Travel and wish to enroll (and have not already), you must do so before July 1, 2018. If your Account is enrolled in Pay Over Time Travel, we will automatically place eligible travel-related charges in your Pay Over Time Travel balance. If you cancel Pay Over Time Travel after July 1, 2018, you will not be able to re-enroll.

Revised Terms, as of June 1, 2018

Pay Over Time Limit	We are adding this limit above the <i>Rates and Fees Table</i> on Page 1 of Part 1 of the Cardmember Agreement.
Paying Interest	Your due date is at least 25 days after the close of each billing period. For transactions added to a Pay Over Time balance at your request, we will begin charging interest as of the date they are added to your Pay Over Time balance. For transactions added automatically to a Pay Over Time balance, we will charge interest beginning on the date of each transaction. We will not charge interest on charges added to your Pay Over Time balances automatically if you pay the Account Total New Balance by the due date each month.

ID 12557

Summary of Other Changes, as of June 1, 2018	
Late Payment	We are revising this row to clarify how late payments work under <i>How Rates and Fees Work</i> on Page 2 of Part 1 of the Cardmember Agreement.
About Pay Over Time	We are adding a new row called <i>About Pay Over Time</i> under <i>How Rates and Fees Work</i> on Page 2 of Part 1 of the Cardmember Agreement to provide details about the Pay Over Time feature. Effective July 1, 2018, disregard the Pay Over Time Travel paragraph in <i>About Pay Over Time feature</i> if you have not enrolled in Pay Over Time Travel by such date. It will not be part of your Cardmember Agreement.
About Pay Over Time features	We are deleting this sub-section and replacing it with a new sub-section called <i>More About Pay Over Time</i> to provide additional details about the Pay Over Time feature in Part 2 of the Cardmember Agreement.
How we calculate your Minimum Payment Due	We are revising this sub-section under <i>About your Minimum Payment Due</i> to reflect the terminology used in your billing statement.
When we charge interest	We are revising this sub-section under <i>About interest charges on Pay Over Time balances</i> to explain when we charge interest on transactions added to the Pay Over Time feature.
How we calculate interest	We are revising this sub-section under <i>About interest charges on Pay Over Time balances</i> to reflect the new Pay Over Time balance options.

The following new Pay Over Time terms have been added to the Cardmember Agreement to conform with the above changes: Pay Over Time Direct balance, Pay Over Time Select balance, and Pay Over Time Travel balance.

For ease of reference, you will find these terms and other general updates in the following rows and sub-sections of the Cardmember Agreement.

Page 1 and Page 2 of Part 1:

- *Annual Percentage Rate (APR)* row of the *Rates and Fees Table*
- *Penalty APR and When It Applies* row of the *Rates and Fees Table*
- *Penalty APR for New Transactions* row under *How Rates and Fees Work*
- *Returned Payment* row under *How Rates and Fees Work*

Part 2:

- *When you must pay* sub-section under *About your payments*
- *How to make payments* sub-section under *About your payments*
- *How we apply payments and credits* sub-section under *About your payments*

See the following page(s) for the detail of changes to your Cardmember Agreement.



Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Cardmember 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.

Effective June 1, 2018, your Cardmember Agreement will be amended as follows:

Your Pay Over Time Limit amount is added above the *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement.

The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Paying Interest* row and replacing it with the following:

Paying Interest	Your due date is at least 25 days after the close of each billing period. For transactions added to a Pay Over Time balance at your request, we will begin charging interest as of the date they are added to your Pay Over Time balance. For transactions added automatically to a Pay Over Time balance, we will charge interest beginning on the date of each transaction. We will not charge interest on charges added to your Pay Over Time balances automatically if you pay the Account Total New Balance by the due date each month.
------------------------	--

How Rates and Fees Work on Page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row and replacing it with the following:

Late Payment	Up to \$38. If we do not receive the Amount Due (Minimum Payment Due if you have a Pay Over Time balance) by its Payment Due Date, the fee is \$27. If this happens again within the next 6 billing periods, the fee is \$38. However, the late fee will not exceed the Amount Due or the Minimum Payment Due, as applicable. Paying late may also result in a penalty APR. See <i>Penalty APR for new transactions</i> above.
---------------------	--

How Rates and Fees Work on Page 2 of Part 1 of the Cardmember Agreement is further amended by adding the following new row called *About Pay Over Time*; however effective July 1, 2018, the third paragraph in the new row regarding Pay Over Time Travel will be deleted from your Cardmember Agreement if you have not enrolled in Pay Over Time Travel by such date:

<p>About Pay Over Time</p> <p>See <i>More About Pay Over Time</i> in Part 2 of this Agreement for important additional information about the Pay Over Time feature.</p>	<p>We may add a feature to your Account that allows you to pay certain charges over time, with interest (<i>Pay Over Time</i>). If the Pay Over Time feature on your Account is set to Select, you may request to place eligible purchases from the current or preceding billing period in your Pay Over Time Select balance. If we approve your request, we will place the charge in your Pay Over Time Select balance. If we decline your request, you must pay the charge in full by the Payment Due Date. A charge is eligible for Pay Over Time if it equals or is more than a certain dollar amount. We will tell you this amount when you enroll, and it is subject to change. We will tell you if we change it.</p> <p>If we allow you to enroll in the Pay Over Time Direct feature, we will automatically place eligible purchases in your Pay Over Time Direct balance. You may alternate between the Select and Direct settings. You can do so by visiting us online at americanexpress.com/payovertime or by calling the number on the back of your Card.</p> <p>If your Account is enrolled in Pay Over Time Travel, we will automatically place eligible travel-related charges in your Pay Over Time Travel balance regardless of whether your Pay Over Time feature is set to Select or Direct. Some examples are airfare and cruise ship tickets, hotels, car rentals and charges made outside the U.S. If you request to cancel your Pay Over Time Travel feature at any time, you will not be able to re-enroll.</p>
--	--

About using your card in Part 2 of the Cardmember Agreement is amended by deleting the *About Pay Over Time features* sub-section and replacing it with the following:

<p>More About Pay Over Time</p>	<p>With Pay Over Time, you have the option to pay your Account Total New Balance each month, the Minimum Payment Due or anything in between. On each statement, your Account Summary will show your Pay Over Time New Balance, which is the amount that is eligible to be paid over time (see <i>When you must pay</i> in Part 2).</p> <p>We apply a charge to the relevant Pay Over Time balance in accordance with the selection in effect at 8 p.m. Eastern Time on the transaction date provided by the merchant. The transaction date provided by the merchant may differ from the date you made the charge if, for example, there is a delay in the merchant submitting the transaction to us or if the merchant uses the shipping date as the transaction date.</p>	<p>Certain charges are not eligible for Pay Over Time, such as cash and similar transactions. We may change which charges are eligible to be placed into your Pay Over Time feature.</p> <p>We assign a Pay Over Time limit to your Account. We will not place any charge into a Pay Over Time balance if it would cause the total of your Pay Over Time balances to go over your Pay Over Time Limit. Your Pay Over Time Limit is shown on page 1 of Part 1 and on each statement. We may increase or reduce your Pay Over Time Limit. We may do so even if you pay on time and your Account is not in default. We will tell you if we change that amount. You must pay in full all charges that are not placed into a Pay Over Time balance.</p>
--	--	--

About your *Minimum Payment Due* in Part 2 of the Cardmember Agreement is amended by deleting the *How we calculate your Minimum Payment Due* sub-section and replacing it with the following:



How we calculate your Minimum Payment Due	<p>The Minimum Payment Due is the Pay In Full New Balance plus any Pay Over Time Minimum Due. To calculate the Pay Over Time Minimum Due for each statement, we start with the <i>higher</i> of:</p> <p>(1) interest charged on the statement plus 1% of the Pay Over Time New Balance (excluding interest on the statement); or</p> <p>(2) \$35.</p> <p>Then we round to the nearest dollar and add any Pay Over Time amount past due. Your Pay Over Time Minimum Due will not exceed your Pay Over Time New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.</p> <div><p>EXAMPLE: Assume that you have a Pay Over Time New Balance of \$3,000, interest of \$29.57, no amounts past due, and a \$400 Pay In Full New Balance.</p><p>(1) $\\$29.57 + 1\% \text{ multiplied by } (\\$3,000 - \\$29.57) = \\59.27</p><p>(2) \$35</p><p>The higher of (1) or (2) is \$59.27, which rounds to \$59.00. The Pay Over Time Minimum Due of \$59.00 plus the Pay In Full New Balance of \$400 together make up the Minimum Payment Due of \$459.00.</p></div>
--	---

About interest charges on Pay Over Time balances in Part 2 of the Cardmember Agreement is amended by deleting the When we charge interest sub-section and replacing it with the following:

When we charge interest	<p>For transactions added to a Pay Over Time balance at your request (for example, if your Pay Over Time feature is set to "Select"), we charge interest from the date they are added to a Pay Over Time balance until they are paid.</p> <p>For transactions added automatically to a Pay Over Time balance (for example, if your Pay Over Time feature is set to "Direct"), we charge interest from the transaction date until they are paid. However, we will not charge interest on these transactions in a billing period if:</p> <ul style="list-style-type: none">• your <i>Pay Over Time Previous Balance</i> for the billing period is zero; or• you paid the <i>Account Total New Balance</i> on your statement, if any, for each of the previous two billing periods in full by the Closing Date shown on each of those statements.
--------------------------------	---

About interest charges on Pay Over Time balances in Part 2 of the Cardmember Agreement is further amended by deleting the How we calculate interest sub-section and replacing it with the following:

How we calculate interest	<p>We calculate interest for a billing period by first figuring the interest on each balance. Balances within the Pay Over Time feature -such as "Select" and "Direct" - may have different interest rates.</p> <p>We use the Average Daily Balance method (including new transactions) to figure interest charges for each balance. The total interest charged for a billing period is the sum of the interest charged on each balance.</p> <p>Interest</p> <p>The interest charged for a balance in a billing period, except for variations caused by rounding, equals:</p> <p>(1) Average Daily Balance (<i>ADB</i>) multiplied by</p> <p>(2) Daily Periodic Rate (<i>DPR</i>) multiplied by</p> <p>(3) number of days the DPR was in effect.</p>
----------------------------------	--

<p>How we calculate interest</p>	<p>ADB</p> <p>To get the ADB for a balance, we add up its <i>daily balances</i>. Then we divide the result by the number of days the DPR for that balance was in effect. If the daily balance is negative, we treat it as zero.</p> <p>DPR</p> <p>A DPR is 1/365th of an APR, rounded to one ten-thousandth of a percentage point. Your DPRs are shown in <i>How Rates and Fees Work</i> in Part 1.</p> <div data-bbox="579 510 1225 745" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>EXAMPLE: Calculating Interest</p> <p>Assume that you have a single interest rate of 15.99%, your ADB is \$2,250 and there are 30 days in the billing period.</p> <p>The DPR is 15.99% divided by 365 days = 0.0438%</p> <p>The Interest is \$2,250 multiplied by 0.0438% multiplied by 30 days = \$29.57</p> </div> <p>Daily Balance</p> <p>For each day a DPR is in effect, we figure the daily balance for each balance by:</p> <ul style="list-style-type: none"> • taking the <i>beginning balance</i> for the day, • adding any new charges, • subtracting any payments or credits; and • making any appropriate adjustments. <p>We add a new charge to a daily balance as of its transaction date.</p> <p>Beginning balance</p> <p>For the first day of a billing period, the beginning balance is the ending balance for the prior billing period, including unpaid interest. For the rest of the billing period, the beginning balance is the previous day's daily balance <i>plus an amount of interest equal to the previous day's daily balance multiplied by the DPR for that balance. This method of figuring the beginning balance results in daily compounding of interest.</i></p> <p>When an interest rate changes, the new DPR may come into effect during-not just at the beginning of- the billing period. When this happens, we will create a new balance and apply the new DPR to it. To get the beginning balance on the first day for this new balance, we multiply the previous day's daily balance by the old DPR and add the result to that day's daily balance.</p> <p>Other methods</p> <p>To figure the ADB and interest charges, we may use other formulas or methods that produce equivalent results. Also, we may choose not to charge interest on certain types of charges.</p>
---	--



When you have a Pay Over Time balance, your statement shows you the different ways you can pay. See below for explanations about key information on your statement.

1	New Balance	\$3,2
2	Minimum Payment Due	\$5
3	Payment Due Date	12/
visit americanexpress.com/rewardsinfo		
4	Account Summary	
5	How We Calculate Your Balance: We use the Average Daily Balance method to calculate interest on your Pay Over Time balances. We charge interest for Pay Over Time balances on your Account. Our balance computation method and how resulting interest charges are compounded of interest.	
6	New Charges	
	Summary	
7	Interest Charged	
8	2016 Fees and Interest Totals Year-to-Date	
9	Interest Charge Calculation	
	Your Annual Percentage Rate (APR) is the annual interest rate on your account.	
10	Information on Pay Over Time	

- 1 Total amount owed at the end of the billing period.
- 2 Minimum amount you need to pay by the Payment Due Date to keep your account current. Includes the entire New Balance of the Pay in Full Portion plus the Minimum Due amount of the Pay Over Time Portion, with any interest accrued.
- 3 To avoid a late fee, send at least your Minimum Payment Due by the Payment Due Date.
- 4 Summary of your Pay In Full and Pay Over Time activity, including payments and credits, fees, and interest charged.
- 5 Disclosures explain how interest is assessed on your Pay Over Time balance.
- 6 Both a summary and a detailed list of Pay In Full and Pay Over Time charges made to your account in the current billing period. Charges that are eligible for Pay Over Time are marked with a ♦ symbol.
- 7 Amount of interest, if any, charged during the current billing period on your Pay Over Time balance.
- 8 Total amount of fees and interest charged to your account this year.
- 9 Your Annual Percentage Rate (APR), the amount you have chosen to Pay Over Time, and the interest charged on those Pay Over Time balances.
- 10 Details about your Pay Over Time feature including your Pay Over Time limit.

For more details about your statement and payment options, please visit americanexpress.com/payovertime.



108 million consumers reported shopping or dining at local independently-owned businesses last Small Business Saturday®.

See how you contributed and recommendations to Shop Small® year-round.

Visit americanexpress.com/YourShopSmallSummary

