

#### Platinum Card®

**RAJ NARAYANAN** Closing Date 11/02/18



Account Ending 5-67005

### **New Balance**

\$9,846.31

#### **Payment Due Date**

11/28/18<sup>‡</sup>

<sup>‡</sup> Late Payment Warning: If we do not receive your payment by the Payment Due Date of 11/28/18, you may have to pay a late fee of up to \$38.00.

See page 2 for important information about your account.

See page 9 for a Notice Of Change To The Membership Rewards **Program Terms & Conditions.** 

#### **AMERICAN EXPRESS® PERSONAL LOANS**

Interested in a Personal Loan? Pre-approved Platinum Card Members can enjoy a competitive rate on loans of up to \$40,000. APRs range from 5.98%-18.98%. Terms apply. Learn more by visiting americanexpress.com/loanoffer21



#### **ON NOV 24,** WE'RE ALL FOR SMALL.

Every local shop adds something special to your community. That's why American Express founded Small Business Saturday® -because when neighborhoods thrive, we all do. So on Nov 24, let's get up, get out, and Shop Small®

Learn more at ShopSmall.com.



#### **Membership Rewards® Points**

Available and Pending as of 09/30/18

177,570

For up to date point balance and full program details, visit membershiprewards.com

#### **Account Summary**

**Previous Balance** \$38,342.13 Payments/Credits -\$38,572.02 New Charges +\$10,076.20 Fees +\$0.00

**New Balance** \$9,846.31

Days in Billing Period: 30

#### **Customer Care**

**Pay by Computer** 

americanexpress.com/pbc

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



#### **Account Ending 5-67005**

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

**RAJ NARAYANAN** Payment Due Date 8 HEATHER LN 11/28/18 GLEN ROCK NJ 07452

**Amount Due** \$9,846.31

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

Illantantantillaanallantillahtillantillantantil

0000349992220508608 000984631000984631 02 4

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 financial 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 for Pay Over Time balances 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:** If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Pay Over Time Travel and Pay Over Time Direct) if you pay the Account Total New Balance by the due date each month.

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 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.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Express Cash 1-800-525-3355 1-954-473-2123

1-954-473-2123 1-800-525-3355 Hearing Impaired TTY: 1-800-221-9950 FAX: 1-623-707-4442

1-800-525-3355 1-800-CASH-NOW In NY: 1-800-522-1897 모

Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

**Payments** P.O. BOX 1270 NEWARK NJ 07101-1270

#### **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<br>Home Phone |   |
| Area Code and<br>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.american express.com/privacy.

# AMERICAN EXPRESS

### Platinum Card®

RAJ NARAYANAN Closing Date 11/02/18



Account Ending 5-67005

| Payments and Credits |  |
|----------------------|--|
| Summary              |  |

|                            | Total        |
|----------------------------|--------------|
| Payments                   | -\$37,979.84 |
| Credits                    | -\$592.18    |
| Total Payments and Credits | -\$38,572.02 |

| Detail    | *Indicates posting date                                |              |
|-----------|--|--------------|
| Payments  |  | Amount       |
| 10/20/18* | ONLINE PAYMENT - THANK YOU                             | -\$8,979.84  |
| 10/26/18* | ONLINE PAYMENT - THANK YOU                             | -\$29,000.00 |
| Credits   |  | Amount       |
| 10/09/18  | AMAZON.COM  AMZN.COM/BILL WA  DIRECT MKTG MISC         | -\$66.40     |
| 10/11/18  | THE HOME DEPOT #6616<br>LOS ANGELES CA<br>800-654-0688 | -\$141.06    |
| 10/15/18  | WWW.SHIPNEX.COM<br>212-6853025 NJ<br>2126853025        | -\$22.84     |
| 10/16/18  | AMAZON.COM  AMZN.COM/BILL WA  DIRECT MKTG MISC         | -\$99.63     |
| 10/17/18  | THE HOME DEPOT #6616<br>LOS ANGELES CA<br>800-654-0688 | -\$32.36     |
| 11/02/18  | AMZN MKTP US  AMZN.COM/BILL WA  DIRECT MKTG MISC       | -\$229.89    |

# **New Charges**

**Summary** 

Total New Charges \$10,076.20

## Detail



#### **RAJ NARAYANAN**

Card Ending 5-67005

|          |   |              |    | Amount   |
|----------|---|--------------|----|----------|
| 10/04/18 | A R BOX PACKAGING                       | ANAHEIM      | CA | \$251.00 |
|          | MULTIPLE 92806<br>COMMERCIAL EQUIP/SPLY |              |    |          |
| 10/04/18 | A R BOX PACKAGING                       | ANAHEIM      | CA | \$140.00 |
|          | 81468 92806<br>COMMERCIAL EQUIP/SPLY    |              |    |          |
| 10/05/18 | INTERVAL INT                            | 888-784-3447 | FL | \$199.00 |
|          | INTERVAL INT                            |              |    |          |
|          | MIAMI, FL                               |              |    |          |
|          | 888-784-3447                            |              |    |          |

3238486513

800-654-0688

6789690835

(323)871-1818

800-654-0688

6789690835

MERCHANDISE

**BOOK STORES** 

00135609 92806

10/11/18

10/11/18

10/12/18

10/12/18

10/12/18

10/12/18

10/12/18

10/12/18

THE HOME DEPOT #6616

THE HOME DEPOT #6616

MAINETTI USA - MOTO 00000001

AMAZON.COM\*MT7VC7WF2

AMZN MKTP US\*MT6TG8UO0

FINELINE TECHNOLOGIES 069000042288002

FINELINE TECHNOLOGIES 069000042288002

HOLLYWOOD WHOLESALE ELEC 9489071072096

|          |  |                |    | Amount   |
|----------|--|----------------|----|----------|
| 10/05/18 | PROPERTYSHARK.COM<br>805-699-2040  | 805-699-2040   | CA | \$34.95  |
| 10/05/18 | AMZN MKTP US*MT34F5SZ0<br>BOOK STORES  | AMZN.COM/BILL  | WA | \$229.89 |
| 10/06/18 | UBER TEMP AUTH<br>HELP.UBER.COM  | HELP.UBER.COM  | CA | \$28.93  |
| 10/08/18 | FEDEX INV 451181963 I451181963<br>1-800-622-1147<br>BALAN NARAYANAN NJ<br>DIRECT BILLING TRANSACTION<br>FEDEX INV# 000451181963<br>FedEx #1-800-622-1147 | MEMPHIS        | TN | \$307.39 |
| 10/08/18 | WWW.SHIPNEX.COM<br>2126853025  | 212-6853025    | NJ | \$22.84  |
| 10/08/18 | PC RICHARD & SON<br>631-843-4300   | PARAMUS        | NJ | \$373.19 |
| 10/08/18 | LYFT *RIDE MON 7PM<br>(NONE) 94104<br>LEDGER   | SAN FRANCISCO  | CA | \$38.95  |
| 10/09/18 | UBER TEMP AUTH<br>HELP.UBER.COM  | HELP.UBER.COM  | CA | \$12.31  |
| 10/09/18 | WWW.SHIPNEX.COM<br>2126853025  | 212-6853025    | NJ | \$18.49  |
| 10/09/18 | THE HOME DEPOT #6616<br>800-654-0688   | LOS ANGELES    | CA | \$66.97  |
| 10/09/18 | ULINE SHIP SUPPLIES RAJ 53158  | 800-295-5510   | WI | \$185.31 |
| 10/09/18 | AMAZON.COM*MT9PE77K1<br>MERCHANDISE  | AMZN.COM/BILL  | WA | \$99.81  |
| 10/10/18 | LYFT *RIDE WED 9AM<br>(NONE) 94104<br>LEDGER   | SAN FRANCISCO  | CA | \$35.17  |
| 10/10/18 | WWW.SHIPNEX.COM<br>2126853025  | 212-6853025    | NJ | \$10.32  |
| 10/10/18 | THE HOME DEPOT #6616<br>800-654-0688   | LOS ANGELES    | CA | \$63.37  |
| 10/10/18 | FINELINE TECHNOLOGIES 069000042288002<br>6789690835  | NORCROSS       | GA | \$76.00  |
| 10/11/18 | WWW.SHIPNEX.COM<br>2126853025  | 212-6853025    | NJ | \$10.32  |
| 10/11/18 | WEHO STREET METERS 650000007789699   | WEST HOLLYWOOD | CA | \$1.00   |

LOS ANGELES

**NORCROSS** 

LOS ANGELES

LOS ANGELES

**KEASBEY** 

**NORCROSS** 

AMZN.COM/BILL

AMZN.COM/BILL

 $\mathsf{CA}$ 

GΑ

 $\mathsf{CA}$ 

CA

NJ

GΑ

WA

WA

\$163.81

\$85.00

\$224.66

\$51.91

\$362.09

\$68.00

\$597.78

\$102.90



### Platinum Card®

RAJ NARAYANAN Closing Date 11/02/18



Account Ending 5-67005

| Detail Continued |  |  |
|------------------|--|--|

|          |  |                 |    | Amount     |
|----------|--|-----------------|----|------------|
| 10/15/18 | FEDEX INV 451884344 I451884344<br>1-800-622-1147<br>BALAN NARAYANAN NJ<br>DIRECT BILLING TRANSACTION<br>FEDEX INV# 000451884344<br>FedEx #1-800-622-1147 | MEMPHIS         | TN | \$145.17   |
| 10/15/18 | WWW.SHIPNEX.COM<br>2126853025  | 212-6853025     | NJ | \$18.49    |
| 10/15/18 | THE HOME DEPOT #6616<br>800-654-0688   | LOS ANGELES     | CA | \$38.88    |
| 10/15/18 | THE HOME DEPOT #6616<br>800-654-0688   | LOS ANGELES     | CA | \$129.52   |
| 10/16/18 | THE HOME DEPOT #6616<br>800-654-0688   | LOS ANGELES     | CA | \$45.49    |
| 10/16/18 | THE UPS STORE #6606 BUSINESS SERVICE   | WEST HOLLYWOO   | CA | \$4.37     |
| 10/16/18 | WEHO STREET METERS 650000007789699<br>3238486513   | WEST HOLLYWOOD  | CA | \$0.50     |
| 10/17/18 | AMZN MKTP US*M866L6CF1 BOOK STORES   | AMZN.COM/BILL   | WA | \$42.56    |
| 10/17/18 | NEXT INSURANCE<br>8552225919   | PALO ALTO       | CA | \$76.00    |
| 10/17/18 | WWW.SHIPNEX.COM<br>2126853025  | 212-6853025     | NJ | \$25.70    |
| 10/17/18 | AMZN MKTP US*M878F0432<br>BOOK STORES  | AMZN.COM/BILL   | WA | \$55.90    |
| 10/17/18 | THE HOME DEPOT #6616<br>800-654-0688   | LOS ANGELES     | CA | \$126.31   |
| 10/17/18 | THE HOME DEPOT #6616<br>800-654-0688   | LOS ANGELES     | CA | \$8.26     |
| 10/17/18 | THE HOME DEPOT #6616<br>800-654-0688   | LOS ANGELES     | CA | \$8.69     |
| 10/17/18 | GPS 00-08032064803<br>626-7230013  | CITY INDUSTRY   | CA | \$85.27    |
| 10/18/18 | AMZN MKTP US*M87EB64D2 BOOK STORES   | AMZN.COM/BILL   | WA | \$102.90   |
| 10/18/18 | A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY   | ANAHEIM         | CA | \$30.00    |
| 10/18/18 | PRIME BUILDING MATERIALS<br>818-765-6767   | NORTH HOLLYWOOD | CA | \$3,176.45 |
| 10/19/18 | WWW.SHIPNEX.COM<br>2126853025  | 212-6853025     | NJ | \$18.49    |
| 10/19/18 | WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET   | CUPERTINO       | CA | \$2.99     |
| 10/19/18 | THE HOME DEPOT #6616<br>800-654-0688   | LOS ANGELES     | CA | \$51.67    |
| 0/20/18  | LA CITY PARKING METER LA CITY PARKING<br>213-473-0641  | LOS ANGELES     | CA | \$0.50     |
| 10/20/18 | eFAX.COM SERVICES INTERNET SVC   | 800-958-2983    | CA | \$9.95     |
| 10/21/18 | JET.COM<br>RETAIL  | 855-538-4323    | NJ | \$66.11    |
| 10/22/18 | SUN VALLEY EQUIPMENT RENT 930553410819 SOWERFAM@AOL.COM  | SUN VALLEY      | CA | \$22.00    |

|          |   |                 |    | Amount   |
|----------|---|-----------------|----|----------|
| 10/22/18 | THE HOME DEPOT #6616<br>800-654-0688  | LOS ANGELES     | CA | \$16.03  |
| 10/22/18 | FEDEX 452586132 FedEx 452586132 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX IN 1000452586132            | MEMPHIS         | TN | \$212.04 |
| 10/22/18 | FEDEX #1-800-622-1147  AMAZON.COM*M81SV0ZU0  MERCHANDISE  | AMZN.COM/BILL   | WA | \$63.05  |
| 10/23/18 | WWW.SHIPNEX.COM<br>2126853025   | 212-6853025     | NJ | \$25.70  |
| 10/23/18 | THE HOME DEPOT 6616<br>HOME SUPPLY WAREHOUSE  | HOLLYWOOD       | CA | \$89.69  |
| 10/24/18 | Amazon Prime<br>SHIPPINGCLUB  | Amazon.com      | WA | \$126.88 |
| 10/24/18 | SIMPLISAFE.COM 542929806289633<br>8889574675  | BOSTON          | MA | \$24.99  |
| 10/24/18 | THE HOME DEPOT #6616<br>800-654-0688  | LOS ANGELES     | CA | \$38.30  |
| 10/24/18 | PRIME BUILDING MATERIALS<br>818-765-6767  | NORTH HOLLYWOOD | CA | \$45.99  |
| 10/25/18 | A R BOX PACKAGING<br>81732 92806<br>COMMERCIAL EQUIP/SPLY   | ANAHEIM         | CA | \$30.00  |
| 10/25/18 | FINELINE TECHNOLOGIES 069000042288002<br>6789690835   | NORCROSS        | GA | \$77.00  |
| 10/26/18 | WWW.ITUNES.COM/BILL<br>DIRECT MKTG INTERNET   | CUPERTINO       | CA | \$0.99   |
| 10/27/18 | UBER TRIP WRLA4<br>HELP.UBER.COM  | HELP.UBER.COM   | CA | \$5.62   |
| 10/28/18 | FARMERS INSURANCE<br>INSURANCE SALES  | 877-327-6392    | CA | \$1.00   |
| 10/28/18 | THE HOME DEPOT #6616<br>800-654-0688  | LOS ANGELES     | CA | \$26.06  |
| 10/28/18 | THE HOME DEPOT #6616<br>800-654-0688  | LOS ANGELES     | CA | \$32.04  |
| 10/28/18 | THE HOME DEPOT 6616<br>HOME SUPPLY WAREHOUSE  | HOLLYWOOD       | CA | \$88.61  |
| 10/28/18 | PUBLIC STORAGE 23113 000023113<br>8005670759  | LOS ANGELES     | CA | \$84.62  |
| 10/28/18 | AMZN MKTP US*M89HW4EZ0<br>BOOK STORES   | AMZN.COM/BILL   | WA | \$62.73  |
| 10/28/18 | LA CITY PARKING METER LA CITY PARKING<br>213-473-0641   | LOS ANGELES     | CA | \$1.00   |
| 10/28/18 | AMZN MKTP US*M88OT01L2<br>BOOK STORES   | AMZN.COM/BILL   | WA | \$35.97  |
| 10/28/18 | GPS 00-08032064803<br>626-7230013   | CITY INDUSTRY   | CA | \$21.58  |
| 10/29/18 | UPS* 00000001VY58378 SHIPPING DATE 09/15/18 TRK# 0000001VY58378 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58 | 800-811-1648    | GA | \$87.08  |

# AMERICAN EXPRESS

## Platinum Card®

RAJ NARAYANAN Closing Date 11/02/18



Account Ending 5-67005

|          |   |                 |    | Amount   |
|----------|---|-----------------|----|----------|
| 10/29/18 | UPS* 00000001VY58388 SHIPPING DATE 09/22/18 TRK# 00000001VY58388 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58            | 800-811-1648    | GA | \$88.20  |
| 10/29/18 | UPS* 0000001VY58438 SHIPPING DATE 10/27/18 TRK# 00000001VY58438 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58             | 800-811-1648    | GA | \$27.00  |
| 10/29/18 | UPS* 00000001VY58418 SHIPPING DATE 10/13/18 TRK# 00000001VY58418 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58            | 800-811-1648    | GA | \$30.42  |
| 10/29/18 | UPS* 00000001VY58408 SHIPPING DATE 10/06/18 TRK# 00000001VY58408 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58            | 800-811-1648    | GA | \$13.50  |
| 10/29/18 | LA CITY PARKING METER LA CITY PARKING<br>213-473-0641   | LOS ANGELES     | CA | \$1.00   |
| 10/29/18 | UPS* 00000001VY58428 SHIPPING DATE 10/20/18 TRK# 00000001VY58428 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58            | 800-811-1648    | GA | \$108.79 |
| 10/29/18 | WWW.SHIPNEX.COM<br>2126853025   | 212-6853025     | NJ | \$18.49  |
| 10/29/18 | FEDEX 453279980 FedEx 453279980 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000453279980 FEDEX #1-800-622-1147 | MEMPHIS         | TN | \$230.15 |
| 10/29/18 | FINELINE TECHNOLOGIES 069000042288002<br>6789690835   | NORCROSS        | GA | \$38.00  |
| 10/29/18 | EIG*CONSTANTCONTACT.COM<br>30496175 02451<br>CONSTANT CONTACT   | 855-229-5506    | МА | \$65.00  |
| 10/30/18 | WWW.SHIPNEX.COM<br>2126853025   | 212-6853025     | NJ | \$12.67  |
| 10/31/18 | WWW.SHIPNEX.COM<br>2126853025   | 212-6853025     | NJ | \$23.56  |
| 10/31/18 | PRIME BUILDING MATERIALS<br>818-765-6767  | NORTH HOLLYWOOD | CA | \$68.92  |

| _ | ΔΔς |
|---|-----|
|   |     |

|                            | Amount |
|----------------------------|--------|
| Total Fees for this Period | \$0.00 |

| 2018 Fees and Interest Totals Year-to-Date |          |  |
|--|----------|--|
|  | Amount   |  |
| Total Fees in 2018                         | \$577.00 |  |
| Total Interest in 2018                     | \$319.35 |  |



RAJ NARAYANAN Closing Date 11/02/18

## 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      | The Premier Rewards Gold Card from American Express will now be known as the American Express <sup>®</sup> Gold Card.   |
|   | We are changing how additional points are awarded on this product to award more additional points for purchases at U.S. restaurants and U.S. supermarkets and to no longer award additional points for purchases at U.S. gas stations.  |
|   | All existing Premier Rewards Gold Card Members will continue to receive one (1) additional point (for a total of two (2) points) on gasoline purchase at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations) until October 4, 2019. |
| Using Points                              | The functionality to use points for Pending Charges on your Mobile App is no longer available.  |

| Summary of Changes, effective November 1, 2018 |   |  |
|--|---|--|
| About The Program and Getting Points           | The International Dollar Platinum Card <sup>®</sup> Card Members will be eligible to earn 2X Membership Rewards points on dining charges, according to applicable Terms and Conditions. |  |

| Summary of Changes, effective January 11, 2019 |  |  |
|--|--|--|
| About The Program and Getting Points           | The Mercedes-Benz Credit Card from American Express and The Platinum Card <sup>®</sup> from American Express Exclusively for Mercedes-Benz will no longer be part of the Membership Rewards program. |  |

ID12679

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

### **Detail 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.

A. 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

All references to the Premier Rewards Gold Card from American Express, in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* subsection under the *Getting Points* section, will be deleted and replaced with American Express<sup>®</sup> Gold Card. In the *Getting Additional Points* sub-section of the *Getting Points* section, the Premier Rewards Gold Card from American Express section will be deleted in its entirety and replaced with the following:

### **American Express Gold Card**

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your American Express Gold Card you will earn:

- Three (3) additional points (for a total of four (4) points) at restaurants located in the U.S.
- Three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).
- Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).
- B. Effective immediately, your Terms & Conditions will be amended as follows:

#### **USING POINTS: USING POINTS FOR YOUR CHARGES**

In the *Using Points for Your Charges* sub-section of the *Using Points* section, the last section, entitled "How to Use Points for Select Pending Charges", will be deleted in its entirety.

C. Effective November 1, 2018, 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 International Dollar Platinum Card<sup>®</sup> 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 International Dollar Platinum Card will be added with the following:

## The International Dollar Platinum Card®

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your International Dollar Platinum Card you will earn:

- One (1) additional point (for a total of two (2) points) at restaurants located in the U.S.
- D. Effective January 11, 2019, 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

All references to The Mercedes-Benz Credit Card from American Express and The Platinum Card from American Express Exclusively for Mercedes-Benz in the *Who Can Use the Program & Annual Fees* subsection under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted in its entirety.



RAJ NARAYANAN Closing Date 11/02/18



Account Ending 5-67005







# Monitor what Matters with CreditSecure®

Get premium credit monitoring, identity protection and resolution services. Exclusively for American Express® Card Members.

Only \$1 for the first 30 days, \$16.99 every 30 days thereafter. Sales tax may apply. Terms and Conditions apply.

Enroll at AmericanExpress.com/CreditSecure



## **Markel Specialty now accepts American Express® Cards!**



With over 70+ years of experience, Markel Specialty\* is dedicated to delivering superior service to our customers. This experience has enabled us to offer a portfolio of small business and specialty insurance products nationwide. We provide:

- Experience and stability from your insurance provider
- · Payment plans to meet every budget
- · Professional, experienced, in-house claims teams
- Extensive risk management and loss control tools to help you identify and mitigate loss drivers

\*Products and services are offered through Markel Specialty, a business division of Markel Service Incorporated, Policies are written by one or more Markel insurance companies. Lic. No. 27585

Terms and conditions for rate and coverage, may vary by state and class of business. For more information, visit markelinsurance.com or call 888-500-3344.

# You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com

