



# Delta SkyMiles® Platinum

BALAN NARAYANAN  
Closing Date 07/16/21  
Account Ending 4-17005



p. 1/9

**Customer Care:** 1-800-257-0770  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](http://americanexpress.com)

**New Balance** **\$524.22**

**Minimum Payment Due** **\$40.00**

**Payment Due Date** **08/11/21<sup>‡</sup>**

**‡ Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 08/11/21, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan 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	15 months	\$574

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section to find your Renewal Notice on your Membership, which renews next month, any changes to your Account terms, and any other communications on **pages 7 - 9**.

*Continued on page 3*

## Delta SkyMiles®

Miles Earned this Period

**1,631**

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

## Account Summary

Previous Balance	\$543.27
Payments/Credits	-\$1,674.81
New Charges	+\$1,655.76
Fees	+\$0.00
Interest Charged	+\$0.00

**New Balance** **\$524.22**  
**Minimum Payment Due** **\$40.00**

Credit Limit	\$16,500.00
Available Credit	\$15,975.78
Cash Advance Limit	\$3,300.00
Available Cash	\$3,300.00

↓ 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 4-17005**

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  
**08/11/21**

New Balance  
**\$524.22**

Minimum Payment Due  
**\$40.00**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

AMERICAN EXPRESS  
P.O. BOX 1270  
NEWARK NJ 07101-1270

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349990878354010 000052422000004000 13 H

**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. 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 on page 3 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.

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: [www.americanexpress.com](http://www.americanexpress.com)

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.

You must notify us of any potential errors in writing [or electronically]. 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.

While we investigate whether or not there has been an error, the following are true:

- 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

**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 is 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 or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

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

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.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

**Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://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](http://www.americanexpress.com/privacy).



## Delta SkyMiles® Platinum

BALAN NARAYANAN  
Closing Date 07/16/21



p. 3/9

Account Ending 4-17005



**Customer Care & Billing Inquiries**  
International Collect  
Cash Advance at ATMs Inquiries  
**Large Print & Braille Statements**

**1-800-257-0770**  
1-336-393-1111  
1-800-CASH-NOW  
**1-800-257-0770**

### Hearing Impaired

Online chat at [americanexpress.com](https://americanexpress.com) or use **Relay dial 711** and **1-800-257-0770**



**Website:** [americanexpress.com](https://americanexpress.com)

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

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

### We added a new benefit to your Delta SkyMiles® Platinum account

With Cell Phone Protection, you can be reimbursed for your costs to repair or replace your damaged or Stolen cell phone up to \$800, subject to a \$50 deductible, for 2 approved claims per 12-month period when your prior month's wireless bill was paid utilizing an Eligible Card Account. For the full terms and conditions, please visit [americanexpress.com/mobileprotection](https://americanexpress.com/mobileprotection).

Coverage is provided by New Hampshire Insurance Company, an AIG Company.

## Payments and Credits

### Summary

	Total
<b>Payments</b>	-\$1,609.81
<b>Credits</b>	
BALAN NARAYANAN 4-17005	\$0.00
MANGLAM NARAYANAN 4-16015	-\$65.00
<b>Total Payments and Credits</b>	<b>-\$1,674.81</b>

### Detail

\*Indicates posting date

Payments	Amount
06/19/21* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,609.81
Credits	Amount
06/16/21 MANGLAM NARAYANAN PAYPAL *UNIVERSALEN 4029357733 NE 4029357733	-\$65.00

## New Charges

### Summary

	Total
BALAN NARAYANAN 4-17005	\$87.28
MANGLAM NARAYANAN 4-16015	\$1,565.49
RAJ NARAYANAN 4-16031	\$2.99
<b>Total New Charges</b>	<b>\$1,655.76</b>

### Detail



**BALAN NARAYANAN**  
Card Ending 4-17005

	Amount
07/02/21 QVC*546611207601*3OF5 CONSUMERPROD	800-367-9444 PA \$16.50

Continued on reverse

**Detail Continued**

				Amount
07/07/21	QVC*548250953401* CONSUMERPROD	800-367-9444	PA	\$22.88
07/08/21	Vonage.Com AMERICA 1126530572 07733	866-243-4357	NJ	\$47.90

**MANGLAM NARAYANAN**

Card Ending 4-16015

				Amount
06/16/21	BRANCHBURG SMILES LLC 0000 908-541-1100	RARITAN	NJ	\$1,000.00
06/16/21	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$66.54
06/23/21	VETSOURCE PET RX&FOOD	877-738-4443	OR	\$24.19
07/05/21	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$62.33
07/14/21	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$68.00
07/14/21	JAGUAR LAND ROVER ENGLEW 286 12345 07631 GENERIC PRODUCT OR SERVICE	ENGLEWOOD	NJ	\$344.43

**RAJ NARAYANAN**

Card Ending 4-16031

				Amount
06/29/21	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99

**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 (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**2021 Fees and Interest Totals Year-to-Date**

		Amount
Total Fees in 2021		\$0.00
Total Interest in 2021		\$0.00



Interest Charge Calculation

Days in Billing Period: 30

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	01/05/2019		14.50% (v)	\$0.00	\$0.00
Cash Advances	01/05/2019		25.24% (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
Miles Earned for Eligible Purchases	1,591	14,663
Total Bonus Miles Earned and Adjustments	40	4,794
<b>Total Miles Earned</b>	<b>1,631</b>	<b>19,457</b>

Bonus Miles Earned and Adjustments

	Current Period
Bonus Miles at Delta from Amex Offers	40
<b>Total</b>	<b>40</b>



**IMPORTANT NOTICES****Renewal Notice**

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

Please refer to page 2 for further important information regarding your account

**Annual Membership Fee:** The annual membership fee for your Account is \$250.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on page 3 to cancel your Account.

**Plan Fee (Fixed Finance Charge):** The Plan It feature will be in effect when your Account renews unless we tell you otherwise. We will charge a Plan Fee of up to 1.33% of each purchase moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase, and other factors. If you have active plans, further details can be found in the Plan It section.

**APR Information:** The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to your Account if you make one or more late payments or if your payment is returned. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

The following APRs apply to your Account as of the Closing Date of this Statement.

(v) Indicates variable rate

\* Indicates variable penalty APR will not exceed 29.99%

**Purchases**

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	01/05/2019		Prime + 11.25%	14.50% (v)
Penalty	01/05/2019		Prime + 26.74%*	29.99% (v)*

**Cash Advances**

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	01/05/2019		Prime + 21.99%	25.24% (v)
Penalty	01/05/2019		Prime + 26.74%*	29.99% (v)*

**IMPORTANT NOTICES continued****Notice of Important Changes to Your Cardmember Agreement**

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

Summary of Changes, Effective Immediately	
<b>About Additional Cardmembers</b>	We are revising the language of this sub-section of your Cardmember Agreement to clarify when you are eligible for a refund of the Additional Card Annual Membership fee. This does not reflect an actual change in policy.

ID 13221

**Detail of Changes to Your Cardmember Agreement**

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**About Additional Cardmembers**

**Effective Immediately**, Part 2 of the Cardmember Agreement is amended by replacing the last paragraph in the *About Additional Cardmembers* sub-section with the following:

<b>About Additional Cardmembers</b>	If an Annual Membership fee applies for an Additional Card, please refer to the refund policy disclosed in the <i>Closing your Account</i> sub-section of your Cardmember Agreement. If a single Annual Membership fee applies for a group of Additional Cards on your Account, this policy will apply when you cancel the Additional Card on which the fee was assessed. If an Annual Membership fee applies to Additional Cards on your Account, it is shown on page 2 of Part 1 of the Cardmember Agreement.
-------------------------------------	---

CMLENGDPRUS0182



**IMPORTANT NOTICES continued****EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone 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. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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.

**Your Cardmember Agreement**

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).

**Status Boost for Delta Platinum in 2021**

In 2021, you can earn 25% more Medallion Qualification Miles (MQMs). Earn 12,500 MQMs for every \$25,000 you spend on purchases on your Platinum Card, up to 2 times. That's an additional 2,500 MQMs on top of the 10,000 MQMs you already earn with Status Boost in the calendar year.

**Terms**

**Status Boost 25% Bonus in 2021** - Starting on January 1, 2021 through December 31, 2021 ("Purchase Period"), Delta SkyMiles® Platinum Card or Delta SkyMiles® Platinum Business Card Members that meet Status Boost's \$25,000 and \$50,000 purchase thresholds, will be awarded an additional 2,500 bonus Medallion Qualification Miles on top of the 10,000 MQMs they already earn as part of each purchase threshold (for a total of 12,500 MQMs per purchase threshold). Offer ends December 31, 2021. For full benefit terms, call the number on the back of your Card or visit [www.delta.com/statusboost](http://www.delta.com/statusboost).