



Delta SkyMiles® Platinum

BALAN NARAYANAN
Closing Date 10/16/20
Account Ending 4-17005



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Customer Care: 1-800-257-0770
TTY: 1-800-221-9950
Website: americanexpress.com

New Balance **\$50.18**

Minimum Payment Due **\$40.00**

Payment Due Date **11/11/20[‡]**

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 11/11/20, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.24%.

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	2 months	\$51

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 for any changes to your Account terms and any other communications on **pages 7 - 10.**

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Delta SkyMiles®

Miles Earned this Period

810

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

Account Summary

Previous Balance	\$70.95
Payments/Credits	-\$675.30
New Charges	+\$654.53
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$50.18
Minimum Payment Due	\$40.00

Credit Limit	\$16,500.00
Available Credit	\$16,449.82
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



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
11/11/20

New Balance
\$50.18

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 000005018000004000 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. 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 represent 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

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

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
- 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 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.



Delta SkyMiles® Platinum

BALAN NARAYANAN
Closing Date 10/16/20



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Account Ending 4-17005



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

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

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



Website: americanexpress.com

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

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

TSA Pre✓®/Global Entry benefit update:

You may receive either a \$100 statement credit for the Global Entry application fee or a credit for up to \$85 for the TSA Pre✓® application fee, when it is charged to your eligible Card. For the TSA Pre✓® fee credit, you must select the 5-year program option through an Authorized Enrollment Provider for TSA Pre✓®. All else remains unchanged. Only one credit will be given in a 4-year period for Global Entry or in a 4.5-year period for TSA Pre✓®, depending on which fee is charged to your Card first. Global Entry also includes TSA Pre✓® with no additional application or fee required. For details visit TSA.gov, and for terms and conditions, visit www.americanexpress.com/expeditedtravel.

Payments and Credits

Summary

	Total
Payments	-\$675.30
Credits	\$0.00
Total Payments and Credits	-\$675.30

Detail

*Indicates posting date

	Amount
09/17/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$70.95
09/27/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$172.79
10/08/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$157.67
10/15/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$273.89

New Charges

Summary

	Total
BALAN NARAYANAN 4-17005	\$114.98
MANGLAM NARAYANAN 4-16015	\$534.40
RAJ NARAYANAN 4-16031	\$5.15
Total New Charges	\$654.53

Detail



BALAN NARAYANAN
Card Ending 4-17005

	Amount
09/10/20 QVC*540688113601* CONSUMERPROD 800-367-9444 PA	\$28.26
09/19/20 QVC*539396161401*3OF4 CONSUMERPROD 800-367-9444 PA	\$13.37

Continued on reverse

Detail Continued

				Amount
10/07/20	QVC*541390876401* CONSUMERPROD	800-367-9444	PA	\$26.89
10/08/20	Vonage.Com AMERICA 1118859800 07733	866-243-4357	NJ	\$46.46

**MANGLAM NARAYANAN**

Card Ending 4-16015

				Amount
09/19/20	EXXONMOBIL CAT OUTSIDE 201-444-7730	(800) 243-9966	TX	\$52.58
09/21/20	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$19.66
09/23/20	ACTBLUE*JOE.BIDEN ACTBLUECC.COM	ACTBLUECC.COM	MA	\$25.00
09/24/20	JTV 158110927 800-550-8393	800-550-8393	TN	\$28.77
09/29/20	WISH.COM 8002660172	SAN FRANCISCO	CA	\$12.40
09/29/20	WISH.COM 8002660172	SAN FRANCISCO	CA	\$12.48
10/01/20	GRC*WESTMORE BEAUTY 888-366-3095	888-366-3095	CA	\$47.39
10/02/20	VETSOURCE PET RX&FOOD	877-738-4443	OR	\$22.99
10/06/20	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$62.41
10/07/20	STARBUCKS STORE 0770 000000000000000007452	GLEN ROCK	NJ	\$38.49
10/07/20	ACTBLUE*JOE.BIDEN ACTBLUECC.COM	ACTBLUECC.COM	MA	\$25.00
10/10/20	TJC*SHOPLC-48143197 877-899-0078	877-899-0078	TX	\$13.84
10/10/20	TJC*SHOPLC-48143253 877-899-0078	877-899-0078	TX	\$13.84
10/12/20	ACTBLUE*JOE.BIDEN ACTBLUECC.COM	ACTBLUECC.COM	MA	\$25.00
10/12/20	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$40.43
10/13/20	DIAMOND ROCK SPRING WAT 43684555665292 RICH@DIAMONDROCK.COM	RIDGEFIELD PA	NJ	\$38.50
10/13/20	STARBUCKS STORE 0965 000000000000000007014	CLIFTON	NJ	\$5.44
10/14/20	ZENDIGGI KEBAB HOUSE 0085 201-768-0644	CLOSTER	NJ	\$34.46
10/14/20	WISH.COM 8002660172	SAN FRANCISCO	CA	\$6.28
10/14/20	WISH.COM 8002660172	SAN FRANCISCO	CA	\$9.44

**RAJ NARAYANAN**

Card Ending 4-16031

				Amount
09/24/20	SYED RASHEED, MD @GARDEN STATE COUNSEL squareup.com/receipts	Wayne	NJ	\$5.15

**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 (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.

2020 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2020	\$250.00
Total Interest in 2020	\$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
Total					\$0.00

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX0331



	Current Period	Year to Date
Miles Earned for Eligible Purchases	651	13,527
Total Bonus Miles Earned and Adjustments	159	6,055
Total Miles Earned	810	19,582

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at Restaurants	77
2X Miles at U.S. Supermarkets	82
Total	159

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.



BALAN NARAYANAN

Closing Date 10/16/20

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Account Ending 4-17005

IMPORTANT NOTICES

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.

Important Notices continued on next page.

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 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.

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

We are making changes to your American Express Cardmember Agreement referenced in 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 Cardmember Agreement can be found after the below summary chart.

Summary of Changes	
Words we use in the Agreement	<p>Effective October 15, 2020, we are updating the definition of person-to-person transactions in your Cardmember Agreement to include charges to add funds to your Amex Send™ Account.</p> <p>Effective January 15, 2021, we are updating this sub-section to add precious metal coins and bullion to the definition of Cash Advance in your Cardmember Agreement.</p>
Summary of Change, Effective Immediately	
About Additional Cardmembers	<p>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.</p>

ID 13110

See the following page(s) for the Detail of Changes to Your Cardmember Agreement.

CMLENGDPRUS0143

IMPORTANT NOTICES continued**Detail of Changes to Your Cardmember Agreement**

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

A. Effective October 15, 2020, the definition of person-to-person transaction in the *Words we use in the Agreement* sub-section of the *Introduction* section of Part 2 of your Cardmember Agreement will be deleted and replaced with the following:

A **person-to-person transaction** is a charge for funds sent to another person or a charge to add funds to your Amex Send™ Account.

B. Effective January 15, 2021, the definition of cash advance in the *Words we use in the Agreement* sub-section of the *Introduction* section of Part 2 of your Cardmember Agreement will be deleted and replaced with the following:

A **cash advance** is a charge to get cash or cash equivalents, including travelers cheques, gift cheques, foreign currency, money orders, digital currency, casino gaming chips, race track wagers, similar offline and online betting transactions, precious metal coins or bullion and digital precious metals products.

C. Effective Immediately, Part 2 of the Cardmember Agreement is amended by adding the following to the end of the current language in the *About Additional Cardmembers* sub-section:

About Additional Cardmembers	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 first or oldest Additional Card. 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.
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