

Platinum Card®

RAJ NARAYANAN Closing Date 07/19/18



Account Ending 5-67005

New Balance\$23,606.08Minimum Payment Due\$2,476.33

Payment Due Date 08/13/18[‡]

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	28 years	\$56,723	

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

- See page 2 for important information about your account.
- (i) Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.
- For information on your Pay Over Time feature and limit, see page 8

Continued on page 3

Membership Rewards® Points

Available and Pending as of 06/30/18

153,949

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

Account Summary Pay In Full Portion

•	
Previous Balance	\$12,628.75
Payments/Credits	-\$12,628.75
New Charges	+\$1,863.33
Fees	+\$0.00
New Balance =	\$1,863.33
Pay Over Time Portion	
Previous Balance	\$35,259.33
Payments/Credits	-\$24,136.20

Previous Balance		\$35,259.33
Payments/Credits		-\$24,136.20
New Charges		+\$10,219.82
Fees		+\$0.00
Interest Charged		+\$399.80
New Balance	=	\$21,742.75
Minimum Due		\$613.00

Account Total Previous Balance Payments/Credits New Charges Fees Interest Charged	\$47,888.08 -\$36,764.95 +\$12,083.15 +\$0.00 +\$399.80
New Balance	\$23,606.08
Minimum Payment Due	\$2,476.33

Days in Billing Period: 31

Customer Care



Customer Care 1-800-525-3355 **Pay by Phone** 1-800-472-9297

See Page 2 for additional information.

 \downarrow Please fold on the perforation below, detach and return with your payment \downarrow







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 **08/13/18**New Balance **\$23,606.08**

Minimum Payment Due **\$2,476.33**

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 \$_____• ___

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Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 08/13/18, 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%.

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

1-800-525-3355

Hearing Impaired

TTY: 1-800-221-9950 FAX: 1-800-695-9090

1-800-CASH-NOW In NY: 1-800-522-1897

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.

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Street Address	
- 1	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

- Avoid late fees

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.americanexpress.com/privacy.



Platinum Card®

RAJ NARAYANAN Closing Date 07/19/18



Account Ending 5-67005

You Spoke. We Listened.

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

Visit ShopSmallNow.com



Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$12,100.35	-\$21,181.65	-\$33,282.00
Credits	-\$528.40	-\$2,954.55	-\$3,482.95
Total Payments and Credits	-\$12,628.75	-\$24,136.20	-\$36,764.95

Detail	*Indicates posting date				♦ - denotes Pay Over Time activity
D					For more information, visit americanexpress.com/payovertimeinfo
Payments	ONILINIE DAVIMENIT. TUAN	IK VOLL			Amount
06/19/18*	ONLINE PAYMENT - THAN				-\$13,375.75
06/20/18*	ONLINE PAYMENT - THAN	NK YOU			-\$12,500.93
07/11/18*	ONLINE PAYMENT - THAN	NK YOU			-\$6,805.32
07/16/18*	RETURN PROTECTION BE	NEFIT PAYMENT			-\$600.00
Credits					Amount
06/18/18	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688				-\$138.27 ♦
06/23/18	AMAZON MKTPLACE PM AMZN.COM/BILL WA DIRECT MKTG MISC	TS			-\$135.80 ♦
06/23/18	AMAZON MKTPLACE PM AMZN.COM/BILL WA DIRECT MKTG MISC	TS			-\$158.99 ♦
06/24/18	AMAZON MKTPLACE PM AMZN.COM/BILL WA DIRECT MKTG MISC	TS			-\$399.00 ♦
06/26/18	WWW.SHIPNEX.COM 212-6853025 NJ 2126853025				-\$25.52
06/27/18	RevolveClothingcom CERRITOS CA 8884425830				-\$140.16 ♦
06/30/18*	Dispute - THE HOME DEP	OT #6616			-\$1,873.13 ♦
06/30/18	UNITED AIRLINES HOUSTON TX UNITED AIRLINES				-\$79.52
	From: LOS ANGELES INTERN Ticket Number: 01624058 Passenger Name: NARAY		Carrier: UA UA Date of Depa	Class: 00 00 arture: 07/08	

Detail C	continued *Indicates posting date	♦ - denotes Pay Ove	er Time activity
			Amount
07/04/18	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		-\$89.85
	DIRECT MKTG MISC		
07/06/18	AMAZON MKTPLACE PMTS		-\$40.47
	AMZN.COM/BILL WA		
	DIRECT MKTG MISC		
07/06/18	AMAZON MKTPLACE PMTS		-\$11.75
	AMZN.COM/BILL WA		
	DIRECT MKTG MISC		
07/06/18	AMAZON MKTPLACE PMTS		-\$12.99
	AMZN.COM/BILL WA		
	DIRECT MKTG MISC		
07/07/18	AMAZON MKTPLACE PMTS		-\$75.56
	AMZN.COM/BILL WA		
	DIRECT MKTG MISC		
07/07/18	THE HOME DEPOT #6616		-\$109.20 ♦
	LOS ANGELES CA		
	800-654-0688		
07/09/18	PC RICHARD & SON		-\$42.74
	PARAMUS NJ		
	631-843-4300		
07/13/18*	Dispute - UNITED AIRLINES		-\$75.00
07/13/18	UNITED AIRLINES		-\$75.00
	HOUSTON TX		,
	UNITED AIRLINES		
	From: To:	Carrier: Class:	
	CHICAGO O'HARE INT CHICAGO O'HARE INT	UA 00	
	Ticket Number: 01629265813932 Passenger Name: NARAYANAN /AWARD BOOKING Document Type: SUPPORTED REFUND	Date of Departure: 07/13	

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,863.33	\$10,219.82	\$12,083.15

> For more information, visit american express.com/payover time info



RAJ NARAYANAN

Card Ending 5-67005

				Amount
06/17/18	NEXT INSURANCE	PALO ALTO	CA	\$76.00
	8552225919			
06/18/18	BMC #1204 0746	W HOLLYWOOD	CA	\$446.45
	323-469-1951			
06/18/18	JET.COM	855-538-4323	NJ	\$124.64 ♦
	RETAIL			•
06/19/18	FEDEX INV 385139819 I385139819	MEMPHIS	TN	\$77.90
	1-800-622-1147			
	BALAN NARAYANAN NJ			
	DIRECT BILLING TRANSACTION			
	FEDEX INV# 000385139819			
	FedEx #1-800-622-1147			

AMERICAN EXPRESS

Platinum Card®

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Account Ending 5-67005

				denotes Pay Over Time activity
	THE HOME DEDOT	CANITA CLADITA	<u> </u>	Amount
06/19/18	THE HOME DEPOT 800-654-0688	SANTA CLARITA	CA	\$134.52 ◆
06/19/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
06/20/18	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
06/20/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$1,835.88 ♦
06/21/18	FEDEX INV 385427002 I385427002 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000385427002 FedEx #1-800-622-1147	MEMPHIS	TN	\$15.79
06/21/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$10.20
06/21/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$25.52
06/21/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$9.97
06/23/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$75.56
06/24/18	FEDEX INV 385733700 I385733700 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000385733700 FedEx #1-800-622-1147	MEMPHIS	TN	\$9.73
06/25/18	FEDEX INV 385943156 I385943156 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000385943156 FedEx #1-800-622-1147	MEMPHIS	TN	\$173.96 ♦
06/25/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
06/25/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$80.89
06/25/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$214.28 ♦
06/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
06/26/18	A R BOX PACKAGING 80380 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$99.00
06/26/18	BMC #1204 0746 323-469-1951	W HOLLYWOOD	CA	\$188.89 ♦
06/26/18	BMC #1204 0746 323-469-1951	W HOLLYWOOD	CA	\$269.00 ♦
06/26/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$296.16 ♦
06/27/18	BMC #1204 0746 323-469-1951	W HOLLYWOOD	CA	\$600.00 ♦
06/27/18	BMC #1204 0746 323-469-1951	W HOLLYWOOD	CA	\$639.12 ♦

	Continued				- denotes Pay Over Time activity Amount
06/28/18	UNITED AIRLINES	HOUSTON		TX	\$75.00
00/20/10	UNITED AIRLINES	110031011		170	Ψ/3.00
	From: To:	Carrier:	Class:		
	LOS ANGELES INTERN CANCUN	UA	00		
	Ticket Number: 01629265813932	Date of Depar	ture: 07/08		
	Passenger Name: NARAYANAN /AWARD BOOKING Document Type: FREQUENT FLYER FEE/PURCHASE	·			
06/28/18	A R BOX PACKAGING	ANAHEIM		CA	\$35.75
	PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY				
06/28/18	THE HOME DEPOT 1055	SANTA CLARITA	4	CA	\$326.80 ♦
	HOME SUPPLY WAREHOUSE				
06/29/18	UNITED AIRLINES	HOUSTON		TX	\$79.52
	UNITED AIRLINES				
	From: To:	Carrier:	Class:		
	LOS ANGELES INTERN CANCUN	UA	00		
	LOS ANGELES INTERN	UA	00		
	Ticket Number: 01624058834241 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET	Date of Depar	ture: 07/08		
06/20/10	BRISTOL FARMS	LOS ANGELES		CA	#20.22
06/29/18	310-233-4700	LO3 ANGLLL3		CA	\$28.23
		LIELD LIDED COL		C 1	
06/30/18	UBER TRIP EPCG6	HELP.UBER.COM	VI	CA	\$3.70
07/01/10	HELP.UBER.COM AMAZONFRESH	WWW.AMZN/F	DCLI	WA	¢41.20
07/01/18	GROCERY	VV VV	NOI I	VVA	\$41.39
07/01/18	AMAZON MKTPLACE PMTS	AMZN.COM/BIL	I	WA	\$32.11
07/01/10	BOOK STORES	, <u>.</u>			Ψ32.11
07/02/18	FEDEX INV 386629029 I386629029	MEMPHIS		TN	\$297.61 \$
	1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000386629029 FedEx #1-800-622-1147				
07/02/18	BMC #1204 0746	W HOLLYWOOI	D	CA	\$669.00 ♦
	323-469-1951				•
07/02/18	GS1 US 0967	LAWRENCEVILL	.E	NJ	\$2,500.00 ♦
	937-435-3870				
07/04/18	WWW.SHIPNEX.COM 2126853025	212-6853025		NJ	\$10.23
07/05/18	HOMEDEPOT.COM	800-430-3376		GA	\$546.41 ♦
	800-430-3376				
07/05/18	THE HOME DEPOT #6616	LOS ANGELES		CA	\$35.52
	800-654-0688				
07/05/18	BMC #1204 0761	W HOLLYWOOI	D	CA	\$279.24 ♦
	323-469-1951				•
07/05/18	BMC #1204 0746	W HOLLYWOOI	D	CA	\$602.07 ♦
	323-469-1951				
07/09/18	FEDEX INV 387214267 I387214267	MEMPHIS		TN	\$80.68
	1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000387214267 FedEx #1-800-622-1147				
07/09/18	UPS* 00000001VY58228 SHIPPING DATE 06/02/18 TRK# 00000001VY58228 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648		GA	\$3.11

AMERICAN EXPRESS

Platinum Card®

RAJ NARAYANAN Closing Date 07/19/18



Account Ending 5-67005

				Amount
07/09/18	UPS* 00000001VY58248 SHIPPING DATE 06/16/18 TRK# 00000001VY58248 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$2.16
07/09/18	UPS* 00000001VY58278 SHIPPING DATE 07/07/18 TRK# 00000001VY58278 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$9.35
07/09/18	UPS* 00000001VY58258 SHIPPING DATE 06/23/18 TRK# 00000001VY58258 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$18.77
07/09/18	UPS* 00000001VY58208 SHIPPING DATE 05/19/18 TRK# 00000001VY58208 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$36.00
07/09/18	UPS* 00000001VY58218 SHIPPING DATE 05/26/18 TRK# 00000001VY58218 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$12.85
07/10/18	A R BOX PACKAGING 80514 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$413.75 ◀
07/10/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$37.08
07/11/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.36
07/11/18	PEOPLEFINDERS.COM 800-718-8997	800-718-8997	CA	\$19.95
07/14/18	A R BOX PACKAGING 80577 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$82.00
07/16/18	FEDEX INV 387873917 I387873917 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000387873917 FedEx #1-800-622-1147	MEMPHIS	TN	\$108.49
07/16/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
07/17/18	FEDEX INV 171384379 I171384379 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000171384379 FedEx #1-800-622-1147	MEMPHIS	TN	\$41.11
07/17/18	NEXT INSURANCE 8552225919	PALO ALTO	CA	\$76.00
07/17/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$6.24

Detail (Detail Continued			
				Amount
07/17/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$26.09
07/19/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$10.20

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

		Amount
07/19/18	Interest Charge on Pay Over Time Purchases	\$399.80
Total Inter	rest Charged for this Period	\$399.80

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.

Amount
\$550.00
\$817.11
Ψ

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated	Annual Percentage	Balance Subject to Interest Rate	Interest Charge
	From To	Rate		
Pay Over Time Direct	09/08/2016	19.99% (v)	\$23,534.50	\$399.80
Pay Over Time Select	04/06/2016	19.99% (v)	\$0.00	\$0.00
Total				\$399.80
(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.



AMERICAN EXPRESS

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Account Ending 5-67005

Information on Pay Over Time continued

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 Pay Over Time Direct

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.

You are currently enrolled in Pay Over Time Select

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.