



Platinum Card®

RAJ NARAYANAN
Closing Date 11/02/18



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Account Ending 5-67005

New Balance **\$9,846.31**

Payment Due Date **11/28/18[‡]**

[‡] **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

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

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

See Page 2 for additional information.



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.



↓ 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
11/28/18
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



0000349992220508608 000984631000984631 02 1

**Platinum Card®**RAJ NARAYANAN
Closing Date 11/02/18

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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 LOS ANGELES CA 800-654-0688		-\$141.06
10/15/18	WWW.SHIPNEX.COM 212-6853025 NJ 2126853025		-\$22.84
10/16/18	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC		-\$99.63
10/17/18	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688		-\$32.36
11/02/18	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC		-\$229.89

New Charges**Summary****Total**

Total New Charges	\$10,076.20
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Detail**RAJ NARAYANAN**
Card Ending 5-67005

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

Continued on reverse

Detail Continued

				Amount
10/05/18	PROPERTYSHARK.COM 805-699-2040	805-699-2040	CA	\$34.95
10/05/18	AMZN MKTP US*MT34F5SZ0 BOOK STORES	AMZN.COM/BILL	WA	\$229.89
10/06/18	UBER TEMP AUTH HELP.UBER.COM	HELP.UBER.COM	CA	\$28.93
10/08/18	FEDEX INV 451181963 I451181963 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000451181963 FedEx #1-800-622-1147	MEMPHIS	TN	\$307.39
10/08/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$22.84
10/08/18	PC RICHARD & SON 631-843-4300	PARAMUS	NJ	\$373.19
10/08/18	LYFT *RIDE MON 7PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$38.95
10/09/18	UBER TEMP AUTH HELP.UBER.COM	HELP.UBER.COM	CA	\$12.31
10/09/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.49
10/09/18	THE HOME DEPOT #6616 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 MERCHANDISE	AMZN.COM/BILL	WA	\$99.81
10/10/18	LYFT *RIDE WED 9AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$35.17
10/10/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$10.32
10/10/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$63.37
10/10/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
10/11/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$10.32
10/11/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$1.00
10/11/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$163.81
10/11/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$85.00
10/12/18	HOLLYWOOD WHOLESALE ELEC 9489071072096 (323)871-1818	LOS ANGELES	CA	\$224.66
10/12/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$51.91
10/12/18	MAINETTI USA - MOTO 000000001 00135609 92806	KEASBEY	NJ	\$362.09
10/12/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$68.00
10/12/18	AMAZON.COM*MT7VC7WF2 MERCHANDISE	AMZN.COM/BILL	WA	\$597.78
10/12/18	AMZN MKTP US*MT6TG8UO0 BOOK STORES	AMZN.COM/BILL	WA	\$102.90

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Detail Continued

				Amount
10/15/18	FEDEX INV 451884344 I451884344 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000451884344 FedEx #1-800-622-1147	MEMPHIS	TN	\$145.17
10/15/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.49
10/15/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$38.88
10/15/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$129.52
10/16/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$45.49
10/16/18	THE UPS STORE #6606 BUSINESS SERVICE	WEST HOLLYWOOD	CA	\$4.37
10/16/18	WEHO STREET METERS 650000007789699 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 8552225919	PALO ALTO	CA	\$76.00
10/17/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$25.70
10/17/18	AMZN MKTP US*M878F0432 BOOK STORES	AMZN.COM/BILL	WA	\$55.90
10/17/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$126.31
10/17/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$8.26
10/17/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$8.69
10/17/18	GPS 00-08032064803 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 818-765-6767	NORTH HOLLYWOOD	CA	\$3,176.45
10/19/18	WWW.SHIPNEX.COM 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 800-654-0688	LOS ANGELES	CA	\$51.67
10/20/18	LA CITY PARKING METER LA CITY PARKING 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 RETAIL	855-538-4323	NJ	\$66.11
10/22/18	SUN VALLEY EQUIPMENT RENT 930553410819 SOWERFAM@AOL.COM	SUN VALLEY	CA	\$22.00

Continued on reverse

Detail Continued

				Amount
10/22/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$16.03
10/22/18	FEDEX 452586132 FedEx 452586132 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000452586132 FEDEX #1-800-622-1147	MEMPHIS	TN	\$212.04
10/22/18	AMAZON.COM*M81SV0ZU0 MERCHANDISE	AMZN.COM/BILL	WA	\$63.05
10/23/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$25.70
10/23/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$89.69
10/24/18	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$126.88
10/24/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
10/24/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$38.30
10/24/18	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$45.99
10/25/18	A R BOX PACKAGING 81732 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$30.00
10/25/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$77.00
10/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
10/27/18	UBER TRIP WRLA4 HELP.UBER.COM	HELP.UBER.COM	CA	\$5.62
10/28/18	FARMERS INSURANCE INSURANCE SALES	877-327-6392	CA	\$1.00
10/28/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$26.06
10/28/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$32.04
10/28/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$88.61
10/28/18	PUBLIC STORAGE 23113 000023113 8005670759	LOS ANGELES	CA	\$84.62
10/28/18	AMZN MKTP US*M89HW4EZ0 BOOK STORES	AMZN.COM/BILL	WA	\$62.73
10/28/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00
10/28/18	AMZN MKTP US*M88OT01L2 BOOK STORES	AMZN.COM/BILL	WA	\$35.97
10/28/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$21.58
10/29/18	UPS* 00000001VY58378 SHIPPING DATE 09/15/18 TRK# 00000001VY58378 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$87.08

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**Platinum Card®**RAJ NARAYANAN
Closing Date 11/02/18

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Detail Continued

				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* 00000001VY58438 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 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 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 6789690835	NORCROSS	GA	\$38.00
10/29/18	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA	\$65.00
10/30/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$12.67
10/31/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$23.56
10/31/18	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$68.92

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on reverse

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

**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	<p>The Premier Rewards Gold Card from American Express will now be known as the American Express® Gold Card.</p> <p>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.</p> <p>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.</p>
Using Points	<p>The functionality to use points for Pending Charges on your Mobile App is no longer available.</p>

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

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

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* sub-section under the *Getting Points* section, will be deleted and replaced with American Express® 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](https://www.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® 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* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted in its entirety.



Platinum Card®

RAJ NARAYANAN
Closing Date 11/02/18



Account Ending 5-67005



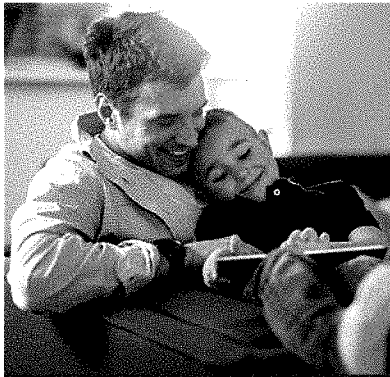
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RAJ NARAYANAN
Closing Date 11/02/18



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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](https://www.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](https://www.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](https://www.ShopSmallNow.com)**

