Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 02/14/18 **▲** DELTA

Account Ending 4-16007

New Balance	\$428.59
Minimum Payment Due	\$35.00

Payment Due Date 03/11/18[‡]

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 balance shown on this statement in about	And you will pay an estimated total of
Only the Minimum Payment Due	14 months	\$470

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

- See page 2 for important information about your account.
- American Express Bank, FSB ("FSB") will undergo a legal entity change and be known as **American Express National Bank** ("AENB") as of April 1, 2018. Following that date, AENB will become the issuer of your Account. To review our Privacy Notice, please visit americanexpress.com/privacycenter.
- See Page 7 for an Important Notice About a Change to Your Cardmember Agreement.

Delta SkyMiles®

Miles Earned this Period

1,558

\$200.00

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

Account Summary

Previous Balance	\$2,614.76
Payments/Credits	-\$4,001.54
New Charges	+\$1,815.37
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$428.59
Minimum Payment Due	\$35.00
Credit Limit	\$11,000.00
Available Credit	\$10,571.41
Cash Advance Limit	\$200.00

Days in Billing Period: 28

Customer Care

Available Cash



Customer Care 1-800-257-0770 **Pay by Phone** 1-800-472-9297

See Page 2 for additional information.







Account Ending 4-16007

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
03/11/18
New Balance
\$428.59
Minimum Payment Due
\$35.00

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

Check here if your address or phone number has changed.
Note changes on reverse side.

[‡] Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 03/11/18, you may have to pay a late fee of up to \$38.00 and your APRs 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 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 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: 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.





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-

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 Home Phone	
Area Code and 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.americanexpress.com/privacy.

Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 02/14/18



Account Ending 4-16007

Payments and Credits	
Summary	

			Total
Payments			-\$3,743.69
Credits			
BALAN N	ARAYANAN 4-16007		\$0.00
MANGLA	M NARAYANAN 4-15017		-\$57.85
RAJ NAR	AYANAN 4-16031		-\$200.00
Total Paym	ents and Credits		-\$4,001.54
Detail	*Indicates posting date		
Payments			Amount
01/20/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$2,753.60
01/28/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$732.21
02/04/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$257.88
Credits			Amount
01/27/18	MANGLAM NARAYANAN	HSNI TV 800-284-3900 FL 800-284-3900	-\$24.95
01/27/18	MANGLAM NARAYANAN	HSNI TV 800-284-3900 FL 800-284-3900	-\$32.90
02/07/18	RAJ NARAYANAN	CAR PROS KIA OF GLENDALE 00-0802707936 GLENDALE CA AUTO DEALER (NEW/USED	-\$200.00

N	New Charges
S	Summary

t co 22
\$60.32
\$531.53
\$129.17
\$1,094.35
\$1,815.37

Detail



BALAN NARAYANAN

Card Ending 4-16007

				Amount
01/31/18	THE HINDU TEMPLE SOCIE THE HINDU TEMPL	FLUSHING	NY	\$20.00
	CHARITABLE ORG			
02/08/18	Vonage.Com AMERICA	866-243-4357	NJ	\$40.32
	1081056928 07733			



MANGLAM NARAYANAN

Card Ending 4-15017

				Amount
01/18/18	HSNI TV	800-284-3900	FL	\$45.26
	001484991172 33729			

747-222-6350

				Amount
01/18/18	HSNI TV	800-284-3900	FL	\$47.93
01/23/18	001484991036 33729 HSNI TV	800-284-3900	FL	\$99.11
01, 23, 10	001486109947 33729			422.11
01/23/18	HSNI TV 001486160542 33729	800-284-3900	FL	\$86.84
01/26/18	HSNI TV	800-284-3900	FL	\$52.90
01/31/18	001486753170 33729 QVC 800 367 9444 WEST CHESTER,PA	WEST CHESTER	PA	\$25.04
02/01/18	515182592501 HSNLTV	800-284-3900	FL	\$47.93
02/01/18	001488182534 33729 QVC 800 367 9444 WEST CHESTER,PA	WEST CHESTER	PA	\$52.98
02/05/18	515212028101 THE UPS STORE	CLIFTON	NJ	\$9.63
02/08/18	OFFICE SUPPLY STORE QVC 800 367 9444 WEST CHESTER,PA 515428326801	WEST CHESTER	PA	\$63.91
	M NARAYANAN d Ending 4-12022 Monthly Spending Limit: \$3,500			Amount
01/24/18	MARKET RESTAURANT 213-488-9119	LOS ANGELES	CA	\$7.12
01/24/18	MANAS INC 0637 323-718-1612	LOS ANGELES	CA	\$16.18
01/29/18	POSTMATES VIVOLI CAFE 8778877815	SAN FRANCISCO	CA	\$45.44
01/30/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$4.00
01/30/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$4.00
01/30/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$8.50
02/07/18	DEL TACO 7149744043	ORANGE	CA	\$6.59
02/10/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$9.37
02/12/18	BONANNOS 039300981721755 7027786677	LAS VEGAS	NV	\$8.36
02/12/18	BONANNOS 039300981721755 7027786677	LAS VEGAS	NV	\$19.61
	J NARAYANAN d Ending 4-16031			
Cai	d Linding 4 10051			Amount
01/17/18	PAYPAL *WENDYXIONG 402-935-7733	4029357733	СН	\$45.65
01/21/18	AMC	PARAMUS	NJ	\$5.59
01/23/18	201-291-8414 NETFLIX.COM	866-579-7172	CA	\$10.65
	SUBSCRIPTION IKEA	PARAMUS	NJ	\$511.67
01/25/18	201-909-5140	17110110105	113	/ن.۱۱ده

Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 02/14/18 **▲** DELTA

Account Ending 4-16007

				Amount
02/01/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
02/05/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00
02/05/18	CAR PROS KIA OF GLENDALE 00-0802707936 AUTO DEALER (NEW/USED	GLENDALE	CA	\$200.00
02/05/18	PAYPAL *WENDYXIONG 402-935-7733	4029357733	СН	\$147.00
02/06/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$9.45
02/09/18	CARDAMOM CONTEMPORARY IND 084870018764 NASIR818LA@YAHOO.COM	LOS ANGELES	CA	\$65.48
02/09/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$7.61
02/10/18	JUST TIRE 4859 AUTO SERVICE	HOLLYWOOD	CA	\$40.26

	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 and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date		
	Amount	
Total Fees in 2018	\$0.00	
Total Interest in 2018	\$0.00	

Interest Charge Calculation

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

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	Charge
Purchases	03/03/2001	15.75% (v)	\$0.00	\$0.00

Interest Charge Calculation Continued

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

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Cash Advances	03/03/2001	26.49% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				

Miles Earned

▲ DELTA

SkyMiles® Account Number: XXXXXX0331

	Current Period	Year to Date
Total Miles Earned	1,558	4,536

Remember, you can earn a Miles Boost[™] of 10,000 Medallion® Qualification Miles by reaching \$25,000 in eligible purchases by December 31st. Your Year-to-Date spend on your Platinum Delta SkyMiles® account is \$4,535.00. Terms and Conditions apply. For details, please visit americanexpress.com/deltaplatinum.

* Fly Now, Earn Later

If you received miles through Fly Now, Earn Later in the current period, these miles have been transferred to your Delta SkyMiles account and are included in the Total Bonus Miles Earned on this statement. As you earn, receive or are awarded miles on your Card, those miles are automatically applied to your Fly Now, Earn Later Balance and are not transferred to your Delta SkyMiles account until the miles earned are equal to or exceed the number of miles advanced. For the most up to date information on your Fly Now, Earn Later Balance, please see the tracker on your Card account homepage.

▲ DELTA

Account Ending 4-16007

Notice of Important Changes to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers 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. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, Beginning in April 2018		
Determining the Prime Rate	Currently, the Prime Rate used to calculate interest is the Prime Rate published by the Wall Street Journal 2 days prior to the Closing Date of your billing period. Effective for your billing period beginning in April 2018, we are updating your Agreement	
	to say that the Prime Rate used to calculate interest will be the Prime Rate published by the Wall Street Journal on the Closing Date of your billing period.	

ID12553

See the following page for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Determining the Prime Rate

Effective with billing periods beginning in April 2018, in Part 2 of the Agreement, we are amending the Determining Prime Rate sub section of the About Interest Charges section by deleting the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period.

And replacing with the following paragraph:

We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* on the Closing Date of the billing period.

BALAN NARAYANAN Closing Date 02/14/18 **▲** DELTA

Account Ending 4-16007



- Discover 12 deep, dark reds (\$213.88 retail) for ONLY \$99.99 plus tax when you pay with any American Express® Card (offer valid 1/1/18 - 3/31/18), terms apply*
- Get complimentary ground shipping to your home or office
- Enjoy 3 bonus Tuscan reds (\$59.97 retail), rated 98 points by critic Luca Maroni

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Save over \$100 on 12 Rich Reds

ONLY \$99.99 plus 3 bonus bottles and complimentary ground shipping

Terms apply*



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or call 1-888-997-0319 and quote code 9410001

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American Express® Cards Warmly Welcomed

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Make art in our studio classes and intensive workshops at this legendary NYC art school. Flexible schedules; affordable classes.

theArtStudentsLeague.org.

If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on page 2 of your statement or the number that is on the back of your Card.

108 million consumers reported shopping or dining at local independently-owned businesses last Small Business Saturday[®].

See how you contributed and recommendations to Shop Small® year-round.

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