



# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN  
Closing Date 02/14/18



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Account Ending 4-16007

<b>New Balance</b>	<b>\$428.59</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>
<b>Payment Due Date</b>	<b>03/11/18<sup>‡</sup></b>

<sup>‡</sup> **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%.

**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.

**i** 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](http://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**

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

<b>New Balance</b>	<b>\$428.59</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>

Credit Limit	\$11,000.00
Available Credit	\$10,571.41
Cash Advance Limit	\$200.00
Available Cash	\$200.00
Days in Billing Period: 28	

## Customer Care

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-257-0770	1-800-472-9297

➔ See Page 2 for additional information.

↓ 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 4-16007**

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**

☐ 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

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

0000349990878354010 000042859000003500 13 H





# Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN  
Closing Date 02/14/18



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Account Ending 4-16007

## Payments and Credits

### Summary

	Total
<b>Payments</b>	<b>-\$3,743.69</b>
<b>Credits</b>	
BALAN NARAYANAN 4-16007	\$0.00
MANGLAM NARAYANAN 4-15017	-\$57.85
RAJ NARAYANAN 4-16031	-\$200.00
<b>Total Payments and Credits</b>	<b>-\$4,001.54</b>

### 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
<b>Credits</b>	<b>Amount</b>
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

## New Charges

### Summary

	Total
BALAN NARAYANAN 4-16007	\$60.32
MANGLAM NARAYANAN 4-15017	\$531.53
RAM NARAYANAN 4-12022	\$129.17
RAJ NARAYANAN 4-16031	\$1,094.35
<b>Total New Charges</b>	<b>\$1,815.37</b>

### Detail



**BALAN NARAYANAN**  
Card Ending 4-16007

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



**MANGLAM NARAYANAN**  
Card Ending 4-15017

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

Continued on reverse

## Detail Continued

				Amount
01/18/18	HSNI TV 001484991036 33729	800-284-3900	FL	\$47.93
01/23/18	HSNI TV 001486109947 33729	800-284-3900	FL	\$99.11
01/23/18	HSNI TV 001486160542 33729	800-284-3900	FL	\$86.84
01/26/18	HSNI TV 001486753170 33729	800-284-3900	FL	\$52.90
01/31/18	QVC 800 367 9444 WEST CHESTER,PA 515182592501	WEST CHESTER	PA	\$25.04
02/01/18	HSNI TV 001488182534 33729	800-284-3900	FL	\$47.93
02/01/18	QVC 800 367 9444 WEST CHESTER,PA 515212028101	WEST CHESTER	PA	\$52.98
02/05/18	THE UPS STORE OFFICE SUPPLY STORE	CLIFTON	NJ	\$9.63
02/08/18	QVC 800 367 9444 WEST CHESTER,PA 515428326801	WEST CHESTER	PA	\$63.91

**RAM NARAYANAN**

Card 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

**RAJ NARAYANAN**

Card Ending 4-16031

				Amount
01/17/18	PAYPAL *WENDYXIONG 402-935-7733	4029357733	CH	\$45.65
01/21/18	AMC 201-291-8414	PARAMUS	NJ	\$5.59
01/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA	\$10.65
01/25/18	IKEA 201-909-5140	PARAMUS	NJ	\$511.67
01/27/18	VIA*VIA 747-222-6350	NEW YORK	NY	\$25.00



## Platinum Delta SkyMiles® Credit Card

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Account Ending 4-16007

### Detail Continued

				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	CH	\$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

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

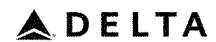
Continued on reverse

**Interest Charge Calculation Continued**

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			
Cash Advances	03/03/2001		26.49% (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
<b>Total Miles Earned</b>	<b>1,558</b>	<b>4,536</b>

Remember, you can earn a Miles Boost<sup>SM</sup> 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](https://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.



BALAN NARAYANAN  
Closing Date 02/14/18

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	
<b><i>Determining the Prime Rate</i></b>	<p>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.</p> <p>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.</p>

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

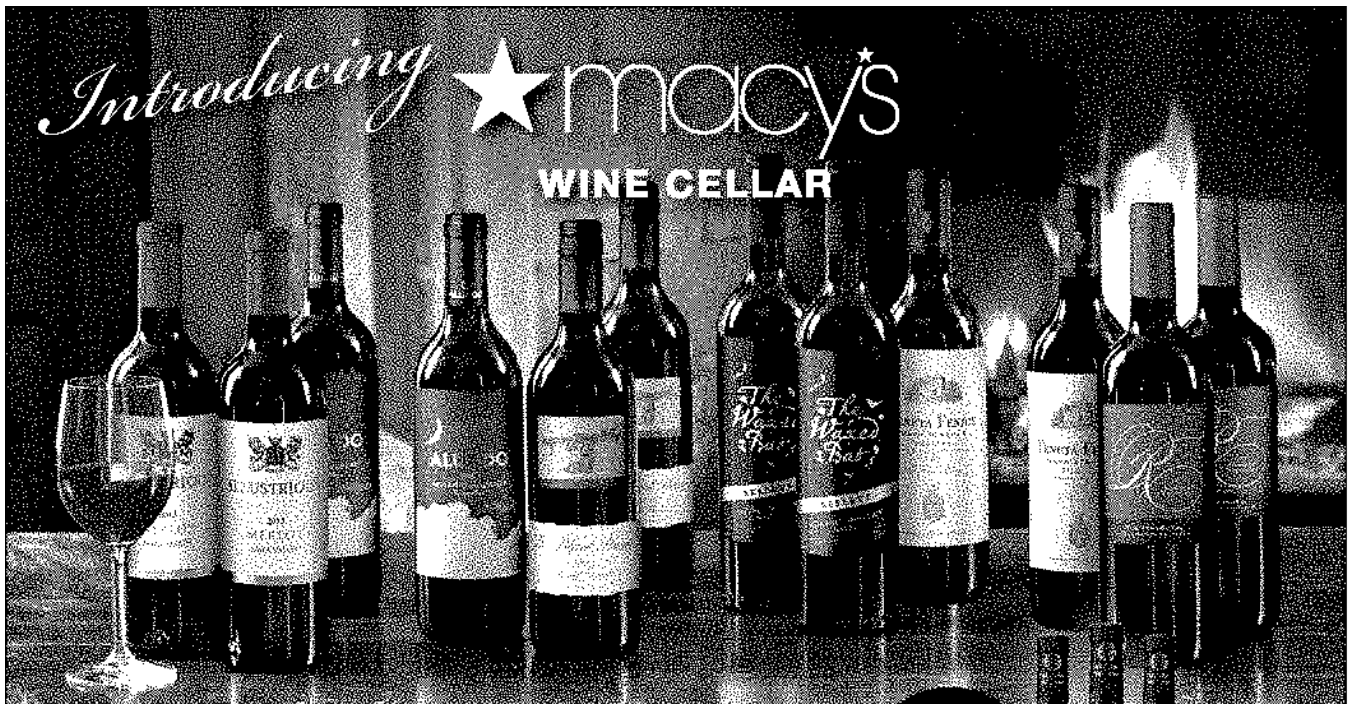
Effective with billing periods beginning in April 2018, in Part 2 of the Agreement, we are amending the *Determining Prime Rate* sub section of the *About Interest Charges* section by deleting the following paragraph:

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.





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Macy's is delighted to present Macy's Wine Cellar, giving you the perfect wines for every occasion. How about some rich reds to beat those winter blues?

- 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

This is not a wine club offer – just a one-time invitation to give us a try. *Cheers!*

Your  
3 BONUS  
98-Point Reds  
\$59.97 retail



Save over \$100 on 12 Rich Reds  
**ONLY \$99.99** plus 3 bonus bottles  
and complimentary ground shipping

Terms apply\*



Order now at [macyswinecellar.com/winter](http://macyswinecellar.com/winter)

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

\*Terms and Conditions: Macy's Wine Cellar is operated by Direct Wines, Inc., in conjunction with a licensed network. Offer valid when you pay with any American Express® Credit or Charge Card. Fulfillment of the offers is the sole responsibility of the participating American Express merchant. Valid online at [www.macyswinecellar.com/winter](http://www.macyswinecellar.com/winter) or by phone (call 1-888-997-0319 and quote offer code 9410001), January 1, 2018 through March 31, 2018. Offer limited to one case per Card Member. Offer valid only for selected cases for promotion and available to first-time Macy's Wine Club members only. Offer subject to availability and not redeemable in Macy's stores. In the unlikely event of a wine becoming unavailable, a substitute of similar style and of equal or greater value will be supplied. Please note: Macy's is unable to accept wine returns in store. If ever you need to return a wine, simply call the Macy's Wine Cellar team at 1-888-997-0319. 100% money-back guarantee applies to all wines. Licensed retailers/wineries only accept and fulfill orders from adults at least 21 years or older and all applicable taxes are paid. Delivery is available to AZ, CA (offer may vary for California residents), CO, CT, FL, IA, ID, IL, IN, LA, MA, MI, MN, MO, NC, ND, NE, NH, NJ (offer may vary for New Jersey residents), NM, NV, NY, OH, OR (not eligible for free gift), SC, TN, TX (no voucher required), VA, WA, WI, WV, WY and DC. Must be 21 years or older to consume alcohol. Please drink responsibly. Void where prohibited by law. © 2018 Macy's Wine Cellar. All rights reserved. POID: GA3D:0001

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Cards Warmly  
Welcomed

**THE ART STUDENTS LEAGUE**

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

**[theArtStudentsLeague.org](http://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.



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

Visit [americanexpress.com/YourShopSmallSummary](http://americanexpress.com/YourShopSmallSummary)

