

**Platinum Card®**RAJ NARAYANAN
Closing Date 07/19/18

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Account Ending 5-67005

New Balance	\$23,606.08
Minimum Payment Due	\$2,476.33
Payment Due Date	08/13/18[‡]

[‡] **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%.

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.

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**

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Membership Rewards® Points

Available and Pending as of 06/30/18

153,949

For up to date point balance and full program details, visit membershipewards.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
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	\$47,888.08
Payments/Credits	-\$36,764.95
New Charges	+\$12,083.15
Fees	+\$0.00
Interest Charged	+\$399.80

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

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

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

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
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

\$ _____
Amount Enclosed



0000349992220508608 002360608000247633 15 4



Platinum Card®

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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

For more information, visit

americanexpress.com/payovertimeinfo

Payments

	Amount
06/19/18* ONLINE PAYMENT - THANK YOU	-\$13,375.75
06/20/18* ONLINE PAYMENT - THANK YOU	-\$12,500.93
07/11/18* ONLINE PAYMENT - THANK YOU	-\$6,805.32
07/16/18* RETURN PROTECTION BENEFIT 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 PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$135.80 ♦
06/23/18 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$158.99 ♦
06/24/18 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$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 DEPOT #6616	-\$1,873.13 ♦
06/30/18 UNITED AIRLINES HOUSTON TX 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: SUPPORTED REFUND	-\$79.52

Continued on reverse

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

		Amount
07/04/18	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$89.85
07/06/18	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$40.47
07/06/18	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$11.75
07/06/18	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$12.99
07/07/18	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$75.56
07/07/18	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$109.20 ◆
07/09/18	PC RICHARD & SON PARAMUS NJ 631-843-4300	-\$42.74
07/13/18*	Dispute - UNITED AIRLINES	-\$75.00
07/13/18	UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: CHICAGO O'HARE INT To: CHICAGO O'HARE INT Ticket Number: 01629265813932 Passenger Name: NARAYANAN /AWARD BOOKING Document Type: SUPPORTED REFUND	-\$75.00

New Charges**Summary**

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

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo**RAJ NARAYANAN**

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

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◆ - denotes Pay Over Time activity

				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 on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
06/28/18	UNITED AIRLINES UNITED AIRLINES From: LOS ANGELES INTERN To: CANCUN Ticket Number: 01629265813932 Passenger Name: NARAYANAN /AWARD BOOKING Document Type: FREQUENT FLYER FEE/PURCHASE	HOUSTON	TX	\$75.00
06/28/18	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$35.75
06/28/18	THE HOME DEPOT 1055 HOME SUPPLY WAREHOUSE	SANTA CLARITA	CA	\$326.80 ◆
06/29/18	UNITED AIRLINES UNITED AIRLINES From: LOS ANGELES INTERN To: CANCUN Ticket Number: 01624058834241 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET	HOUSTON	TX	\$79.52
06/29/18	BRISTOL FARMS 310-233-4700	LOS ANGELES	CA	\$28.23
06/30/18	UBER TRIP EPCG6 HELP.UBER.COM	HELP.UBER.COM	CA	\$3.70
07/01/18	AMAZONFRESH GROCERY	WWW.AMZN/FRSH	WA	\$41.39
07/01/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$32.11
07/02/18	FEDEX INV 386629029 I386629029 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000386629029 FedEx #1-800-622-1147	MEMPHIS	TN	\$297.61 ◆
07/02/18	BMC #1204 0746 323-469-1951	W HOLLYWOOD	CA	\$669.00 ◆
07/02/18	GS1 US 0967 937-435-3870	LAWRENCEVILLE	NJ	\$2,500.00 ◆
07/04/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$10.23
07/05/18	HOMEDEPOT.COM 800-430-3376	800-430-3376	GA	\$546.41 ◆
07/05/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$35.52
07/05/18	BMC #1204 0761 323-469-1951	W HOLLYWOOD	CA	\$279.24 ◆
07/05/18	BMC #1204 0746 323-469-1951	W HOLLYWOOD	CA	\$602.07 ◆
07/09/18	FEDEX INV 387214267 I387214267 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000387214267 FedEx #1-800-622-1147	MEMPHIS	TN	\$80.68
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

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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	PEOPLETINDERS.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

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
07/17/18	AMAZON MKTPLCE 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 Interest 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.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$550.00
Total Interest in 2018	\$817.11

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			
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.

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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.