6,511

Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 07/17/18 **▲** DELTA

Account Ending 4-16007

New Balance \$418.65 Minimum Payment Due \$35.00

Payment Due Date 08/11/18[‡]

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 | \$460 |

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

- See page 2 for important information about your account.
- Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 8.**
- Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.
- $\hat{\mathbf{j}}$ Please note, your credit limit is \$11,000.00 and your cash limit is \$2,200.00.

Continued on page 3

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







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
08/11/18

New Balance
\$418.65

Minimum Payment Due
\$35.00

ուկեցին իրկի ի Մինցի այսնումնունին ուսին

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.

0000349990878354010 000041865000003500 13 4

p.

Delta SkyMiles®

Miles Earned this Period

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

Account Summary

| , | \$416.41 \$6,637.71 \$6,639.95 +\$0.00 +\$0.00 |
|---|------------------------------------------------------------|
|---|------------------------------------------------------------|

| New Balance | \$418.65 | |
|----------------------------|-------------|--|
| Minimum Payment Due | \$35.00 | |
| Credit Limit | \$11,000.00 | |
| Available Credit | \$10,581.35 | |
| Cash Advance Limit | \$2,200.00 | |
| Available Cash | \$2,200.00 | |
| Days in Billing Period: 32 | | |

Customer Care

Pay by Computer americanexpress.com/pbc

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

See Page 2 for additional information.

[‡] Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 08/11/18, 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 | |
| I | |
| 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.

BALAN NARAYANAN Closing Date 07/17/18 **▲** DELTA

Account Ending 4-16007

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 | |

| | IOLAI |
|----------------------------|-------------|
| Payments | -\$6,509.39 |
| Credits | |
| BALAN NARAYANAN 4-16007 | \$0.00 |
| RAJ NARAYANAN 4-16031 | -\$128.32 |
| Total Payments and Credits | -\$6,637.71 |
| | |

| Detail | *Indicates posting date | | |
|-----------|-------------------------|------------------------------------------------------------------|-------------|
| Payments | | | Amount |
| 06/20/18* | BALAN NARAYANAN | ONLINE PAYMENT - THANK YOU | -\$1,108.53 |
| 06/30/18* | BALAN NARAYANAN | PAYMENT RECEIVED - THANK YOU | -\$2,657.04 |
| 07/13/18* | BALAN NARAYANAN | ONLINE PAYMENT - THANK YOU | -\$2,743.82 |
| Credits | | | Amount |
| 06/17/18 | RAJ NARAYANAN | THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688 | -\$107.31 |
| 06/18/18 | RAJ NARAYANAN | RITE AID STORE - 544 WEST HOLLYWOOD CA DRUG STORE/PHARMACY | -\$21.01 |

| New Charges | |
|-------------|--|
| Summary | |

| | Iotai |
|---------------------------|------------|
| BALAN NARAYANAN 4-16007 | \$88.82 |
| MANGLAM NARAYANAN 4-15017 | \$623.07 |
| RAM NARAYANAN 4-12022 | \$32.60 |
| RAJ NARAYANAN 4-16031 | \$5,895.46 |
| Total New Charges | \$6,639.95 |
| | |

Detail



BALAN NARAYANAN

Card Ending 4-16007

| | | | | Amount |
|----------|----------------------------------------|---------------|----|---------|
| 07/01/18 | THE HINDU TEMPLE SOCIE THE HINDU TEMPL | FLUSHING | NY | \$40.00 |
| | CHARITABLE ORG | | | |
| 07/04/18 | SUBZI BAZAAR 00000001 | ROCHELLE PARK | NJ | \$8.27 |
| | 2018807773 | | | |

| Detail Continued | | | | |
|------------------|------------------------------------------------------------------|---------------|----|----------|
| | | | | Amount |
| 07/08/18 | Vonage.Com AMERICA 1088193204 07733 | 866-243-4357 | NJ | \$40.55 |
| | ANGLAM NARAYANAN | | | |
| Caı | rd Ending 4-15017 | | | _ |
| | LICALLED / | 000 204 2000 | FI | Amount |
| 06/20/18 | HSNITV 001515710088 33729 PROGRESSIVE 2PK MELON CU | 800-284-3900 | FL | \$27.14 |
| 06/20/18 | HSNI TV 001515725405 33729 PROGRESSIVEWEDGE-O-MATIC | 800-284-3900 | FL | \$27.14 |
| 06/22/18 | QVC*518217716902*20F2 | 800-367-9444 | PA | \$16.49 |
| | CONSUMERPROD | | | Ψ10.13 |
| 06/22/18 | QVC*518217716901*2OF2 CONSUMERPROD | 800-367-9444 | PA | \$13.99 |
| 07/02/18 | HSNI TV 001517971092 33729 SLINKY TUNIC AND CROP PA | 800-284-3900 | FL | \$27.95 |
| 07/03/18 | HSNI TV | 800-284-3900 | FL | \$52.90 |
| 07703710 | 00151816027833729 SLINKYPRINTEDTUNIC&SKINN | 200 20 1 0000 | | ¥32.50 |
| 07/03/18 | HSNITV 001518170870 33729 EGGLETTES DLX SET | 800-284-3900 | FL | \$27.14 |
| 07/04/18 | HSNI TV 001518355615 33729 KORRES OLIVEHONEYSCKLE 6 | 800-284-3900 | FL | \$41.58 |
| 07/05/18 | QVC*519434861101* CONSUMERPROD | 800-367-9444 | PA | \$51.35 |
| 07/06/18 | QVC*517007634502*4OF4 CONSUMERPROD | 800-367-9444 | PA | \$9.18 |
| 07/06/18 | QVC*517007634501*4OF4 CONSUMERPROD | 800-367-9444 | PA | \$9.18 |
| 07/10/18 | HSNI TV 001519705921 33729 ORIGAMI PANTRY RACK W/DR | 800-284-3900 | FL | \$103.91 |
| 07/10/18 | HSNITV 001519705794 33729 ORIGAMI PANTRY RACK W/DR | 800-284-3900 | FL | \$103.91 |
| 07/10/18 | HSNI TV 001518980091 33729 HD HEARING SOUND AMPLIFI | 800-284-3900 | FL | \$49.95 |
| 07/17/18 | HSNI TV 001521135141 33729 ORIGAMI 2PKEVERYTHINGORG | 800-284-3900 | FL | \$61.26 |
| 1000 | M NARAYANAN rd Ending 4-12022 Monthly Spending Limit: \$3,500 | | | |
| | - | | | Amount |
| 07/10/18 | LA CITY PARKING METER LA CITY PARKING 213-473-0641 | LOS ANGELES | CA | \$4.00 |
| 07/10/18 | LA CITY PARKING METER LA CITY PARKING 213-473-0641 | LOS ANGELES | CA | \$11.00 |
| 07/13/18 | PARIS BAGUETTE 0000 213-265-7669 | LOS ANGELES | CA | \$17.60 |





Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 07/17/18 **▲** DELTA

Account Ending 4-16007

Detail Continued

| | | | | Amount |
|----------|--------------------------------------------------------------|----------------|----|------------|
| | AJ NARAYANAN ard Ending 4-16031 | | | |
| | | | | Amount |
| 06/15/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$440.45 |
| 06/15/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$220.57 |
| 06/17/18 | RITE AID STORE - 544 DRUG STORE/PHARMACY | WEST HOLLYWOOD | CA | \$2.22 |
| 06/17/18 | LAZ PARKING 670154 858-587-8888 | LOS ANGELES | CA | \$3.00 |
| 06/18/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$153.20 |
| 06/18/18 | LA CITY PARKING METER LA CITY PARKING 213-473-0641 | LOS ANGELES | CA | \$1.00 |
| 06/19/18 | MID -WEST WHOLESALE LIGHTING 323-957-6024 | LOS ANGELES | CA | \$2,329.20 |
| 06/20/18 | LAZ PARKING 670154 858-587-8888 | LOS ANGELES | CA | \$3.00 |
| 06/22/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$129.91 |
| 06/22/18 | WEHO STREET METERS 650000007789699 3238486513 | WEST HOLLYWOOD | CA | \$0.50 |
| 06/23/18 | NETFLIX.COM SUBSCRIPTION | 866-579-7172 | CA | \$8.52 |
| 06/26/18 | PAYPAL*RAPIDTAGLAB 402-935-7733 | 4029357733 | NJ | \$30.00 |
| 06/28/18 | SYED RASHEED, MD @GARDEN STATE COUNSEL squareup.com/receipts | Wayne | NJ | \$30.90 |
| 06/28/18 | PAYPAL *NEX EXPRESS 402-935-7733 | 2126853025 | NJ | \$18.36 |
| 06/28/18 | TARGET DISCOUNT STORE | WEST HOLLYWOOD | CA | \$21.89 |
| 06/29/18 | LA CITY PARKING METER LA CITY PARKING 213-473-0641 | LOS ANGELES | CA | \$1.00 |
| 06/30/18 | CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES | HOLLYWOOD | CA | \$44.44 |
| 07/01/18 | LAZ PARKING 670154 858-587-8888 | LOS ANGELES | CA | \$3.00 |
| 07/02/18 | GPS 00-08032064803 626-7230013 | CITY INDUSTRY | CA | \$108.66 |
| 07/02/18 | TARGET DISCOUNT STORE | WEST HOLLYWOOD | CA | \$12.78 |
| 07/03/18 | LA CITY PARKING METER LA CITY PARKING 213-473-0641 | LOS ANGELES | CA | \$3.00 |
| 07/03/18 | SIMPLISAFE.COM 542929806289633 8889574675 | BOSTON | MA | \$24.99 |
| 07/03/18 | CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES | HOLLYWOOD | CA | \$8.94 |
| 07/03/18 | PAPA JOHN'S #4421 000004421 3234670000 | HOLLYWOOD | CA | \$33.07 |

| | | | | Amount |
|----------|----------------------------------------------------------------------------|----------------|----|----------|
| 07/03/18 | JERSEY MIKES ONLINE ORDE | MANASQUAN | NJ | \$8.49 |
| 07703710 | JM-20058-6087474 08736 FAST FOOD RESTAURANT | | | ψ0τ2 |
| 07/04/18 | PANDA EXPRESS FAST FOOD RESTAURANT | LOS ANGELES | CA | \$9.80 |
| 07/05/18 | MCDONALD'S 3238768844 | WEST HOLLYWOOD | CA | \$2.18 |
| 07/05/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$87.18 |
| 07/05/18 | SUBWAY 323-4619400 | LOS ANGELES | CA | \$45.43 |
| 07/05/18 | CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES | HOLLYWOOD | CA | \$18.93 |
| 07/05/18 | FERGUSON ENT #607 607 ROSH 90038 | LOS ANGELES | CA | \$8.73 |
| 07/05/18 | HEATING COOLIN PLUMING FERGUSON ENT #607 607 ROSH 90038 | LOS ANGELES | CA | \$133.47 |
| 07/05/18 | HEATING COOLIN PLUMING TARGET DISCOUNT STORE | WEST HOLLYWOOD | CA | \$163.48 |
| 07/06/18 | ANDY GUMP INC 084870017256339 6619773842 | SANTA CLARITA | CA | \$121.57 |
| 07/06/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$160.28 |
| 07/06/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$88.67 |
| 07/06/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$141.08 |
| 07/06/18 | CARLS JR 1100171 CARLS JR 110017 818-760-7669 | N HOLLYWOOD | CA | \$49.28 |
| 07/06/18 | WALGREENS NONE 90028 PHARMACIES | LOS ANGELES | CA | \$2.57 |
| 07/06/18 | CHEVRON 0090458/CHEVRON SERVICE STN | LOS ANGELES | CA | \$12.76 |
| 07/06/18 | CHEVRON 0096311/CHEVRON SERVICE STN | STUDIO CITY | CA | \$13.23 |
| 07/06/18 | JERSEY MIKES ONLINE ORDE JM-20058-6112955 08736 FAST FOOD RESTAURANT | MANASQUAN | NJ | \$5.99 |
| 07/07/18 | SHAKEYS PIZZA 01 650000010377003 3234631104 | WEST HOLLYWOO | CA | \$25.04 |
| 07/07/18 | KIDS WORLD BLAST CITY 436845558243787 KIDSWORLDLA@YAHOO.COM | OAK PARK | CA | \$75.00 |
| 07/07/18 | CHEVRON 0090458/CHEVRON SERVICE STN | LOS ANGELES | CA | \$3.19 |
| 07/07/18 | UNION 76 10180974 UNION 76 | BURBANK | CA | \$60.94 |
| 07/08/18 | MCDONALD'S F3536 00000000371085 9096206669 | POMONA | CA | \$5.90 |
| 07/08/18 | MCDONALD'S F3536 00000000371085 9096206669 | POMONA | CA | \$1.41 |
| 07/09/18 | PAPA JOHN'S #4421 000004421 3234670000 | HOLLYWOOD | CA | \$16.95 |
| 07/09/18 | THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE | HOLLYWOOD | CA | \$516.52 |

\$0.00

Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 07/17/18 **▲** DELTA

Account Ending 4-16007

| | | | | Amoun |
|------------|-----------------------------------------------------------|----------------|----|----------|
| 07/10/18 | WEHO STREET METERS 650000007789699 3238486513 | WEST HOLLYWOOD | CA | \$1.00 |
| 07/11/18 | INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447 | 888-784-3447 | FL | \$144.00 |
| 07/12/18 | 7-ELEVEN 39366 00073936601 323-467-5711 | LOS ANGELES | CA | \$6.77 |
| 07/12/18 | THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE | HOLLYWOOD | CA | \$333.02 |
| Fees | | | | |
| | | | | Amoun |
| Total Fees | for this Period | | | \$0.00 |
| Intere | st Charged | | | |
| | | | | Amoun |

About Trailing Interest

Total Interest Charged for this Period

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 | 16.25% (v) | \$0.00 | \$0.00 |
| Cash Advances | 03/03/2001 | 26.99% (v) | \$0.00 | \$0.00 |
| Total | | | | \$0.00 |
| (v) Variable Rate | | | | |

Please refer to page 2

for further important

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

information regarding the your account Care phone

Annual Membership Fee: The annual membership fee for your Account is \$195.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

Plan Fee (Fixed Finance Charge): The Plan It feature will continue to be in effect when your Account renews unless we tell you otherwise. We will charge a Plan Fee of up to 0.67% of each purchase moved into a plan based on the plan duration, the APR that would otherwise apply to the purchase, and other factors. If you have active plans, further details can be found in the Plan It section.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to your Account if you make one or more late payments or if your payment is returned. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to your Account. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

The following APRs apply to your Account as of the Closing Date of this Statement.

(v) Indicates variable rate

Purchases

| | Transaction | is Dated | | |
|---------------------|-------------|----------|-----------------|-------------|
| Rate Description | From | То | Prime + Margin | APR |
| Standard | 03/03/2001 | | Prime + 11.25% | 16.25% (v) |
| Penalty | 03/03/2001 | | Prime + 25.99%* | 29.99% (v)* |
| Cash Advances | | | | |
| | Transaction | s Dated | | |
| Rate Description | From | To | Prime + Margin | APR |
| Standard 03/03/2001 | | | Prime + 21.99% | 26.99% (v) |
| Penalty | 03/03/2001 | | Prime + 25.99%* | 29.99% (v)* |

Miles Earned

▲ DELTA

SkyMiles® Account Number: XXXXXX0331

| | Current Period | Year to Date |
|-------------------------------------------|----------------|--------------|
| Miles Earned for Eligible Purchases | 6,511 | 24,908 |
| Total Bonus Miles Earned and Adjustments* | 0 | 46 |
| Total Miles Earned | 6,511 | 24,954 |

Remember, you can earn a Miles Boost® of 10,000 Medallion® Qualification Miles and 10,000 miles by reaching \$25,000 in eligible purchases by December 31st. You can only get two Miles Boost awards for each Card account. In addition, if you have more than one Platinum Delta SkyMiles® Card Account linked to the same SkyMiles account you are eligible for only two Miles Boost awards each year. Your Year-to-Date spend on your Platinum Delta SkyMiles® account is \$24,908.00. 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.

^{*} Indicates variable penalty APR will not exceed 29.99%