Business Platinum Card
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Pate 03/17/19 Next Closing Pa

Closing Date 03/17/19 Next Closing Date 04/16/19

Account Ending 4-97007

New Balance\$38,110.18Minimum Payment Due\$1,842.56

Payment Due Date 04/11/19[‡]

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 | 33 years | \$97,221 | |

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

- See page 2 for important information about your account.
- For information on your Pay Over Time feature and limit, see page 7
- Your billing inquiry is under investigation. **No payment on the amount under review of \$27,445.73 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.
- Congratulations! You used your Amex Offer. Please refer to the Payments and Credit section of your statement. View all available offers when you log in to your Card account online at americanexpress.com

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





Pay by Phone

\$1,842.56

Account Ending 4-97007

Enter 15 digit account # on all payments.
Make check payable to American Express.

Payment Due Date **04/11/19**

Minimum Payment Due \$1,842.56

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

Payment Coupon

Do not staple or use paper clips

RAM NARAYANAN

8 HEATHER LN

NYLA FASHION CONCEPT

GLEN ROCK NJ 07452-2835

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

MadadadMaadladladladladladladladl

Membership Rewards® Points Available and Pending as of 02/28/19

142,954For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

| Pay In Full Portion | | |
|---------------------|---|-------------|
| Previous Balance | | \$5,605.78 |
| Payments/Credits | | -\$5,449.09 |
| New Charges | | +\$1,453.87 |
| Fees | | +\$0.00 |
| New Balance | = | \$1,610.56 |

| Pay Over Time Portion | |
|-----------------------|-------------|
| Previous Balance | \$40,268.48 |
| Payments/Credits | -\$5,579.12 |
| New Charges | +\$1,667.63 |
| Fees | +\$0.00 |
| Interest Charged | +\$142.63 |

| Fees | | +\$0.00 |
|------------------|---|-------------|
| Interest Charged | | +\$142.63 |
| New Balance | = | \$36,499.62 |
| Minimum Due | | \$232.00 |
| | | |

| New Ralance | \$38 110 18 |
|-----------------------------------|--------------|
| Interest Charged | +\$142.63 |
| Fees | +\$0.00 |
| New Charges | +\$3,121.50 |
| Payments/Credits | -\$11,028.21 |
| Account Total Previous Balance | \$45,874.26 |

Minimum Payment Due

Days in Billing Period: 31

Customer Care

Customer Care



1-800-492-8468 1-800-472-9297

See page 2 for additional information.

\$_____ • ____

0000349992096321359 003811018000184256 13 4

[‡] Late Payment Warning: Your Payment Due Date is 04/11/19. If you do not pay your Minimum Payment Due by your Next Closing Date, 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 29.49%.

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 financial 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 for Pay Over Time balances 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 calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

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 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.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements Express Cash 모

Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

Payments P.O. BOX 1270 NEWARK NJ 07101-1270

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.american express.com/privacy.



Payments and Credits

3368223107

Summary

| | Pay In Full | Pay Over Time ♦ | Total |
|----------------------------|-------------|-----------------|--------------|
| Payments | -\$5,026.06 | -\$2,049.23 | -\$7,075.29 |
| Credits | -\$423.03 | -\$3,529.89 | -\$3,952.92 |
| Total Payments and Credits | -\$5,449.09 | -\$5,579.12 | -\$11,028.21 |

| Total Payme | ents and Credits | -\$5,449.09 | -\$5,579.12 | -\$11,028.21 |
|-------------|---|--------------------------|-----------------|--------------------------------|
| Detail | *Indicates posting date | | ♦ - denote | s Pay Over Time activity |
| | | | Fo | r more information, visit |
| Payments | | | americanexpress | .com/payovertimeinfo Amount |
| 02/26/19* | ONLINE PAYMENT - THANK YOU | | | -\$7,075.29 |
| Credits | ONE IN THE WAY TO SEE THE SEE | | | Amount |
| | M C INITERNATIONAL | | | |
| 02/14/19 | M S INTERNATIONAL ORANGE CA | | | -\$492.17 ♦ |
| | 714-685-7500 | | | |
| 02/19/19 | STAPLES #1030 | | | -\$0.75 |
| 02/15/15 | ORANGE | | | -\$0.73 |
| | StaplesOffer | | | |
| 02/22/19* | AMEX Airline Fee Reimbursement | | | -\$70.00 |
| | TRANSACTION PROCESSED BY AMERICAN EXPRESS | | | ****** |
| 02/23/19* | Credit Adjustment for Purchase Finance Charge | | | -\$158.65 ♦ |
| 02/23/19* | Credit Adjustment for Purchase Finance Charge | | | -\$51.34 ♦ |
| | PAY OVER TIME OPTION | | | 45 |
| 02/23/19 | UNITED AIRLINES | | | -\$70.00 |
| 02,20,., | SANTA ANA CA | | | ψ, 0.00 |
| | UNITED AIRLINES | | | |
| | From: To: | Carrier: Class: | | |
| | SANTA ANA JOHN WAY N.Y. NEWARK INTL A | UA 00 | | |
| | Ticket Number: 01626090401714 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: SUPPORTED REFUND | Date of Departure: 02/20 | | |
| 03/03/19* | Dispute - LAS VEGAS CONVENTION CTR | | | -\$10.01 |
| 03/03/19* | Dispute - KICKSTA_ | | | -\$49.00 |
| 03/03/19* | Dispute - KICKSTA_ | | | -\$49.00 |
| 03/03/19 | WALGREENS | | | -\$203.99 ♦ |
| 03/03/17 | LOS ANGELES CA | | | \$203.33 ¥ |
| | 8002892273 | | | |
| 03/03/19 | WALGREENS | | | -\$14.77 |
| | LOS ANGELES CA | | | · |
| | 8002892273 | | | |
| 03/04/19* | AMEX Airline Fee Reimbursement | | | -\$62.01 |
| | TRANSACTION PROCESSED BY AMERICAN EXPRESS | | | |
| 03/04/19 | UNITED AIRLINES | | | -\$70.00 |
| | NEWARK NJ | | | |
| | UNITED AIRLINES | Camian | | |
| | From: To: N.Y. NEWARK INTL A SANTA ANA JOHN WAY | Carrier: Class: UA 00 | | |
| | Ticket Number: 01626095815330 | Date of Departure: 03/01 | | |
| | Passenger Name: NARAYANAN /FIRST CHECKED | Date of Departure. 05/01 | | |
| | Document Type: SUPPORTED REFUND | | | |
| 03/06/19 | FURNITURELAND SOUTH INC | | | -\$2,500.00 ♦ |
| | 866-4368056 NC | | | |

| Detail (| Continued *Indicates posting date | ♦ - denotes Pay Over Time activity |
|----------|-----------------------------------|------------------------------------|
| | | Amount |
| 03/09/19 | STAPLES #1030 | -\$5.82 |
| | ORANGE | |
| | StaplesOffer | |
| 03/13/19 | STAPLES #243 | -\$1.97 |
| | LOS ANGELES | |
| | StaplesOffer | |
| 03/14/19 | STAPLES 00243 | -\$19.70 |
| | HOLLYWOOD CA | |
| | 00243000784046 90028 | |
| | WHITE REMOVABLE LABEL 1-UP | |
| 03/15/19 | THE HOME DEPOT #6616 | -\$123.74 ♦ |
| | LOS ANGELES CA | |
| | 800-654-0688 | |

New Charges

Summary

| | Pay In Full | Pay Over Time ♦ | Total |
|-------------------|-------------|-----------------|------------|
| Total New Charges | \$1,453.87 | \$1,667.63 | \$3,121.50 |

Detail ♦ - denotes Pay Over Time activity

For more information, visit american express.com/payover time info



RAM NARAYANAN

Card Ending 4-97007

| | | | | Amount |
|----------|---|-------------|----|---------|
| 02/14/19 | IN N OUT BURGER 105 650000009326300 8662916338 | LA MIRADA | CA | \$7.06 |
| 02/14/19 | DUNKIN #354452 Q35 3544 213-532-5555 | LOS ANGELES | CA | \$8.55 |
| 02/15/19 | L.A. MARKER 0232 213-627-1301 | LOS ANGELES | CA | \$48.18 |
| 02/15/19 | KING TACO 6B 650000007879326 2137479915 | LOS ANGELES | CA | \$11.83 |
| 02/16/19 | CARL'S JR 800-422-4141 | ANAHEIM | CA | \$7.10 |
| 02/17/19 | CARL'S JR 800-422-4141 | ANAHEIM | CA | \$6.46 |
| 02/17/19 | CARL'S JR 800-422-4141 | ANAHEIM | CA | \$6.77 |
| 02/17/19 | INDIA SWEETS AND SPICES 0798 818-887-0868 | CANOGA PARK | CA | \$19.59 |
| 02/18/19 | CHEVRON 0090458/CHEVRON SERVICE STN | LOS ANGELES | CA | \$60.01 |
| 02/18/19 | CHEVRON 0209813/CHEVRON SERVICE STN | ANAHEIM | CA | \$8.22 |
| 02/18/19 | CARL'S JR 800-422-4141 | ANAHEIM | CA | \$6.44 |
| 02/18/19 | FIREHOUSE SUBS #91 542929806979779 3238412566 | ORANGE | CA | \$32.67 |
| 02/18/19 | STAPLES 01030 01030000209930 92865 STAPLES 8.5X11 COPY RM | ORANGE | CA | \$7.53 |
| 02/19/19 | MARKET RESTAURANT 213-488-9119 | LOS ANGELES | CA | \$6.02 |

Account Ending 4-97007

| Detail | Continued | | | ♦ - denotes Pay Over Time activity |
|----------|--|-----------------------------------|----|------------------------------------|
| | | | | Amount |
| 02/19/19 | TAQUERIA DE ANDA LA PALMA 650000010511 7149569359 | ANAHEIM | CA | \$27.10 |
| 02/20/19 | UNITED AIRLINES UNITED AIRLINES From: To: SANTA ANA JOHN WAY N.Y. NEWARK INTL A | SANTA ANA Carrier: Class: UA 00 | CA | \$70.00 |
| | Ticket Number: 01626090401714 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: EXCESS BAGGAGE | Date of Departure: 02/20 | | |
| 02/20/19 | CARL'S JR 800-422-4141 | ANAHEIM | CA | \$6.46 |
| 02/20/19 | CPK SNA 1551980005 RESTAURANT | Santa Ana | CA | \$34.93 |
| 02/20/19 | RUBYS DINER RESTAURANT | SANTA ANA | CA | \$24.34 |
| 02/20/19 | CHEVRON 0209813/CHEVRON SERVICE STN | ANAHEIM | CA | \$2.14 |
| 02/21/19 | UBER TRIP FRMUP HELP.UBER.COM | HELP.UBER.COM | CA | \$37.39 |
| 02/21/19 | PARIS BAGUETTE 0000 213-265-7669 | LOS ANGELES | CA | \$10.15 |
| 02/21/19 | JUSTINO'S PIZZERIA 212-797-9692 | NEW YORK | NY | \$18.24 |
| 02/21/19 | STOUT 212-240-9122 | NEW YORK | NY | \$26.86 |
| 02/21/19 | DUANE READE #14126 000014126 NONE 10005 PHARMACIES | NEW YORK | NY | \$9.99 |
| 02/23/19 | LYFT *RIDE FRI 8PM (NONE) 94104 LEDGER | SAN FRANCISCO | CA | \$23.34 |
| 02/23/19 | TST* LA ESQUINA - SOHO 300513735 6466137100 | NEW YORK | NY | \$30.00 |
| 02/23/19 | TST* LA ESQUINA - SOHO 300513735 6466137100 | NEW YORK | NY | \$70.00 |
| 02/23/19 | TST* LA ESQUINA - SOHO 300513735 6466137100 | NEW YORK | NY | \$317.62 ♦ |
| 02/23/19 | Tribeca Grand Hotel RESTAURANT | NEW YORK | NY | \$858.31 ♦ |
| 02/23/19 | UBER TRIP HELP.UBER.COM | HELP.UBER.COM | CA | \$13.69 |
| 02/23/19 | UBER TRIP HELP.UBER.COM | HELP.UBER.COM | CA | \$28.24 |
| 02/23/19 | SCARPETTA 2122448866 | NEW YORK | NY | \$39.84 |
| 02/23/19 | SCARPETTA 2122448866 | NEW YORK | NY | \$43.20 |
| 02/23/19 | THE DUBLINER 050000065817001 700703361 10004 | NEW YORK | NY | \$38.61 |
| 02/24/19 | NYCTAXI8N86 09012460010 000-0000000 | LONG ISLAND C | NY | \$16.30 |
| 02/24/19 | LYFT *RIDE SAT 10AM (NONE) 94104 LEDGER | SAN FRANCISCO | CA | \$20.43 |
| 02/24/19 | LEOS BAGELS 001900641930001 BAKERY | NEW YORK | NY | \$16.06 |

| Detail | Continued | | | • - denotes Pay Over Time activity |
|----------|--|---|----|------------------------------------|
| | | | | Amount |
| 02/25/19 | TST* DHABA 000001648 2126791284 | NEW YORK | NY | \$24.27 |
| 02/25/19 | VILLAGE YOKOCHO 000000001 2122530568 | NEW YORK | NY | \$154.20 ♦ |
| 02/25/19 | HUDSONNEWS ST222 222 800-326-7711 | NEW YORK | NY | \$2.49 |
| 02/28/19 | EDWARD FEINS DMD PA 2016663300 | RIVERVALE | NJ | \$189.00 ♦ |
| 02/28/19 | THE OLIVE GARDEN 201-368-1090 | PARAMUS | NJ | \$31.84 |
| 03/01/19 | UNITED AIRLINES UNITED AIRLINES From: To: N.Y. NEWARK INTL A SANTA ANA JOHN WAY Ticket Number: 01626095815330 Passenger Name: NARAYANAN /FIRST CHECKED Document Type: EXCESS BAGGAGE | NEWARK Carrier: Class: UA 00 Date of Departure: 03/01 | lη | \$70.00 |
| 03/01/19 | CARL'S JR | ANAHEIM | CA | \$6.46 |
| 03/02/19 | 800-422-4141 C1 FOOD HALL - EMV 101966 07114 RESTAURANT | NEWARK | NJ | \$9.05 |
| 03/02/19 | EXXONMOBIL 9761 714-238-0057 | ANAHEIM | CA | \$60.00 |
| 03/03/19 | CHEVRON 0090458/CHEVRON SERVICE STN | LOS ANGELES | CA | \$10.16 |
| 03/05/19 | MCDONALD'S 5626301444 | PARAMOUNT | CA | \$9.63 |
| 03/05/19 | CHEVRON 0209813/CHEVRON SERVICE STN | ANAHEIM | CA | \$59.61 |
| 03/07/19 | POLYTEX THREAD AND GAR 213-746-0110 | LOS ANGELES | CA | \$32.00 |
| 03/07/19 | STAPLES 01030 01030000515853 92865 SPLS 8.5X11 MULTIUSE 20/96 CS VENDOR FUNDED COUPON STAPLES FUNDED COUPON ESSAY/DOCUMENT-CUSTOM | ORANGE | CA | \$58.20 |
| 03/10/19 | EL COMPADRE RESTAURANT 0000 323-874-7924 | LOS ANGELES | CA | \$46.43 |
| 03/10/19 | 7-ELEVEN 18533 00071853321 323-465-2869 | LOS ANGELES | CA | \$22.17 |
| 03/11/19 | KICKSTA_ +18582840677 | SAN DIEGO | CA | \$49.00 |
| 03/11/19 | THE HOME DEPOT 800-654-0688 | FULLERTON | CA | \$148.50 ♦ |
| 03/12/19 | THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE | HOLLYWOOD | CA | \$85.05 |
| 03/12/19 | SHELL OIL 57444409700 AUTO FUEL DISPENSER | BURBANK | CA | \$12.10 |
| 03/12/19 | STAPLES 00243 00243000566486 90028 WHITE REMOVABLE LABEL 1-UP | HOLLYWOOD | CA | \$19.70 |
| 03/16/19 | STAPLES #243 StaplesOffer | LOS ANGELES | | \$1.97 |



| _ | | | |
|---|---|---|---|
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| _ | _ | _ | • |

| | Amount |
|----------------------------|--------|
| Total Fees for this Period | \$0.00 |

Interest Charged

| | | Amount |
|-------------|--|----------|
| 03/17/19 | Interest Charge on Pay Over Time Purchases | \$142.63 |
| Total Inter | est Charged for this Period | \$142.63 |

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.

| 2019 Fees and Interest Totals Year-to-Date | |
|--|----------|
| | Amount |
| Total Fees in 2019 | \$633.00 |
| Total Interest in 2019 | -\$42.04 |

Interest Charge Calculation

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

| | Annual Percentage Rate | Balance Subject to Interest Rate | Interest Charge |
|--|---------------------------|-------------------------------------|--------------------|
| Pay Over Time option | 20.49% (v) | \$5,768.45 | \$100.32 |
| Promotional Offer Rate Expires 10/17/2019 then will go to 20.49% (v)* | 9.99% | \$4,980.81 | \$42.31 |
| Total | | | \$142.63 |

⁽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 a no pre-set spending limit.

^{*} The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by the expiration date will begin accruing interest at the APR applicable to the Pay Over Time option (current Pay Over Time option APR shown in the table above). Promotional APRs may terminate earlier than the expiration date if you make a late payment or upon any event that causes a Penalty APR to apply to your account (see your Cardmember Agreement).

Information on Pay Over Time continued

There is a limit to your Pay Over Time option balance
Your Pay Over Time limit is \$50,000.00. 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 upon receipt of your billing statement.

You are currently enrolled in the Pay Over Time feature
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.