

**Business Platinum Card®**NYLA FASHION CONCEPT
RAM NARAYANAN

Closing Date 12/17/18 Next Closing Date 01/17/19



p. 1/11

Account Ending 4-97007

New Balance **\$11,856.07**

Minimum Payment Due **\$2,443.76**

Payment Due Date **01/11/19[‡]**

[‡] **Late Payment Warning:** Your Payment Due Date is 01/11/19. 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 29.24%.

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	22 years	\$24,609

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

See page 2 for important information about your account.

See page 9 for an Important Change to Your Account Terms.

For information on your Pay Over Time feature and limit, see **page 8**

Your billing inquiry is under investigation. **No payment on the amount under review of \$156.66 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

Continued on page 3

Membership Rewards® Points

Available and Pending as of 11/30/18

91,540

For up to date point balance and full program details, visit membershprewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$0.00
Payments/Credits	-\$95.79
New Charges	+\$2,287.21
Fees	+\$0.00
New Balance	= \$2,191.42

Pay Over Time Portion

Previous Balance	\$10,317.88
Payments/Credits	-\$5,266.00
New Charges	+\$4,428.10
Fees	+\$0.00
Interest Charged	+\$184.67
New Balance	= \$9,664.65
Minimum Due	\$278.00

Account Total

Previous Balance	\$10,317.88
Payments/Credits	-\$5,361.79
New Charges	+\$6,715.31
Fees	+\$0.00
Interest Charged	+\$184.67

New Balance **\$11,856.07**
Minimum Payment Due **\$2,443.76**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care **Pay by Phone**
1-800-492-8468 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**open.com/pbc**Pay by Phone**

1-800-472-9297

Account Ending 4-97007

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

RAM NARAYANAN
NYLA FASHION CONCEPT
8 HEATHER LN
GLEN ROCK NJ 07452-2835

Payment Due Date
01/11/19

Minimum Payment Due
\$2,443.76



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



0000349992096321359 001185607000244376 13 4

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.

1-800-492-8468 **Hearing Impaired**
1-623-492-7719 **TTY: 1-800-221-9950**
1-800-492-8468 **FAX: 1-623-707-4442**
1-800-CASH-NOW **In NY: 1-800-522-1897**

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

[illegible]

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



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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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	\$0.00	-\$5,266.00	-\$5,266.00
Credits	-\$95.79	\$0.00	-\$95.79
Total Payments and Credits	-\$95.79	-\$5,266.00	-\$5,361.79

Detail

*Indicates posting date

Payments		Amount
12/07/18*	ONLINE PAYMENT - THANK YOU	-\$5,266.00
Credits		Amount
11/21/18	STAPLES #1030 ORANGE Staples 10%	-\$6.57
11/22/18	STAPLES #1030 ORANGE Staples 10%	-\$3.77
11/30/18	STAPLES 230 LOS ANGELES Staples 10%	-\$14.89
12/03/18*	Dispute - MINUTE SUITES 43684555760	-\$5.95
12/03/18*	Dispute - CBD*MYCLEANPC.COM	-\$19.99
12/16/18*	Dispute - THE COUNTRY CLUB 54292980	-\$24.63
12/17/18*	Dispute - CBD*MYCLEANPC.COM	-\$19.99

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$2,287.21	\$4,428.10	\$6,715.31

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



RAM NARAYANAN
Card Ending 4-97007

				Amount
11/16/18	SUSHI SHUNKA 00-08021806131 RESTAURANT	COSTA MESA	CA	\$85.27
11/16/18	DEL TACO 7149744043	ORANGE	CA	\$5.80
11/16/18	THE COUNTRY CLUB 542929807049739 9496751913	COSTA MESA	CA	\$24.63
11/16/18	THE COUNTRY CLUB 542929807049739 9496751913	COSTA MESA	CA	\$24.63

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
11/17/18	CHEVRON 0307264/CHEVRON SERVICE STN	BUENA PARK	CA	\$62.43
11/17/18	MANAS INC 0637 323-718-1612	LOS ANGELES	CA	\$17.22
11/17/18	RITE AID STORE - 544 DRUG STORE/PHARMACY	WEST HOLLYWOOD	CA	\$14.24
11/18/18	SHAKEYS PIZZA 01 650000010377003 3234631104	WEST HOLLYWOOD	CA	\$14.43
11/18/18	5GUYS 0656 QSR 000000656 8663454897	LOS ANGELES	CA	\$16.51
11/18/18	BEVERAGES & MORE 323-882-6971	WEST HOLLYWOOD	CA	\$43.79
11/19/18	ENTERPRISE RENT ACAR TOLLS WWW.HTALLC.COM	877-860-1258	NY	\$10.64
11/19/18	TUMMY STUFFER 00-08030543022 RESTAURANT	ANAHEIM	CA	\$30.88
11/19/18	KING TACO 6B 650000007879326 2137479915	LOS ANGELES	CA	\$11.72
11/20/18	THE WAFFLE 542929806740197 3105922267	HOLLYWOOD	CA	\$29.82
11/20/18	THE HOME DEPOT 800-654-0688 PAY OVER TIME OPTION	FULLERTON	CA	\$174.17 ♦
11/20/18	STAPLES 01030 01030000203145 92865 SHEET PROTECTORS STANDARD 25CT HP 952 XL BLACK VELCRO SB WHITE DOTS 5/8 75PK	ORANGE	CA	\$65.70
11/21/18	SOHO HOUSE WEST HOLLYW 310-432-9200 PAY OVER TIME OPTION	W HOLLYWOOD	CA	\$226.67 ♦
11/21/18	STAPLES 01030 01030000203376 92865 HP 952 XL CYAN	ORANGE	CA	\$37.70
11/21/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA	\$8.55
11/21/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$64.50
11/22/18	DELILAH 650000009352744 3108591011 PAY OVER TIME OPTION	WEST HOLLYWOOD	CA	\$133.00 ♦
11/22/18	DELILAH 650000009352744 3108591011 PAY OVER TIME OPTION	WEST HOLLYWOOD	CA	\$131.00 ♦
11/22/18	UBER *TRIP-DKKT HELP.UBER.COM	HELP.UBER.COM	CA	\$25.82
11/22/18	UBER *TRIP-WA42N HELP.UBER.COM	HELP.UBER.COM	CA	\$5.80
11/22/18	UBER *TRIP-CQII HELP.UBER.COM	HELP.UBER.COM	CA	\$18.85
11/22/18	MANNA KOREAN BBQ 436845557823118 JOHNJHIN@GMAIL.COM	LOS ANGELES	CA	\$60.09
11/23/18	MCDONALD'S 2134891989	LOS ANGELES	CA	\$6.45
11/24/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$35.00

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◆ - denotes Pay Over Time activity

				Amount
11/24/18	SHAKEYS PIZZA 01 650000010377003 3234631104	WEST HOLLYWOOD	CA	\$14.43
11/24/18	EUREKA! WOODLAND HILLS 0000 818-857-5544	WOODLAND HILL	CA	\$38.94
11/24/18	SUSHI KATSU-YA - WOODL 000000001 8187894114	WOODLAND HILL	CA	\$98.34
11/25/18	TARGET LOS ANGELES USC VILLAGE 3217 DISCOUNT STORE	LOS ANGELES	CA	\$20.58
11/25/18	FIG AND 7TH AMJW388801 AMJW 4076810101	LOS ANGELES	CA	\$1.00
11/25/18	5GUYS 0656 QSR 000000656 8663454897	LOS ANGELES	CA	\$16.51
11/25/18	MANAS INC 0637 323-718-1612	LOS ANGELES	CA	\$17.22
11/26/18	IN N OUT BURGER 182 650000009327092 8662916338	ORANGE	CA	\$7.87
11/26/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.89
11/26/18	CHEVRON 0209813/CHEVRON SERVICE STN	ANAHEIM	CA	\$30.00
11/27/18	HH squareup.com/receipts	BURBANK	CA	\$80.00
11/27/18	JACK IN THE BOX 3214 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$10.03
11/27/18	CROSSROADS TRADING CO-SM1 3236540507	WEST HOLLYWOOD	CA	\$15.15
11/27/18	CROSSROADS TRADING CO- MR 3237828152	LOS ANGELES	CA	\$58.92
11/27/18	TAQUERIA DE ANDA LA PALMA 650000010511 7149569359	ANAHEIM	CA	\$26.62
11/28/18	MARKET RESTAURANT 213-488-9119	LOS ANGELES	CA	\$6.02
11/28/18	MARISCOS MOCORITO 714-771-0050	ORANGE	CA	\$27.41
11/28/18	SHELL OIL 57444406003 AUTO FUEL DISPENSER	LOS ANGELES	CA	\$64.28
11/28/18	STAPLES 00230 00230000620385 90015 HP 952 XL YELLOW HP 952 XL CYAN HP 952 XL BLACK HP 952XL MAGENTA HY INK CART PAY OVER TIME OPTION	LOS ANGELES	CA	\$148.86 ◆
11/28/18	DEL TACO 7149744043	ORANGE	CA	\$5.80
11/29/18	SUBWAY 213-2502345	LOS ANGELES	CA	\$9.41
11/29/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$2.85
11/29/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$7.10
11/29/18	DEL TACO 7149744043	ORANGE	CA	\$26.96
11/29/18	LA PARRILLA RESTAURANT USFC90017	LOS ANGELES	CA	\$20.59

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
11/30/18	IN N OUT BURGER 117 650000009326458 8662916338	LOS ANGELES	CA	\$8.49
11/30/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.44
11/30/18	KIA DOWNTOWN LOS ANG AUTO DEALER (USED)	LOS ANGELES	CA	\$41.61
12/01/18	THE DRESDEN RESTAURA 436845557739033 JIMFDRESDEN@GMAIL.COM	LOS ANGELES	CA	\$80.00
12/01/18	FIGARO BISTROT 542929802854182 3236621587	LOS ANGELES	CA	\$47.44
12/01/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.44
12/01/18	CBD*MYCLEANPC.COM 888-478-0765	888-478-0765	CA	\$19.99
12/01/18	STAPLES 01030 01030000503985 92865 ESSAY/DOCUMENT-CUSTOM	ORANGE	CA	\$24.99
12/01/18	DDC ELECTRIC SUPPLY INC 0906 626-579-5000 PAY OVER TIME OPTION	S EL MONTE	CA	\$2,549.47 ◆
12/01/18	CANCUN JUICE 930553510223225 CANCUNJUICETWO@AOL.COM	ANAHEIM	CA	\$15.69
12/02/18	THE DRESDEN RESTAURA 436845557739033 JIMFDRESDEN@GMAIL.COM	LOS ANGELES	CA	\$84.00
12/02/18	THE DRESDEN RESTAURA 436845557739033 JIMFDRESDEN@GMAIL.COM	LOS ANGELES	CA	\$35.00
12/02/18	UBER *TRIP-VNS7E HELP.UBER.COM	HELP.UBER.COM	CA	\$13.77
12/02/18	UBER TRIP YTI6I HELP.UBER.COM	HELP.UBER.COM	CA	\$10.20
12/02/18	UBER *TRIP-WL2BK HELP.UBER.COM	HELP.UBER.COM	CA	\$11.12
12/02/18	LA PARRILLA RESTAURANT USFC90017	LOS ANGELES	CA	\$22.26
12/02/18	DOLLAR SHAVE CLUB DIRECT MKTG MISC	(866)223-2780	CA	\$9.80
12/03/18	BADMAASH 000000001 2132217466	LOS ANGELES	CA	\$17.24
12/04/18	DUNKIN #354452 Q35 3544 213-532-5555	LOS ANGELES	CA	\$8.55
12/05/18	THE MELT FIG & 7TH 542929805108271 4158135582	LOS ANGELES	CA	\$9.83
12/05/18	FIG AND 7TH AMJW388801 AMJW 4076810101	LOS ANGELES	CA	\$1.00
12/05/18	THE PIZZA STUDIO - BRO 000000001 8187063424	LOS ANGELES	CA	\$9.72
12/06/18	CHEVRON 0210577/CHEVRON SERVICE STN	LOS ANGELES	CA	\$62.01
12/06/18	VIP TACOS 0000 714-801-8949	ANAHEIM	CA	\$33.93
12/06/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE PAY OVER TIME OPTION	HOLLYWOOD	CA	\$375.11 ◆
12/06/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$6.32
12/07/18	UMAMI BURGER - HOLLYWO USFC90028	HOLLYWOOD	CA	\$94.35

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♦ - denotes Pay Over Time activity

				Amount
12/07/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$6.32
12/07/18	MAGGIANO'S 800-983-4637 PAY OVER TIME OPTION	WOODLAND HILLS	CA	\$120.33 ♦
12/07/18	CHEVRON 0093027/CHEVRON SERVICE STN	WOODLAND HILLS	CA	\$11.77
12/08/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$6.23
12/09/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$11.36
12/09/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$6.44
12/09/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$4.93
12/09/18	SURATI FARSAN MART 00-08032633680 RESTAURANT	ARTESIA	CA	\$22.41
12/10/18	VALERO TUSTIN AVE 000000000644681 7149989270	ORANGE	CA	\$58.15
12/11/18	CARL'S JR 800-422-4141	ANAHEIM	CA	\$5.80
12/12/18	VIP TACOS 0000 714-801-8949	ANAHEIM	CA	\$19.44
12/12/18	MARKET RESTAURANT 213-488-9119	LOS ANGELES	CA	\$6.57
12/13/18	UBER *TRIP-TDDGJ HELP.UBER.COM	HELP.UBER.COM	CA	\$43.92
12/13/18	PARIS BAGUETTE 0000 213-265-7669	LOS ANGELES	CA	\$5.70
12/13/18	DEL TACO #1106 0054 323-767-0233	COMMERCE	CA	\$6.60
12/13/18	BADMAASH 000000001 2132217466 PAY OVER TIME OPTION	LOS ANGELES	CA	\$104.70 ♦
12/14/18	THE MELT FIG & 7TH 542929805108271 4158135582	LOS ANGELES	CA	\$11.96
12/14/18	WENDY'S 44030 000044030 5623543940	LOS ANGELES	CA	\$9.30
12/14/18	BLIND DRAGON 0664 310-278-2068 PAY OVER TIME OPTION	WEST HOLLYWOOD	CA	\$118.00 ♦
12/15/18	UBER *TRIP-FC2RO HELP.UBER.COM	HELP.UBER.COM	CA	\$18.94
12/15/18	THE JEREMY F&B 15072469 90069 PAY OVER TIME OPTION	WEST HOLLYWOOD	CA	\$105.27 ♦
12/15/18	GRACIAS MADRE WEHO 000000001 3104385821 PAY OVER TIME OPTION	WEST HOLLYWOOD	CA	\$241.52 ♦
12/15/18	UBER *TRIP-G6CGW HELP.UBER.COM	HELP.UBER.COM	CA	\$17.79

Continued on reverse

Fees

Amount
Total Fees for this Period
\$0.00

Interest Charged

Amount

12/17/18 Interest Charge on Pay Over Time Purchases

\$184.67
Total Interest Charged for this Period
\$184.67

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

\$450.00

Total Interest in 2018

\$184.67

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	20.24% (v)	\$10,733.73	\$184.67
Total			\$184.67

(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.

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.

**Business Platinum Card®**

NYLA FASHION CONCEPT
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Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Important Change to Your Account Terms

We are increasing your Annual Membership Fee. The following is a summary of the change that is being made to your account terms. The detailed changes to your Cardmember Agreement can be found on the following page.

We are increasing the annual membership fee to \$595.00 beginning at your account renewal that occurs on or after February 14, 2019.

How to avoid this increase: This fee increase will not take effect until your next renewal date on or after February 14, 2019. You can avoid paying this annual fee by cancelling your account before that renewal date. You can cancel by calling the number on the back of your Card. If you cancel, you won't be able to use your Card for new transactions. If your Card is enrolled in the Membership Rewards® program, you may forfeit any points you have upon cancellation, so you should redeem any points you have before calling us to cancel your account.

Revised Terms, as of February 14, 2019

Annual Membership Fee	\$595.00
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ID 12682

See the reverse side for the detail of changes to your Cardmember Agreement.

Detail of Change 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. 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.

Annual Membership Fee

Effective February 14, 2019, the *Rates and Fees Table* on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Annual Membership Fee* row and replacing it with the following:

Annual Membership Fee	\$595.00
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American Express® Cards Warmly Welcomed

BAILEYS DISCOUNT CENTER

Looking to liquidate? We buy closeouts, cancelled containers, over-runs and more!

574-896-3889

baileysdiscountcenter.com