

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 09/16/19 Next Closing Date 10/17/19

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Account Ending 4-99003

New Balance **\$1,508.31****Please Pay By** **10/01/19[‡]**

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points

Available and Pending as of 08/31/19

138,969For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)**Account Summary**




Previous Balance	\$123.35
Payments/Credits	-\$6,404.01
New Charges	+\$7,788.97
Fees	+\$0.00

New Balance **\$1,508.31**


Days in Billing Period: 31

Customer Care **Pay by Computer**
americanexpress.com/business

Customer Care	Pay by Phone
1-800-492-8468	1-800-472-9297

 See page 2 for additional information. See page 2 for important information about your account. **See page 11 for an Important Notice About Changes to Your Cardmember Agreement.** **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

↓ 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/business **Pay by Phone**
1-800-472-9297**Account Ending 4-99003**Enter 15 digit account # on all payments.
Make check payable to American Express.RAM NARAYANAN
NYLA FASHION CONCEPT
8 HEATHER LN
GLEN ROCK NJ 07452-2835Please Pay By
10/01/19
Amount Due
\$1,508.31☐ 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

0000349992096321359 000150831000150831 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.

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.



Payments and Credits

Summary

	Total
Payments	-\$5,029.53
Credits	-\$1,374.48
Total Payments and Credits	-\$6,404.01

Detail *Indicates posting date

Payments	Amount
08/22/19* ONLINE PAYMENT - THANK YOU	-\$474.75
08/28/19* ONLINE PAYMENT - THANK YOU	-\$783.53
09/01/19* ONLINE PAYMENT - THANK YOU	-\$541.01
09/06/19* ONLINE PAYMENT - THANK YOU	-\$1,513.94
09/11/19* ONLINE PAYMENT - THANK YOU	-\$1,716.30
Credits	Amount
08/19/19* Dispute - NAKEDWINES.COM INC	-\$87.09
08/20/19* Dispute - CHEAPTIX*7461394222028	-\$50.00
08/20/19 FEDEX - EXPRESS MEMPHIS FedExShippiOffer	-\$2.50
08/21/19 AMZN MKTP US AMZN.COM/BILL WA BOOK STORE	-\$52.64
08/21/19 AMZN MKTP US AMZN.COM/BILL WA BOOK STORE	-\$14.99
08/21/19 AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-\$15.98
08/21/19 AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-\$113.73
08/21/19 AMZN MKTP US AMZN.COM/BILL WA BOOK STORE	-\$11.72
08/22/19 FEDEX - EXPRESS MEMPHIS FedExShippiOffer	-\$38.10
08/24/19* Credit Adjustment for Billing Inquiry	-\$484.00
08/24/19 FEDEX - EXPRESS MEMPHIS FedExShippiOffer	-\$4.42
08/27/19 AMZN MKTP US AMZN.COM/BILL WA BOOK STORE	-\$14.99
08/28/19 FEDEX - GROUND MEMPHIS FedExShippiOffer	-\$83.12
08/28/19 AMZN MKTP US AMZN.COM/BILL WA BOOK STORE	-\$53.30

Continued on reverse

Detail Continued

*Indicates posting date

			Amount
08/30/19	AMZN MKTP US		- \$16.94
	AMZN.COM/BILL	WA	
	BOOK STORE		
08/30/19	NAKEDWINES.COM INC		- \$40.00
	NAPA	CA	
	8008134882		
09/01/19	FEDEX - EXPRESS		- \$21.50
	MEMPHIS		
	FedExShippiOffer		
09/01/19	FEDEX - EXPRESS		- \$1.93
	MEMPHIS		
	FedExShippiOffer		
09/02/19	FEDEX - EXPRESS		- \$1.93
	MEMPHIS		
	FedExShippiOffer		
09/05/19	GEICO CORP		- \$11.23
	WASHINGTON		
	SaveonyouriOffer		
09/05/19	FEDEX - GROUND		- \$31.40
	MEMPHIS		
	FedExShippiOffer		
09/06/19	AMAZON.COM		- \$13.85
	AMZN.COM/BILL	WA	
	BOOK STORE		
09/13/19	AMZN MKTP US		- \$11.18
	AMZN.COM/BILL	WA	
	BOOK STORE		
09/13/19	AMZN MKTP US		- \$19.46
	AMZN.COM/BILL	WA	
	BOOK STORE		
09/14/19	AMZN MKTP US		- \$4.86
	AMZN.COM/BILL	WA	
	BOOK STORE		
09/15/19	AMAZON.COM		- \$39.73
	AMZN.COM/BILL	WA	
	BOOK STORE		
09/15/19	AMAZON.COM		- \$39.73
	AMZN.COM/BILL	WA	
	BOOK STORE		
09/15/19	AMAZON.COM		- \$39.73
	AMZN.COM/BILL	WA	
	BOOK STORE		
09/16/19	AMZN MKTP US		- \$54.43
	AMZN.COM/BILL	WA	
	BOOK STORE		

New Charges**Summary**

	Total
Total New Charges	\$7,788.97

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RAM NARAYANAN
Closing Date 09/16/19

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Account Ending 4-99003

Detail**RAM NARAYANAN**

Card Ending 4-99003

				Amount
08/16/19	AMAZON.COM*MO3UG9N02 MERCHANDISE	AMZN.COM/BILL	WA	\$34.28
08/16/19	AMAZON.COM*MO9EL9LX2 MERCHANDISE	AMZN.COM/BILL	WA	\$119.19
08/16/19	AMAZON.COM*MO6Y46LK1 MERCHANDISE	AMZN.COM/BILL	WA	\$123.02
08/17/19	AMAZON.COM*MA99437C0 MERCHANDISE	AMZN.COM/BILL	WA	\$18.73
08/17/19	AMAZON.COM*MO61P6FL1 MERCHANDISE	AMZN.COM/BILL	WA	\$113.73
08/17/19	AMZN MKTP US*MO7AL3N72 BOOK STORES	AMZN.COM/BILL	WA	\$43.70
08/17/19	FEDEX 487661076 FedEx 487661076 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000487661076 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99
08/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$6.60
08/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$9.90
08/18/19	AMAZON.COM*MO7KY2LZ1 MERCHANDISE	AMZN.COM/BILL	WA	\$15.98
08/19/19	FEDEX 487890508 FedEx 487890508 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000487890508 FEDEX #1-800-622-1147	MEMPHIS	TN	\$144.71
08/19/19	AIRPORT PARKING 3104085378	310-4085378	FL	\$44.00
08/20/19	FEDEX 488014715 FedEx 488014715 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000488014715 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
08/20/19	AMZN MKTP US*MO0L91J61 BOOK STORES	AMZN.COM/BILL	WA	\$8.52
08/21/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$78.00
08/21/19	AMZN MKTP US*MO0B24OF0 BOOK STORES	AMZN.COM/BILL	WA	\$53.30
08/22/19	PRIME VIDEO*MA1HX3Y50 DIGITAL	888-802-3080	WA	\$14.99
08/22/19	FEDEX 488192638 FedEx 488192638 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000488192638 FEDEX #1-800-622-1147	MEMPHIS	TN	\$17.69
08/23/19	AMZN MKTP US*MO55X1EN1 BOOK STORES	AMZN.COM/BILL	WA	\$16.94

Continued on reverse

Detail Continued

				Amount
08/23/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$451.47
08/23/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$42.83
08/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$29.34
08/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$28.91
08/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$8.66
08/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$31.56
08/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.89
08/24/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$6.13
08/25/19	NAKEDWINES.COM INC 8008134882	NAPA	CA	\$40.00
08/25/19	AMZN MKTP US*MO6R10GV1 BOOK STORES	AMZN.COM/BILL	WA	\$55.75
08/25/19	AMZN MKTP US*MO3PU6L60 BOOK STORES	AMZN.COM/BILL	WA	\$26.11
08/26/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$77.00
08/26/19	FEDEX 488532116 FedEx 488532116 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000488532116 FEDEX #1-800-622-1147	MEMPHIS	TN	\$332.47
08/27/19	FEDEX 488705546 FedEx 488705546 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000488705546 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
08/28/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$301.70
08/28/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$91.58
08/28/19	AMZN MKTP US*MO5XV9D02 BOOK STORES	AMZN.COM/BILL	WA	\$65.30
08/29/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$91.59
08/29/19	FEDEX 488907769 FedEx 488907769 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000488907769 FEDEX #1-800-622-1147	MEMPHIS	TN	\$86.00
08/29/19	AMAZON.COM*MO5PM9SQ2 MERCHANDISE	AMZN.COM/BILL	WA	\$47.82
08/29/19	AMAZON.COM*MO8KU21P0 MERCHANDISE	AMZN.COM/BILL	WA	\$13.85
08/30/19	AMAZON.COM*MO08X8801 MERCHANDISE	AMZN.COM/BILL	WA	\$42.68

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RAM NARAYANAN
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Detail Continued

				Amount
08/31/19	FEDEX 489063959 FedEx 489063959 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000489063959 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
09/01/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
09/01/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$16.62
09/01/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.77
09/01/19	GEICO AUTO INSURANCE	(800)841-3000	DC	\$56.16
09/02/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$32.57
09/02/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$12.10
09/02/19	FEDEX 489299981 FedEx 489299981 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000489299981 FEDEX #1-800-622-1147	MEMPHIS	TN	\$475.42
09/02/19	PAYPAL *THERESADENH 4029357733	4029357733	OH	\$300.00
09/03/19	UPS* 00000001VY58359 SHIPPING DATE 08/31/19 TRK# 00000001VY58359 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#0000001VY58	800-811-1648	GA	\$139.44
09/03/19	UPS* 00000001VY58339 SHIPPING DATE 08/17/19 TRK# 00000001VY58339 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#0000001VY58	800-811-1648	GA	\$47.25
09/03/19	UPS* 00000001VY58349 SHIPPING DATE 08/24/19 TRK# 00000001VY58349 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#0000001VY58	800-811-1648	GA	\$1.01
09/03/19	UPS* 00000001VY58319 SHIPPING DATE 08/03/19 TRK# 00000001VY58319 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#0000001VY58	800-811-1648	GA	\$31.50
09/03/19	UPS* 00000001VY58309 SHIPPING DATE 07/27/19 TRK# 00000001VY58309 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#0000001VY58	800-811-1648	GA	\$16.80
09/03/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$67.00
09/03/19	CROSSROADS TRADING CO- MR 3237828152	LOS ANGELES	CA	\$132.45

Continued on reverse

Detail Continued

				Amount
09/04/19	AMZN MKTP US*GQ6TW6UJ3 BOOK STORES	AMZN.COM/BILL	WA	\$54.43
09/04/19	FEDEX 489442341 FedEx 489442341 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000489442341 FEDEX #1-800-622-1147	MEMPHIS	TN	\$27.68
09/05/19	AMZN MKTP US*1G22S3003 BOOK STORES	AMZN.COM/BILL	WA	\$11.18
09/05/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$120.00
09/06/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$67.00
09/07/19	FEDEX 489690211 FedEx 489690211 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000489690211 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
09/08/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$11.09
09/09/19	FEDEX 489900420 FedEx 489900420 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000489900420 FEDEX #1-800-622-1147	MEMPHIS	TN	\$367.75
09/09/19	MAINETTI USA - MOTO 000000001 4711081 92806	KEASBEY	NJ	\$1,163.72
09/10/19	AMZN MKTP US*C83V354K3 BOOK STORES	AMZN.COM/BILL	WA	\$112.89
09/12/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$38.04
09/12/19	FEDEX 490217072 FedEx 490217072 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000490217072 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99
09/14/19	FEDEX 490369204 FedEx 490369204 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000490369204 FEDEX #1-800-622-1147	MEMPHIS	TN	\$29.97
09/16/19	GEICO AUTO INSURANCE	(800)841-3000	DC	\$1,610.76
09/16/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$28.67

Fees

	Amount
Total Fees for this Period	\$0.00

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Business Platinum Card
NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 09/16/19

Account Ending 4-99003

2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$595.00
Total Interest in 2019	\$298.52

**Business Platinum Card**

NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 09/16/19

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Account Ending 4-99003

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
Claims Resolution	We are making changes to the claims resolution section in your Cardmember Agreement. These changes will be reflected on your billing statements received on or after September 1, 2019 .

ID 12820

See the following page for the Detail of Changes to your Cardmember Agreement

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective Immediately, the Claims Resolution section in Part 2 of the Cardmember Agreement is amended as follows:

Mediation

The seventh sentence is deleted and replaced with: All applicable statutes of limitation will be tolled from the date you or we send the claim notice until termination of the mediation.

Arbitration

The sixth sentence is deleted and replaced with: The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court.

Limitations on Arbitration

The third, fourth, and fifth sentences is deleted.

Arbitration Procedures

The fifth sentence is deleted and replaced with: You and we agree that the arbitration will be confidential. You and we agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law.

The eighth and ninth sentences are deleted and replaced with: The arbitrator's award will be final and binding, subject to each party's right to appeal as stated in this section and/or to challenge or appeal an arbitration award pursuant to the FAA. To initiate an appeal, a party must notify the arbitration organization and all parties in writing within 35 days after the arbitrator's award is issued. The arbitration organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. The appeal will otherwise proceed pursuant to the arbitration organization's appellate rules.

Additional Arbitration Awards

The section is deleted and replaced with: If the arbitrator rules in your favor for an amount greater than any final offer we made before the final hearing in arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than \$5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.



Business Platinum Card

NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 09/16/19

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Account Ending 4-99003

American Express® Cards Warmly Welcomed

UPSIDE BUSINESS TRAVEL

Is revolutionizing travel management for small companies with high-tech tools and easy booking. Visit **[upside.com](https://www.upside.com)**

ORSCHLN FARM & HOME

Family owned stores serving Midwest communities for 59 years. Offering supplies for your farm, garden, livestock, automobiles, pets and more. **[Orschelnfarmhome.com](https://www.orschelnfarmhome.com)**