



Delta SkyMiles® Platinum

BALAN NARAYANAN
Closing Date 06/16/21
Account Ending 4-17005



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Customer Care: 1-800-257-0770
TTY: Use Relay 711
Website: americanexpress.com

New Balance **\$543.27**
Minimum Payment Due **\$40.00**
Payment Due Date **07/11/21[‡]**

‡ Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 07/11/21, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan 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 | 15 months | \$597 |

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

See page 2 for important information about your account.

Please refer to the **IMPORTANT NOTICES** section on **page 9**.

Delta SkyMiles®
Miles Earned this Period **8,062**

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

Account Summary

Previous Balance \$338.79
Payments/Credits -\$6,382.32
New Charges +\$6,586.80
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$543.27**
Minimum Payment Due **\$40.00**

Credit Limit \$16,500.00
Available Credit \$15,956.73
Cash Advance Limit \$3,300.00
Available Cash \$3,300.00

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↓ 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 4-17005

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
07/11/21
New Balance
\$543.27
Minimum Payment Due
\$40.00

See reverse side for instructions
on how to update your address,
phone number, or email.

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

\$ _____
Amount Enclosed



0000349990878354010 000054327000004000 13 H

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. 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 on page 3 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.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: www.americanexpress.com

In your letter, give us the following information:

- **Account information:** Your name and account number.

- **Dollar amount:** The dollar amount of the suspected error.

- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

www.americanexpress.com

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

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.

**Delta SkyMiles® Platinum**

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BALAN NARAYANAN
Closing Date 06/16/21

Account Ending 4-17005

**Customer Care & Billing Inquiries**International Collect
Cash Advance at ATMs Inquiries
Large Print & Braille Statements**1-800-257-0770**1-336-393-1111
1-800-CASH-NOW
1-800-257-0770**Hearing Impaired**Online chat at americanexpress.com or use **Relay dial 711** and **1-800-257-0770****Website:** americanexpress.com**Customer Care
& Billing Inquiries**P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**P.O. BOX 1270
NEWARK NJ 07101-
1270**American Express Has Your Back**

During these times, American Express has your back. We're providing new ways to earn rewards for shopping, dining, and more. Create or visit your online account at americanexpress.com, or login to the Amex Mobile® App, to keep up-to-date with our latest news & enroll in Amex Offers curated just for you.

Have questions? You can contact us by using the phone number on the back of your card or online via Live Chat.

Payments and Credits**Summary**

| | Total |
|-----------------------------------|--------------------|
| Payments | -\$6,371.12 |
| Credits | |
| BALAN NARAYANAN 4-17005 | \$0.00 |
| RAJ NARAYANAN 4-16031 | -\$11.20 |
| Total Payments and Credits | -\$6,382.32 |

Detail

*Indicates posting date

| Payments | | | Amount |
|-----------------|-----------------|--|---------------|
| 05/19/21* | BALAN NARAYANAN | ONLINE PAYMENT - THANK YOU | -\$593.54 |
| 05/20/21* | BALAN NARAYANAN | ONLINE PAYMENT - THANK YOU | -\$151.27 |
| 05/21/21* | BALAN NARAYANAN | ONLINE PAYMENT - THANK YOU | -\$462.38 |
| 05/24/21* | BALAN NARAYANAN | ONLINE PAYMENT - THANK YOU | -\$347.00 |
| 05/26/21* | BALAN NARAYANAN | ONLINE PAYMENT - THANK YOU | -\$475.40 |
| 06/03/21* | BALAN NARAYANAN | ONLINE PAYMENT - THANK YOU | -\$510.92 |
| 06/07/21* | BALAN NARAYANAN | ONLINE PAYMENT - THANK YOU | -\$3,602.95 |
| 05/23/21* | RAM NARAYANAN | ONLINE PAYMENT - THANK YOU | -\$227.66 |
| Credits | | | Amount |
| 05/21/21 | RAJ NARAYANAN | DELTA AIR LINES ATLANTA DELTA AIR LINES Ticket Number: 0062453681994 Passenger Name: MORRIS/MIKHOL Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH. | -\$11.20 |

Continued on reverse

New Charges**Summary**

| | Total |
|---------------------------|-------------------|
| BALAN NARAYANAN 4-17005 | \$405.65 |
| MANGLAM NARAYANAN 4-16015 | \$4,467.19 |
| RAM NARAYANAN 4-13020 | \$1,710.97 |
| RAJ NARAYANAN 4-16031 | \$2.99 |
| Total New Charges | \$6,586.80 |

Detail**BALAN NARAYANAN**

Card Ending 4-17005

| | | | | Amount |
|----------|--|--------------|----|---------------|
| 05/23/21 | NEW JERSEY E-Z PASS 888-288-6865 | 888-288-6865 | NJ | \$110.00 |
| 05/27/21 | QVC*547312398201* CONSUMERPROD | 800-367-9444 | PA | \$40.48 |
| 06/01/21 | QVC*546611207601*2OF5 CONSUMERPROD | 800-367-9444 | PA | \$16.50 |
| 06/01/21 | ROCK FARMERS MARKET 145000006350250 DUSTIN@NJFM.NET | GLEN ROCK | NJ | \$59.47 |
| 06/08/21 | Vonage.Com AMERICA 1125728236 07733 | 866-243-4357 | NJ | \$47.96 |
| 06/08/21 | NEW JERSEY E-Z PASS 888-288-6865 | 888-288-6865 | NJ | \$110.00 |
| 06/13/21 | QVC*547720831101* CONSUMERPROD | 800-367-9444 | PA | \$21.24 |

**MANGLAM NARAYANAN**

Card Ending 4-16015

| | | | | Amount |
|----------|---|---------------|----|---------------|
| 05/17/21 | ETSY.COM 844-659-3879 | ETSY.COM/HELP | NY | \$19.99 |
| 05/17/21 | PAYPAL *UNIVERSALEN 4029357733 | 4029357733 | NE | \$65.00 |
| 05/18/21 | HSNI TV 001747386374 33729 HAPPYPLACEODORELIMGAL.SP | 800-284-3900 | FL | \$31.93 |
| 05/22/21 | HSNI TV 001748163305 33729 SAM BROWN 3 PC HARDSIDE | 800-284-3900 | FL | \$93.29 |
| 05/25/21 | VETSOURCE PET RX&FOOD | 877-738-4443 | OR | \$24.19 |
| 06/01/21 | EXXONMOBIL 4797 201-444-7730 | GLEN ROCK | NJ | \$58.75 |
| 06/02/21 | IN *AMIT GUPTA CONSULTING, LLC 1622589479092 085053 | BORDENTOWN | NJ | \$287.50 |
| 06/03/21 | HSNI TV 001750452098 33729 FLAWLESS PEDI | 800-284-3900 | FL | \$25.05 |
| 06/04/21 | KILROY'S WONDER MARKET 000000000655660 2014442241 | GLEN ROCK | NJ | \$19.91 |
| 06/05/21 | BRANCHBURG SMILES LLC 0000 908-541-1100 | RARITAN | NJ | \$3,500.00 |

**Delta SkyMiles® Platinum**BALAN NARAYANAN
Closing Date 06/16/21

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Account Ending 4-17005

Detail Continued

| | | | | Amount |
|----------|---|--------------|----|---------------|
| 06/05/21 | CVS PHARMACY 8007467287 PHARMACIES | GLEN ROCK | NJ | \$15.51 |
| 06/05/21 | CVS PHARMACY 8007467287 | GLEN ROCK | NJ | \$2.00 |
| 06/08/21 | EXXONMOBIL 4797 201-444-7730 | GLEN ROCK | NJ | \$51.56 |
| 06/10/21 | HSNI TV 001752312418 33729 SS S/2 XL COMPRESSION BA | 800-284-3900 | FL | \$17.44 |
| 06/10/21 | HSNI TV 001752312325 33729 SS 18PC COMPRESSION STOR | 800-284-3900 | FL | \$29.27 |
| 06/11/21 | OPTIMUM 7802 V CABLESERVICE | 973-230-6046 | NY | \$216.36 |
| 06/15/21 | CVS PHARMACY 8007467287 | GLEN ROCK | NJ | \$9.44 |

**RAM NARAYANAN**

Card Ending 4-13020 Monthly Spending Limit: \$3,500

| | | | | Amount |
|----------|---|------------------|----|---------------|
| 05/16/21 | 4142 AMC SUNSET 5 4142 913-213-2000 | LOS ANGELES | CA | \$40.38 |
| 05/17/21 | MCDONALD'S F11839 000000000642616 3232671717 | VERNON | CA | \$7.82 |
| 05/17/21 | 7-ELEVEN 26314 00072631422 714-637-0742 | ORANGE | CA | \$4.29 |
| 05/17/21 | DEL TACO #1106 000001106 3233761941 | RIVERSIDE | CA | \$7.61 |
| 05/17/21 | CHEVRON 0097811/CHEVRON SERVICE STN | CITY OF COMMERCE | CA | \$25.49 |
| 05/17/21 | CHEVRON 0090458/CHEVRON SERVICE STN | LOS ANGELES | CA | \$8.74 |
| 05/17/21 | CHEVRON 0209813/CHEVRON SERVICE STN | ANAHEIM | CA | \$9.61 |
| 05/17/21 | SUBWAY FAST FOOD RESTAURANT | ORANGE | CA | \$33.89 |
| 05/18/21 | 7-ELEVEN 39456 00073945601 213-749-6711 | LOS ANGELES | CA | \$10.45 |
| 05/18/21 | MCDONALD'S 5626301444 | PARAMOUNT | CA | \$6.37 |
| 05/18/21 | JACK IN THE BOX 3214 FAST FOOD RESTAURANT | LOS ANGELES | CA | \$7.30 |
| 05/18/21 | CHEVRON 0210477/CHEVRON SERVICE STN | PARAMOUNT | CA | \$76.13 |
| 05/19/21 | THE FLAME BROILER #62 0000 714-687-0114 | ANAHEIM | CA | \$51.02 |
| 05/19/21 | MCDONALD'S F11839 000000000642616 3232671717 | VERNON | CA | \$8.42 |
| 05/19/21 | 5GUYS 1122 QSR 000001122 7145325544 | ORANGE | CA | \$5.38 |
| 05/19/21 | 5GUYS 1122 QSR 000001122 7145325544 | ORANGE | CA | \$42.50 |

Continued on reverse

Detail Continued

| | | | | Amount |
|----------|---|---------------|----|----------|
| 05/19/21 | CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES | HOLLYWOOD | CA | \$14.76 |
| 05/19/21 | STAPLES 01030 01030000557760 92865 ESSAY/DOCUMENT-CUSTOM | ORANGE | CA | \$11.51 |
| 05/19/21 | STAPLES 01030 01030000267343 92865 8.5X11 WHITE CARD STOCK 250 BIC ROUND STIC BUS ASST 60PK TR PRINT PPR LTR 20/92 10RM | ORANGE | CA | \$61.39 |
| 05/20/21 | TST* OLIVETTA 300565496 3103073932 | WEST HOLLYWOO | CA | \$318.42 |
| 05/20/21 | JACK IN THE BOX 3214 FAST FOOD RESTAURANT | LOS ANGELES | CA | \$6.65 |
| 05/20/21 | EL POLLO LOCO 7146660112 | ANAHEIM | CA | \$34.91 |
| 05/21/21 | MCDONALD'S F11839 000000000642616 3232671717 | VERNON | CA | \$7.46 |
| 05/21/21 | THE GREEN OLIVE COMPANY 00-08026780786 RESTAURANT | COMMERCE | CA | \$14.59 |
| 05/22/21 | TST* PARIS BAGUETTE - WES 300553362 3234670404 | LOS ANGELES | CA | \$81.96 |
| 05/22/21 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$7.52 |
| 05/22/21 | BOMBAY PALACE 0000 818-222-3888 | BEVERLY HILLS | CA | \$360.69 |
| 05/23/21 | YSABEL 0328 310-550-1245 | WEST HOLLYWOO | CA | \$156.79 |
| 05/23/21 | YSABEL 0328 310-550-1245 | WEST HOLLYWOO | CA | \$17.64 |
| 05/23/21 | PLA-BOY LIQUOR 323-465-5544 | LOS ANGELES | CA | \$55.05 |
| 05/23/21 | INDIA SWEETS AND SPICES 0798 818-887-0868 | CANOGA PARK | CA | \$11.91 |
| 05/24/21 | SUBWAY FAST FOOD RESTAURANT | ORANGE | CA | \$48.09 |
| 05/24/21 | 7-ELEVEN 26314 00072631422 714-637-0742 | ORANGE | CA | \$5.90 |
| 05/25/21 | FRESH BROTHERS 3106420533 | LOS ANGELES | CA | \$48.81 |
| 05/26/21 | EL POLLO LOCO 7146660112 | ANAHEIM | CA | \$54.52 |
| 05/26/21 | JACK IN THE BOX 3214 FAST FOOD RESTAURANT | LOS ANGELES | CA | \$7.00 |
| 06/12/21 | DELTA AIR LINES DELTA AIR LINES Ticket Number: 00642116355952 Passenger Name: NARAYANAN/RAM Document Type: EXCESS BAGGAGE | ATLANTA | | \$40.00 |



RAJ NARAYANAN

Card Ending 4-16031

| | | | | Amount |
|----------|--------------------------------|-----------------|----|--------|
| 05/29/21 | APPLE.COM/BILL RECORD STORE | INTERNET CHARGE | CA | \$2.99 |

**Fees**

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

Interest Charged

| | Amount |
|---|---------------|
| Total Interest Charged for this Period | \$0.00 |

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 (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2021 Fees and Interest Totals Year-to-Date

| | Amount |
|------------------------|--------|
| Total Fees in 2021 | \$0.00 |
| Total Interest in 2021 | \$0.00 |

Interest Charge Calculation

Days in Billing Period: 30

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 | 01/05/2019 | | 14.50% (v) | \$0.00 | \$0.00 |
| Cash Advances | 01/05/2019 | | 25.24% (v) | \$0.00 | \$0.00 |
| Total | | | | | \$0.00 |

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX0331

| | Current Period | Year to Date |
|--|----------------|---------------|
| Miles Earned for Eligible Purchases | 6,576 | 13,072 |
| Total Bonus Miles Earned and Adjustments | 1,486 | 4,754 |
| Total Miles Earned | 8,062 | 17,826 |

Bonus Miles Earned and Adjustments

Current Period

| | |
|-------------------------------|--------------|
| 3X Miles at Delta | 58 |
| 2X Miles at U.S. Supermarkets | 99 |
| 2X Miles at Restaurants | 1,329 |
| Total | 1,486 |

**IMPORTANT NOTICES****EFT Error Resolution Notice**

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Status Boost for Delta Platinum in 2021

In 2021, you can earn 25% more Medallion Qualification Miles (MQMs). Earn 12,500 MQMs for every \$25,000 you spend on purchases on your Platinum Card, up to 2 times. That's an additional 2,500 MQMs on top of the 10,000 MQMs you already earn with Status Boost in the calendar year.

Terms

Status Boost 25% Bonus in 2021 - Starting on January 1, 2021 through December 31, 2021 ("Purchase Period"), Delta SkyMiles® Platinum Card or Delta SkyMiles® Platinum Business Card Members that meet Status Boost's \$25,000 and \$50,000 purchase thresholds, will be awarded an additional 2,500 bonus Medallion Qualification Miles on top of the 10,000 MQMs they already earn as part of each purchase threshold (for a total of 12,500 MQMs per purchase threshold). Offer ends December 31, 2021. For full benefit terms, call the number on the back of your Card or visit www.delta.com/statusboost.