

**Platinum Card®**RAJ NARAYANAN
Closing Date 06/18/18

p. 1/18

Account Ending 5-67005

New Balance **\$47,888.08**

Minimum Payment Due **\$13,375.75**
Includes the past due amount of \$8,846.90

Payment Due Date **07/13/18[‡]**

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 07/13/18, 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 29.99%.

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 | 32 years | \$93,306 |

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

See page 2 for important information about your account.

Your account is past due.

See page 13 for an Important Notice About Changes to Your Cardmember Agreement.

See page 15 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Continued on page 3

↓ 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 5-67005

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

RAJ NARAYANAN
8 HEATHER LN
GLEN ROCK NJ 07452

Payment Due Date
07/13/18

Minimum Payment Due
\$13,375.75

Membership Rewards® Points

Available and Pending as of 05/31/18

155,264

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

Account Summary

Pay In Full Portion

| | |
|------------------|---------------|
| Previous Balance | \$20,997.24 |
| Payments/Credits | -\$12,128.54 |
| New Charges | +\$3,733.05 |
| Fees | +\$27.00 |
| New Balance | = \$12,628.75 |

Pay Over Time Portion

| | |
|------------------|---------------|
| Previous Balance | \$17,556.59 |
| Payments/Credits | -\$5,050.59 |
| New Charges | +\$22,336.02 |
| Fees | +\$0.00 |
| Interest Charged | +\$417.31 |
| New Balance | = \$35,259.33 |
| Minimum Due | \$747.00 |

Account Total

| | |
|-------------------------|--------------------|
| Previous Balance | \$38,553.83 |
| Payments/Credits | -\$17,179.13 |
| New Charges | +\$26,069.07 |
| Fees | +\$27.00 |
| Interest Charged | +\$417.31 |

New Balance **\$47,888.08**
Minimum Payment Due **\$13,375.75**

Days in Billing Period: 31

Customer Care



Pay by Computer
americanexpress.com/pbc

Customer Care

1-800-525-3355

Pay by Phone

1-800-472-9297



See Page 2 for additional information.



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



0000349992220508608 004788808001337575 15 H



Platinum Card®

RAJ NARAYANAN
Closing Date 06/18/18



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Account Ending 5-67005



See Page 18 for Important information regarding benefits underwritten by AMEX Assurance Company.



For information on your Pay Over Time feature and limit, see **page 11**



Your billing inquiry is under investigation. **No payment on the amount under review of \$1,873.13 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

MEMBERSHIP
rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

Payments and Credits

Summary

| | Pay In Full | Pay Over Time ♦ | Total |
|-----------------------------------|---------------------|--------------------|---------------------|
| Payments | -\$11,399.84 | -\$103.53 | -\$11,503.37 |
| Credits | -\$728.70 | -\$4,947.06 | -\$5,675.76 |
| Total Payments and Credits | -\$12,128.54 | -\$5,050.59 | -\$17,179.13 |

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

Payments

| | Amount |
|--|-------------|
| 05/26/18* ONLINE PAYMENT - THANK YOU | -\$2,991.82 |
| 06/01/18* ONLINE PAYMENT - THANK YOU | -\$3,881.01 |
| 06/13/18* ONLINE PAYMENT - THANK YOU | -\$3,638.78 |
| 06/15/18* PAYMENT RECEIVED - THANK YOU | -\$991.76 |

Credits

| | Amount |
|--|---------------|
| 05/17/18 CAR PROS KIA OF GLENDALE 00-0802707936 GLENDALE CA AUTO DEALER (NEW/USED) | -\$34.13 |
| 05/22/18* Dispute - PP*CT HVAC AND HEATING | -\$1,500.00 ♦ |
| 05/23/18 BONANZA TRADE AND SUPPLY BONANZA TRADE NORTH HOLLYWOOD CA 818-765-6577 | -\$66.29 |
| 05/24/18* Dispute - LAWDEPOT.COM 877-509 | -\$33.00 |
| 05/25/18* GAO0:0001 \$500 Statement Credit upon retention | -\$500.00 ♦ |
| 05/27/18* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS | -\$11.20 |
| 05/28/18 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC | -\$79.94 |
| 05/31/18 WWW.SHIPNEX.COM 212-6853025 NJ 2126853025 | -\$39.05 |

Continued on reverse

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

| | | Amount |
|-----------|---|---------------|
| 05/31/18 | THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688 | -\$369.23 ◆ |
| 05/31/18 | IKEA BURBANK 399 BURBANK CA MISC HOME FURNISHINGS | -\$93.04 |
| 06/01/18 | WWW.SHIPNEX.COM 212-6853025 NJ 2126853025 | -\$22.63 |
| 06/04/18 | JB WHOLESALE ROOFING/BLD CANYON COUNTRY CA 6612980155 | -\$60.52 |
| 06/06/18 | PORCELANOSA - ANAHEIM ANAHEIM CA 201-995-1310 | -\$272.31 ◆ |
| 06/06/18 | PORCELANOSA - ANAHEIM ANAHEIM CA 201-995-1310 | -\$526.22 ◆ |
| 06/06/18 | BATHROOM VANITIES 0 VAN NUYS CA 626-699-0123 | -\$194.35 ◆ |
| 06/07/18 | AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC | -\$284.21 ◆ |
| 06/07/18 | BATHROOM VANITIES 0 VAN NUYS CA 626-699-0123 | -\$50.00 |
| 06/10/18 | THE HOME DEPOT FULLERTON CA 800-654-0688 | -\$262.35 ◆ |
| 06/10/18 | THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688 | -\$724.01 ◆ |
| 06/10/18 | THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688 | -\$204.15 ◆ |
| 06/10/18 | THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688 | -\$110.23 ◆ |
| 06/10/18 | THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688 | -\$77.56 |
| 06/13/18 | THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688 | -\$8.24 |
| 06/16/18* | Dispute - ROCKET LAWYER US | -\$39.99 |
| 06/16/18* | Credit Adjustment for Late Payment Fee | -\$27.00 |
| 06/17/18 | THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688 | -\$86.11 |

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 06/18/18

p. 5/18

Account Ending 5-67005

New Charges**Summary**

| | Pay In Full | Pay Over Time ♦ | Total |
|--------------------------|-------------------|--------------------|--------------------|
| Total New Charges | \$3,733.05 | \$22,336.02 | \$26,069.07 |

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit

americanexpress.com/payovertimeinfo**RAJ NARAYANAN**

Card Ending 5-67005

| | | | | Amount |
|-----------|--|----------------|----|--------------|
| 05/17/18 | WEHO STREET METERS 650000007789699 3238486513 | WEST HOLLYWOOD | CA | \$0.50 |
| 05/18/18 | PACIFIC THEATRES GROVE 000020301 3236920103 | LOS ANGELES | CA | \$6.75 |
| 05/18/18 | PORCELANOSA - ANAHEIM 0898 201-995-1310 | ANAHEIM | CA | \$5,327.44 ♦ |
| 05/18/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$1,396.32 ♦ |
| 05/19/18 | WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET | CUPERTINO | CA | \$2.99 |
| 05/19/18 | LAZ PARKING 670154 858-587-8888 | LOS ANGELES | CA | \$3.00 |
| 05/19/18 | IKEA BURBANK 0968 MISC HOME FURNISHINGS | BURBANK | CA | \$2.50 |
| 05/19/18 | IKEA BURBANK 399 MISC HOME FURNISHINGS | BURBANK | CA | \$93.04 |
| 05/20/18 | eFAX.COM SERVICES INTERNET SVC | 800-958-2983 | CA | \$9.95 |
| 05/20/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$142.08 ♦ |
| 05/21/18* | Dispute - PP*CT HVAC AND HEATING | | | \$3,500.00 ♦ |
| 05/21/18 | WWW.SHIPNEX.COM 2126853025 | 212-6853025 | NJ | \$18.36 |
| 05/21/18 | SHAKEYS PIZZA 01 650000010377003 3234631104 | WEST HOLLYWOOD | CA | \$9.84 |
| 05/22/18 | FEDEX INV 169421690 I169421690 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000169421690 FedEx #1-800-622-1147 | MEMPHIS | TN | \$49.20 |
| 05/22/18 | FEDEX INV 382506851 I382506851 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000382506851 FedEx #1-800-622-1147 | MEMPHIS | TN | \$148.28 ♦ |
| 05/22/18 | IN N OUT BURGER 102 650000009325278 8662916338 | HOLLYWOOD | CA | \$6.79 |
| 05/22/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$1,104.67 ♦ |
| 05/22/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$97.67 |

Continued on reverse

Detail Continued

*Indicates posting date

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| | | | | Amount |
|----------|---|-----------------|----|---------------|
| 05/22/18 | HOMEDEPOT.COM 800-430-3376 | 800-430-3376 | GA | \$369.23 ◆ |
| 05/22/18 | RevolveClothingcom 8884425830 | CERRITOS | CA | \$140.16 ◆ |
| 05/22/18 | PORCELANOSA - ANAHEIM 0898 201-995-1310 | ANAHEIM | CA | \$15.19 |
| 05/22/18 | BONANZA TRADE AND SUPPLY BONANZA TRADE 818-765-6577 | NORTH HOLLYWOOD | CA | \$84.68 |
| 05/23/18 | SHAKEYS PIZZA 01 650000010377003 3234631104 | WEST HOLLYWOOD | CA | \$26.02 |
| 05/23/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$395.30 ◆ |
| 05/23/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$49.11 |
| 05/23/18 | CHICK-FIL-A #02703 00000000929950 3234642455 | LOS ANGELES | CA | \$7.76 |
| 05/23/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$175.81 ◆ |
| 05/23/18 | PORCELANOSA - ANAHEIM 0898 201-995-1310 | ANAHEIM | CA | \$471.76 ◆ |
| 05/23/18 | BONANZA TRADE AND SUPPLY BONANZA TRADE 818-765-6577 | NORTH HOLLYWOOD | CA | \$257.54 ◆ |
| 05/23/18 | PORCELANOSA - ANAHEIM 0898 201-995-1310 | ANAHEIM | CA | \$818.14 ◆ |
| 05/24/18 | UNITED AIRLINES UNITED AIRLINES From: To: LOS ANGELES INTERN N.Y. NEWARK INTL A Ticket Number: 01629225797415 Passenger Name: NARAYANAN /AWARD BOOKING Document Type: FREQUENT FLYER FEE/PURCHASE | HOUSTON | TX | \$75.00 |
| 05/24/18 | UNITED AIRLINES UNITED AIRLINES From: To: LOS ANGELES INTERN N.Y. NEWARK INTL A LOS ANGELES INTERN Ticket Number: 01624006522434 Passenger Name: NARAYANAN/RAJ Document Type: PASSENGER TICKET | HOUSTON | TX | \$11.20 |
| 05/24/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$233.32 ◆ |
| 05/24/18 | UBER *TRIP MGIIG HELP.UBER.COM | HELP.UBER.COM | CA | \$18.00 |
| 05/24/18 | JB WHOLESALE ROOFING/BLD 6612980155 | CANYON COUNTRY | CA | \$958.18 ◆ |
| 05/25/18 | A R BOX PACKAGING 79981 92806 COMMERCIAL EQUIP/SPLY | ANAHEIM | CA | \$288.80 ◆ |
| 05/25/18 | A R BOX PACKAGING 79937 92806 COMMERCIAL EQUIP/SPLY | ANAHEIM | CA | \$90.00 |
| 05/25/18 | UBER *TRIP THOLD HELP.UBER.COM | HELP.UBER.COM | CA | \$24.60 |
| 05/25/18 | AMAZON MKTPLACE PMTS BOOK STORES | AMZN.COM/BILL | WA | \$79.94 |
| 05/25/18 | LYFT *RIDE SAT 1AM (NONE) 94104 LEDGER | SAN FRANCISCO | CA | \$10.37 |

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Closing Date 06/18/18

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Account Ending 5-67005

Detail Continued

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| | | | | Amount |
|----------|--|----------------|----|---------------|
| 05/25/18 | JB WHOLESALE ROOFING/BLD 6612980155 | CANYON COUNTRY | CA | \$785.31 ◆ |
| 05/26/18 | LYFT *RIDE SAT 4PM (NONE) 94104 LEDGER | SAN FRANCISCO | CA | \$45.70 |
| 05/26/18 | WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET | CUPERTINO | CA | \$0.99 |
| 05/26/18 | UBER *TRIP FIOPC HELP.UBER.COM | HELP.UBER.COM | CA | \$10.69 |
| 05/26/18 | SIMPLISAFE.COM 542929806289633 8889574675 | BOSTON | MA | \$24.99 |
| 05/26/18 | LYFT *RIDE SAT 7PM (NONE) 94104 LEDGER | SAN FRANCISCO | CA | \$26.18 |
| 05/27/18 | UBER *TRIP WOWSL HELP.UBER.COM | HELP.UBER.COM | CA | \$8.12 |
| 05/27/18 | UBER *TRIP YQB3V HELP.UBER.COM | HELP.UBER.COM | CA | \$13.40 |
| 05/27/18 | LYFT *RIDE SUN 6PM (NONE) 94104 LEDGER | SAN FRANCISCO | CA | \$8.56 |
| 05/29/18 | FEDEX INV 383192029 I383192029 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000383192029 FedEx #1-800-622-1147 | MEMPHIS | TN | \$89.37 |
| 05/29/18 | FEDEX INV 169668117 I169668117 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000169668117 FedEx #1-800-622-1147 | MEMPHIS | TN | \$20.20 |
| 05/29/18 | WWW.SHIPNEX.COM 2126853025 | 212-6853025 | NJ | \$39.05 |
| 05/29/18 | LYFT *RIDE TUE 3PM (NONE) 94104 LEDGER | SAN FRANCISCO | CA | \$37.86 |
| 05/30/18 | WWW.SHIPNEX.COM 2126853025 | 212-6853025 | NJ | \$39.05 |
| 05/30/18 | WWW.SHIPNEX.COM 2126853025 | 212-6853025 | NJ | \$10.20 |
| 05/30/18 | UBER TRIP IDQA5 HELP.UBER.COM | HELP.UBER.COM | CA | \$27.44 |
| 05/30/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$653.84 ◆ |
| 05/31/18 | A R BOX PACKAGING 80054 92806 COMMERCIAL EQUIP/SPLY | ANAHEIM | CA | \$140.00 ◆ |
| 05/31/18 | AMAZON MKTPLACE PMTS BOOK STORES | AMZN.COM/BILL | WA | \$89.85 |
| 05/31/18 | JB WHOLESALE ROOFING/BLD 6612980155 | CANYON COUNTRY | CA | \$329.99 ◆ |
| 06/01/18 | CHEVRON 0090458/CHEVRON SERVICE STN | LOS ANGELES | CA | \$22.80 |
| 06/01/18 | WWW.SHIPNEX.COM 2126853025 | 212-6853025 | NJ | \$13.98 |

Continued on reverse

Detail Continued

*Indicates posting date

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| | | | | Amount |
|----------|--|----------------|----|---------------|
| 06/01/18 | LAZ PARKING 670154 858-587-8888 | LOS ANGELES | CA | \$3.00 |
| 06/01/18 | STAPLES 00243 00243000254424 90028 8.5X11 WHITE CARD STOCK 250 STAPLES FUNDED COUPON | HOLLYWOOD | CA | \$24.73 |
| 06/02/18 | AMAZON MKTPLACE PMTS BOOK STORES | AMZN.COM/BILL | WA | \$12.99 |
| 06/02/18 | WEHO STREET METERS 650000007789699 3238486513 | WEST HOLLYWOOD | CA | \$1.00 |
| 06/03/18 | USPS.COM CLICKNSHIP 660427000 8002758777 | WASHINGTON | DC | \$6.70 |
| 06/03/18 | GROUPON INC COUPONS | GROUPON.COM | IL | \$10.00 |
| 06/04/18 | EXON AD & PRINT squareup.com/receipts | Los Angeles | CA | \$175.00 ◆ |
| 06/04/18 | FEDEX INV 383792613 I383792613 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000383792613 FedEx #1-800-622-1147 | MEMPHIS | TN | \$54.29 |
| 06/04/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$32.99 |
| 06/04/18 | AMAZON MKTPLACE PMTS BOOK STORES | AMZN.COM/BILL | WA | \$40.47 |
| 06/04/18 | EXXONMOBIL 9764 323-466-1464 | LOS ANGELES | CA | \$22.65 |
| 06/04/18 | JB WHOLESALE ROOFING/BLD 6612980155 | CANYON COUNTRY | CA | \$153.17 ◆ |
| 06/04/18 | AIRPORT PARKING 3104085378 | 310-4085378 | FL | \$36.95 |
| 06/05/18 | LA CITY PARKING METER LA CITY PARKING 213-473-0641 | LOS ANGELES | CA | \$3.25 |
| 06/05/18 | LA CITY PARKING METER LA CITY PARKING 213-473-0641 | LOS ANGELES | CA | \$1.25 |
| 06/05/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$433.99 ◆ |
| 06/05/18 | ULINE SHIP SUPPLIES RAJ 53158 | 800-295-5510 | WI | \$391.89 ◆ |
| 06/06/18 | A R BOX PACKAGING 00497101 0000492806 COMMERCIAL EQUIP/SPLY | ANAHEIM | CA | \$60.00 |
| 06/06/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$362.81 ◆ |
| 06/06/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$91.65 |
| 06/06/18 | BATHROOM VANITIES 0000 626-699-0123 | VAN NUYS | CA | \$194.35 ◆ |
| 06/06/18 | BATHROOM VANITIES 0000 909-536-1111 | ANAHEIM | CA | \$956.75 |
| 06/06/18 | WEHO STREET METERS 650000007789699 3238486513 | WEST HOLLYWOOD | CA | \$0.75 |
| 06/07/18 | WWW.SHIPNEX.COM 2126853025 | 212-6853025 | NJ | \$31.19 |
| 06/07/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$416.34 ◆ |

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**Platinum Card®**RAJ NARAYANAN
Closing Date 06/18/18

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Account Ending 5-67005

Detail Continued

*Indicates posting date

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| | | | | Amount |
|----------|--|----------------|----|---------------|
| 06/07/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$105.55 ◆ |
| 06/08/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$119.36 ◆ |
| 06/08/18 | THE HOME DEPOT #0653 800-654-0688 | SANTA CLARITA | CA | \$318.96 ◆ |
| 06/08/18 | INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803 | LAVAL | | \$102.07 ◆ |
| 06/08/18 | LA CITY PARKING METER LA CITY PARKING 213-473-0641 | LOS ANGELES | CA | \$0.25 |
| 06/09/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$432.13 ◆ |
| 06/09/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$89.69 |
| 06/09/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$184.37 ◆ |
| 06/10/18 | ROCKET LAWYER US 8778810947 | SAN FRANCISCO | CA | \$39.99 |
| 06/11/18 | UBER TRIP 7X76C HELP.UBER.COM | HELP.UBER.COM | CA | \$29.53 |
| 06/11/18 | FEDEX INV 384468492 I384468492 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000384468492 FedEx #1-800-622-1147 | MEMPHIS | TN | \$298.69 |
| 06/11/18 | WEHO STREET METERS 650000007789699 3238486513 | WEST HOLLYWOOD | CA | \$0.25 |
| 06/11/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$206.73 ◆ |
| 06/11/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$30.09 |
| 06/11/18 | THE TOLL ROADS OF OC TOLL FEES | 949-727-4800 | CA | \$30.00 |
| 06/12/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$8.33 |
| 06/12/18 | MAINETTI USA INC 126716 PRECISION 08832 NON-DURABLE GOODS | KEASBEY | NJ | \$436.39 ◆ |
| 06/12/18 | AMAZON MKTPLACE PMTS BOOK STORES | AMZN.COM/BILL | WA | \$11.75 |
| 06/13/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$371.95 ◆ |
| 06/13/18 | CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES | HOLLYWOOD | CA | \$5.48 |
| 06/13/18 | RITE AID STORE - 544 DRUG STORE/PHARMACY | WEST HOLLYWOOD | CA | \$23.23 |
| 06/14/18 | UBER TRIP BTGW6 HELP.UBER.COM | HELP.UBER.COM | CA | \$3.18 |
| 06/14/18 | FINELINE TECHNOLOGIES 069000042288002 6789690835 | NORCROSS | GA | \$76.03 |
| 06/14/18 | FINELINE TECHNOLOGIES 069000042288002 6789690835 | NORCROSS | GA | \$30.25 |

Continued on reverse

Detail Continued

*Indicates posting date

♦ - denotes Pay Over Time activity

| | | | | Amount |
|----------|--------------------------------------|---------------|----|---------------|
| 06/14/18 | AMAZON MKTPLACE PMTS BOOK STORES | AMZN.COM/BILL | WA | \$4.68 |
| 06/15/18 | AMAZON.COM MERCHANDISE | AMZN.COM/BILL | WA | \$63.92 |
| 06/15/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$45.05 |
| 06/15/18 | THE HOME DEPOT #6616 800-654-0688 | LOS ANGELES | CA | \$212.80 |
| 06/16/18 | AMAZON MKTPLACE PMTS BOOK STORES | AMZN.COM/BILL | WA | \$294.79 ♦ |
| 06/16/18 | WWW.SHIPNEX.COM 2126853025 | 212-6853025 | NJ | \$18.36 |

Fees

| | Amount |
|-----------------------------------|----------------|
| 06/13/18 Late Payment Fee | \$27.00 |
| Total Fees for this Period | \$27.00 |

Interest Charged

| | Amount |
|---|-----------------|
| 06/18/18 Interest Charge on Pay Over Time Purchases | \$417.31 |
| Total Interest Charged for this Period | \$417.31 |

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 | \$550.00 |
| Total Interest in 2018 | \$417.31 |

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 | | | |
| Pay Over Time Direct | 09/08/2016 | | 19.99% (v) | \$24,564.76 | \$417.31 |
| Pay Over Time Select | 04/06/2016 | | 19.99% (v) | \$0.00 | \$0.00 |
| Total | | | | | \$417.31 |

(v) Variable Rate



Platinum Card®

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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 no pre-set spending limit.

Your Pay Over Time Limit is \$35,000.00

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. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in Pay Over Time Direct

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.

You are currently enrolled in Pay Over Time Select

You can select eligible charges to move 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 applies from the date you add a charge to your Pay Over Time balance until the date it is paid.



Notice of Important Changes to Your Cardmember Agreement

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. 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. The detailed changes to your Cardmember Agreement can be found on the following page.

| Summary of Changes, Effective Immediately | |
|---|--|
| Credit Reports | <p>Currently, the Credit Reports section of your Agreement states that you agree that we may use credit reports and other information about you for any purpose, subject to applicable law.</p> <p>Effective Immediately, we are updating your Agreement to provide two examples of how we may use credit reports and other information about you.</p> |
| We may contact you | <p>Effective Immediately, we are adding language to clarify the various ways we, our affiliates, agents and contractors can contact you, including email notifications, in order to service your account or collect amounts you owe to us.</p> |

ID 12655

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

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement ("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.

Effective Immediately, we are deleting the last sentence of the first paragraph of the *Credit Reports* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

And you agree that we will use such information for any purposes (for example, marketing to you or evaluating you for a new account), subject to applicable law.

Effective Immediately, we are deleting the *We may contact you* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

| | |
|---------------------------|--|
| We may contact you | Servicing and Collections If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors, such as debt collection agencies and service providers) to contact you at any phone number or email address you provide, from which you contact us, or at which we believe we can reach you. We may contact you in any way, such as calling, texting, emailing, sending mobile application push notifications or using any other method of communication permitted by law. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it. Call monitoring We may monitor and record any calls between you and us. |
|---------------------------|--|

**Notice of Important Changes to the Membership Rewards® Program Terms**

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members 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. A summary of the change appears below. The detailed change can be found after the summary chart.

| Summary of Changes, effective Immediately | |
|---|--|
| About The Program and Getting Points | The Gold Card from American Express will now be known as the American Express Classic Gold Card. |
| Getting Points & Using Points | <p>We are changing the Pay Over Time feature names which will also impact the Membership Rewards T&Cs:</p> <p>Previously, the feature was known as Select & Pay Later. The feature will now be known as Pay Over Time Select.</p> <p>Previously, the feature was known as Expo. The feature will now be known as Pay Over Time Direct.</p> <p>Previously, the feature was known as Sign & Travel. The feature will now be known as Pay Over Time Travel.</p> |

| Summary of Changes, effective August 1, 2018 | |
|---|--|
| Using Points - Transferring Points to Frequent Customer Programs | <p>SPG® has announced changes to its loyalty program and how its members will earn Starpoints:</p> <p>Starpoints will be referred to as points. These points do not refer to Membership Rewards points.</p> <p>On August 1, 2018, Starpoint balances in loyalty member accounts will convert to points at a 1:3 ratio (one Starpoint will convert to three points). For example, 1,000 Starpoints will become 3,000 points. In general, the number of points needed to redeem in the loyalty program will have corresponding changes.</p> <p>To align with this, we are making changes to the Membership Rewards Program Terms & Conditions that impact Card Members who are enrolled in the Membership Rewards program and are eligible for a Membership Rewards point transfer. Membership Rewards points can now be transferred at a 1:1 ratio into the Starwood Preferred Guest® program and can be transferred in increments of 1,000 points.</p> |

| Summary of Changes, effective September 1, 2018 | |
|--|--|
| Using Points - Shop with Points at Amazon.com | We are making enhancements on how your eligible purchases made at Amazon.com , using only points or a combination of points and your Card, will appear on your billing statement. |

ID 12644

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. **Effective immediately**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to the Gold Card from American Express, located in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and the *Getting Additional Points* and *Buying Points* sub-sections under the *Getting Points* section, will be deleted and replaced with American Express Classic Gold Card.

B. **Effective immediately**, your Terms & Conditions will be amended as follows:

GETTING POINTS: USING YOUR CARD

In the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the bullets in the first paragraph will be deleted in their entirety and replaced with the following:

For Consumer Cards:

- Pay Over Time
- Eligible American Express Credit Card purchases

For Business Cards:

- Extended Payment Option
- Eligible American Express Credit Card purchases

USING POINTS: USING PAY WITH POINTS TO BOOK TRAVEL ON AMEXTRAVEL.COM, FOR PRODUCTS THROUGH MEMBERSHIPREWARDS.COM, AND ELSEWHERE

In the *Using Pay with Points to Book Travel on AMEXTRAVEL.COM, for Products Through MEMBERSHIPREWARDS.COM, and Elsewhere* sub-section of the *Using Points* section of the Terms & Conditions, the first sentence in the final paragraph will be deleted in its entirety and replaced with the following:

If you use a Pay Over Time feature (such as Pay Over Time Direct for Consumer Cards, or the Extended Payment Option for Business Cards) for a purchase using Pay with Points, the statement credit you get may not be applied to that feature.

C. **Effective August 1, 2018**, your Terms & Conditions will be amended as follows:

USING POINTS: TRANSFERRING POINTS TO FREQUENT CUSTOMER PROGRAMS

In the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section of the Terms & Conditions, the last bullet point under *Conversion Rates and Increments*, which states "Starwood Preferred Guest[®]: 1,000 Membership Rewards=333 Starpoints[®]", will be deleted in its entirety.



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D. **Effective September 1, 2018**, your Terms & Conditions will be amended as follows:

USING POINTS: SHOP WITH POINTS AT AMAZON.COM

In the *Shop with Points at Amazon.com* sub-section of the *Using Points* section of the Terms & Conditions, the *Ordering* language will be deleted in its entirety and replaced with the following:

Ordering

Card Members may make eligible purchases at Amazon.com using only points, or a combination of points and your American Express Card. When you use points at Amazon.com for your entire purchase, American Express will charge your purchase to your Card account and deduct the points you used from your program account, and you will see a corresponding statement credit for the points you used. If you elect to use points for only a portion of your purchase, American Express will separately charge the portion of your purchase that you did not cover with points to your Card account after the purchase ships. For example, if you make a \$500 purchase and elect to cover \$300 of that purchase with points, American Express will:

- Charge your Card account \$300,
- Apply a \$300 credit to your Card account, and
- After your purchase ships, charge your Card account \$200.

Returning products purchased at Amazon.com

Returns are subject to Amazon.com's policies and must be authorized by Amazon.com before you receive a statement credit for the points you used.

Platinum Card®**Notice of Update to an Additional Benefit of Your Card**

As described below, We made updates to Your Extended Warranty and Purchase Protection card benefits. These benefits are provided to You at no additional charge as part of Your Card Membership. We encourage You to read this notice and file it for future reference.

Extended Warranty¹

Extended Warranty is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, one of the following will occur:

- If the original manufacturer's warranty is less than two (2) years*, We will match the length of that warranty.
- If the original manufacturer's warranty is between two (2) and five (5) years*, We will increase coverage to provide two (2) additional years of warranty.

The benefit is limited to the actual amount charged to Your Card for the item, up to a maximum of \$10,000; not to exceed \$50,000 per Card Member account per calendar year.

*For residents of Indiana, Guam, Puerto Rico, and Northern Mariana Islands, Your coverage will continue to match the original warranty period for warranties of less than one (1) year or provide one (1) additional year if the warranty is between one (1) and five (5) years.

Purchase Protection²

Purchase Protection is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, the coverage duration on eligible purchases will be increased from 90 days to 120 days*.

*For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration remains at 90 days.

To learn more about other benefits that may be available to You as a part of Your Card Membership, please visit americanexpress.com/benefitsguide.

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¹Extended Warranty is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.

²Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.