

**Business Gold Card**

PRECISION APPAREL

RAM NARAYANAN

Closing Date 11/25/19 Next Closing Date 12/26/19

p. 1/13

Account Ending 8-91001

New Balance **\$322.68****Please Pay By** **12/10/19[‡]**

[‡] 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.

See page 2 for important information about your account.

See Page 7 for Important Changes to Your Account Benefits.

See page 9 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 13**.

Welcome to American Express!

Membership Rewards® Points

Available and Pending as of 10/31/19

11,375

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

Account Summary**Pay In Full Portion**

Previous Balance	\$0.00
Payments/Credits	-\$75.95
New Charges	+\$103.63
Fees	+\$295.00
New Balance	= \$322.68

Pay Over Time Portion

Previous Balance	\$0.00
Payments/Credits	-\$1,214.71
New Charges	+\$1,214.71
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total

Previous Balance	\$0.00
Payments/Credits	-\$1,290.66
New Charges	+\$1,318.34
Fees	+\$295.00
Interest Charged	+\$0.00

New Balance **\$322.68**

Days in Billing Period: 29

Customer Care

Pay by Computer
americanexpress.com/business

Customer Care 1-800-492-3344
Pay by Phone 1-800-472-9297

See page 3 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
americanexpress.com/business

Pay by Phone
1-800-472-9297

Account Ending 8-91001

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

RAM NARAYANAN
PRECISION APPAREL
PRECISION APPAREL
8 HEATHER LN
GLEN ROCK NJ 07452

Please Pay By
12/10/19

Amount Due
\$322.68

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



0000349992753710807 000032268000032268 22 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. 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 represent 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 on page 3 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.

Billing Dispute Procedures

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

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:** 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.

- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We will not try to collect the amount in question.

- The charge in question may remain on your statement, and we may continue to charge you interest on 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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.



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PRECISION APPAREL
RAM NARAYANAN
Closing Date 11/25/19

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Account Ending 8-91001



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Lost or Stolen Card
Express Cash

1-800-678-0745
1-336-393-1111
1-800-678-0745
1-800-678-0745
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



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

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$75.95	-\$1,214.71	-\$1,290.66
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$75.95	-\$1,214.71	-\$1,290.66

Detail

*Indicates posting date

Payments	Amount
11/24/19* ONLINE PAYMENT - THANK YOU	-\$1,290.66

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$103.63	\$1,214.71	\$1,318.34

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



RAM NARAYANAN
Card Ending 8-91001

			Amount
11/11/19	FEDEX 496175291 FedEx 496175291 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000496175291 FEDEX #1-800-622-1147	MEMPHIS TN	\$594.30 ♦
11/11/19	FEDEX 496175292 FedEx 496175292 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000496175292 FEDEX #1-800-622-1147	MEMPHIS TN	\$14.50
11/17/19	FEDEX 496550892 FedEx 496550892 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000496550892 FEDEX #1-800-622-1147	MEMPHIS TN	\$16.98

Continued on reverse

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
11/18/19	FEDEX 496788678 FedEx 496788678 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000496788678 FEDEX #1-800-622-1147	MEMPHIS	TN	\$620.41 ♦
11/18/19	FEDEX 496788679 FedEx 496788679 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000496788679 FEDEX #1-800-622-1147	MEMPHIS	TN	\$14.50
11/19/19	FEDEX 496911927 FedEx 496911927 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000496911927 FEDEX #1-800-622-1147	MEMPHIS	TN	\$29.97
11/23/19	FEDEX 497245232 FedEx 497245232 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000497245232 FEDEX #1-800-622-1147	MEMPHIS	TN	\$27.68

Fees

		Amount
11/25/19	ANNUAL MEMBERSHIP FEE	\$295.00
Total Fees for this Period		\$295.00

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 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	\$295.00
Total Interest in 2019	\$0.00



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	19.74% (v)	\$0.00	\$0.00
Total			\$0.00
(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 \$30,000.00. 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.



IMPORTANT NOTICES

Notice of Updates to Additional Benefits of your Card

As described below, we will be making updates to your 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. If you have any questions, please visit the website for each benefit below or call the number on the back of your Card.

Trip Delay Insurance

Effective 1/1/2020, if a round-trip is purchased with your Covered Card on or after the effective date and is delayed for more than twelve (12) hours due to a Covered Loss, you can be reimbursed up to \$300 per Covered Trip for certain reasonable additional expenses, including meals and accommodations during your delay. Coverage is secondary to and in excess of any other applicable insurance or benefit. For more information about the coverage you may be eligible to receive, please visit americanexpress.com/TDTerms to see benefits specific to your Card*.

*Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company.

ID 12860

IMPORTANT NOTICES continued



IMPORTANT NOTICES continued

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 changes appear below. The detailed changed can be found after the summary chart.

Summary of Changes Effective Immediately	
About the Program	<p>We are changing the terms that concern the annual enrollment fee for certain Corporate Card Members to participate in the program.</p> <p>Effective March 6, 2020, the Membership Rewards annual enrollment fee for American Express Corporate Gold Cards will be \$0. If an American Express Corporate Gold Card is enabled by your company to participate in the Membership Rewards® program it will be automatically enrolled in the program.</p> <p>Effective March 6, 2020, the Membership Rewards annual enrollment fee for American Express Corporate Green Cards will be reduced from \$90 to \$55. If an American Express Corporate Green Card has been enabled by your company to participate in the Membership Rewards® program, you may choose to enroll in the Program and the annual fee will be charged to your Card.</p> <p>Effective March 6, 2020, the Membership Rewards annual enrollment fee for Global Dollar Card - American Express® Corporate Executive Gold Card will be \$0. If a Global Dollar Card - American Express® Corporate Executive Gold Card is enabled by your company to participate in the Membership Rewards® program it will be automatically enrolled in the program.</p> <p>Effective March 6, 2020, the Membership Rewards annual enrollment fee for Global Dollar Card - American Express® Corporate Card will be reduced from \$75 to \$55. If a Global Dollar Card - American Express® Corporate Card has been enabled by your company to participate in the Membership Rewards® program, you may choose to enroll in the Program and the annual fee will be charged to your Card.</p>
Getting Points	<p>We are changing the terms that concern the number of points that a Corporate Card Member earns per dollar of eligible spend (referred to in this paragraph as the "earn rate"). If you are a Corporate Card Member, effective March 6, 2020, your company will have the choice to determine if you earn one Membership Reward® point per dollar or one Membership Reward point per two dollars of eligible spend on your enrolled Card. Initially, your company will be able to select the earn rate until March 31, 2020, which earn rate would be activated for you on May 1, 2020. Beginning in the fall of 2020, your company will be able to select the earn rate annually during the earn rate enrollment period in October and November of each year, which would be activated for you on January 1 of the following year. If your company does not make a selection during the annual enrollment period, then the earn rate will remain unchanged. If you are enrolled in the Membership Rewards Program you will be notified by American Express if your company decides to change the earn rate for its Corporate Card Program.</p>

Getting Additional Points	We are changing how additional points are awarded on the American Express® Green Card to award additional points for purchases on travel including transit, and global restaurants.
Arbitration (Claims Resolution)	We are making changes to the claims resolution sections of your Membership Rewards Terms & Conditions.

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



IMPORTANT NOTICES continued

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, the *Who Can Use the Program & Annual Fees* subsection of the *About the Program* section of the Membership Rewards Terms & Conditions will be amended as follows:

The \$90 annual program fee for the American Express® Corporate Gold Card will be deleted and replaced with \$0 (Effective March 6, 2020).

The \$90 annual program fee for the American Express® Corporate Green Card will be deleted and replaced with \$55 (Effective March 6, 2020).

The \$75 annual program fee for the Global Dollar Card - American Express® Corporate Executive Gold Card will be deleted and replaced with \$0 (Effective March 6, 2020).

The \$75 annual program fee for the Global Dollar Card - American Express® Corporate Card will be deleted and replaced with \$55 (Effective March 6, 2020).

B. Effective Immediately the *Using Your Card* subsection of the *Getting Points* section of the Membership Rewards Terms & Conditions will be amended as follows:

The following sentence will be added to the first paragraph:

Effective March 6, 2020, Corporate Card Members enrolled in the Membership Rewards Program will earn either one point for every dollar, or one point for every two dollars charged on the Corporate Card, depending on the earn rate selected by the company for its employees enrolled in the Membership Rewards Program. The earn rate selected will apply to all eligible charges made on the Corporate Card.

C. Effective immediately, the *Getting Additional Points* subsection of the *Getting Points* section of the Membership Rewards Program Terms & Conditions will be amended with the addition of the following new section:

American Express® Green Card

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your American Express Green Card you will earn:

- Two (2) additional points (for a total of three (3) points) for each dollar charged on eligible travel purchases including airfare, hotels, cruises, car rentals, campgrounds, trains, taxicabs, rideshare services, tours, ferries, tolls, parking, buses, subways, on third party travel websites, and on [amextravel.com](https://www.amextravel.com). You will not earn additional points for purchases of timeshare properties.
- Two (2) additional points (for a total of three (3) points) for each dollar charged at restaurants worldwide. You may not earn additional points for purchases at a restaurant located within another establishment (e.g., a restaurant inside a hotel, casino, or event venue). For example, purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant. You will not earn additional points for purchases at bars, nightclubs, cafeterias, and convenience stores.

IMPORTANT NOTICES continued

D. **Effective immediately**, the *Claims Resolution* section under the *Arbitration* section of the Membership Rewards Program Terms & Conditions are 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 in the Claims Resolution section 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 in the Claims Resolution section are 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.



PRECISION APPAREL
RAM NARAYANAN

Closing Date 11/25/19

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IMPORTANT NOTICES continued

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 and at 1-800-CASH NOW for Express Cash questions. 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.

End of Important Notices.