



Platinum Card®

RAJ NARAYANAN
Closing Date 11/03/19



p. 1/19

Account Ending 5-68003

New Balance **\$155.06**

Payment Due Date **11/28/19[‡]**

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 11/28/19, you may have to pay a late fee of up to \$39.00.

Membership Rewards® Points

Available and Pending as of 09/30/19

346,770

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

Account Summary

Previous Balance	\$536.42
Payments/Credits	-\$6,624.86
New Charges	+\$6,243.50
Fees	+\$0.00

New Balance **\$155.06**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care	Pay by Phone
1-800-525-3355	1-800-472-9297

See page 3 for additional information.

See page 2 for important information about your account.

See Page 11 for Important Changes to Your Account Benefits.

See page 13 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 9 - 17.**

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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 5-68003

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
11/28/19
Amount Due
\$155.06

☐ 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



0000349992220508608 000015506000015506 02 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 and/or Cash Advance 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 figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (*for example, Pay Over Time Travel and Pay Over Time Direct*) if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances 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 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

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address																								
City, State																								
Zip Code																								
Area Code and HomePhone																								
Area Code and Work Phone																								
Email																								

Pay Your Bill with AutoPay

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Deduct your payment from your bank account automatically each month

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.



Platinum Card®

RAJ NARAYANAN
Closing Date 11/03/19



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Account Ending 5-68003



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Cash Advance at ATMs Inquiries

1-800-525-3355
1-954-473-2123
1-800-525-3355
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

	Total
Payments	-\$6,586.88
Credits	
RAJ NARAYANAN 5-68003	-\$37.98
Total Payments and Credits	-\$6,624.86

Detail

*Indicates posting date

Payments			Amount
10/04/19*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$536.42
10/09/19*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,620.17
10/16/19*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$2,422.39
10/21/19*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$315.52
10/29/19*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$961.36
11/01/19*	RAJ NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$731.02
Credits			Amount
10/13/19*	RAJ NARAYANAN	Dispute - INNOVATIVE PARKING LLC 65	-\$12.00
10/26/19	RAJ NARAYANAN	BURLINGTON STORES 6 6 PARAMUS NJ 609-387-7800	-\$25.98

New Charges

Summary

	Total
RAJ NARAYANAN 5-68003	\$6,203.50
CALEB WESTBAY 5-61016	\$40.00
Total New Charges	\$6,243.50

Detail



RAJ NARAYANAN
Card Ending 5-68003

Foreign
Spend

				Amount
10/03/19	Nexgen Packaging, LLC 100784388533 60559	630-455-5500	IL	\$36.72
10/03/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$61.47
10/03/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$7.31

Continued on reverse

Detail Continued

				Foreign Spend	Amount
10/03/19	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA		\$10.00
10/03/19	PAYPAL *THERESADENH 4029357733	4029357733	OH		\$300.00
10/04/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA		\$140.39
10/05/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY		\$4.00
10/05/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY		\$0.50
10/06/19	THE RITZ-CARLTON,PP-H-HO LODGING	JAKARTA SLT		12,512,500.00 Indonesian Rupiahs	\$884.28
10/07/19	INNOVATIVE PARKING LLC 650000009800148 2128831265	NEW YORK	NY		\$22.00
10/07/19	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL			\$125.00
10/08/19	TOLLS BY MAIL 800-333-8655	800-333-8655	NY		\$28.50
10/08/19	HARLANDCLARKECHECKPR CHECK PRODC	877-534-3769	TX		\$72.11
10/10/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA		\$60.00
10/10/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA		\$77.00
10/11/19	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA		\$49.00
10/11/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY		\$3.00
10/11/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY		\$5.50
10/13/19	INTUIT *TURBOTAX 683492858 07452-	800-446-8848	CA		\$172.93
10/13/19	PAYPAL *MATTHEWC DEN 4029357733	4029357733	CA		\$825.00
10/14/19	BURLINGTON STORES 1051 1051 609-387-7800	CLIFTON	NJ		\$57.96
10/14/19	IRS 1099-MISC E-FILE +16504851128	STANFORD	CA		\$5.97
10/14/19	UPS* 00000001VY58379 SHIPPING DATE 09/14/19 TRK# 00000001VY58379 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA		\$14.70
10/14/19	UPS* 00000001VY58419 SHIPPING DATE 10/12/19 TRK# 00000001VY58419 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA		\$58.63
10/14/19	UPS* 00000001VY58409 SHIPPING DATE 10/05/19 TRK# 00000001VY58409 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA		\$59.26

Continued on next page



Detail Continued

				Foreign Spend	Amount
10/14/19	UPS* 00000001VY58389 SHIPPING DATE 09/21/19 TRK# 00000001VY58389 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA		\$50.40
10/14/19	UPS* 00000001VY58399 SHIPPING DATE 09/28/19 TRK# 00000001VY58399 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA		\$15.75
10/14/19	UPS* 00000001VY58369 SHIPPING DATE 09/07/19 TRK# 00000001VY58369 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA		\$25.20
10/14/19	LASHOWROOM.COM 0585 213-627-2055	LOS ANGELES	CA		\$805.00
10/14/19	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA		\$33.99
10/15/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	337.14 Hong Kong Dollars	\$42.99
10/16/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	69.10 Hong Kong Dollars	\$8.81
10/16/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	82.85 Hong Kong Dollars	\$10.56
10/16/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	45.00 Hong Kong Dollars	\$5.74
10/16/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	69.78 Hong Kong Dollars	\$8.90
10/16/19	EIG*CONSTANTCONTACT.COM 1118153085972 02451 CONSTANT CONTACT	855-229-5506	MA		\$31.93
10/17/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	99.23 Hong Kong Dollars	\$12.65
10/17/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	117.09 Hong Kong Dollars	\$14.93
10/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	84.81 Hong Kong Dollars	\$10.81
10/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	132.06 Hong Kong Dollars	\$16.84
10/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	141.30 Hong Kong Dollars	\$18.02
10/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	118.34 Hong Kong Dollars	\$15.09
10/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	66.75 Hong Kong Dollars	\$8.51
10/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	70.92 Hong Kong Dollars	\$9.04
10/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	88.64 Hong Kong Dollars	\$11.30
10/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	57.96 Hong Kong Dollars	\$7.39

Continued on reverse

Detail Continued

				Foreign Spend	Amount
10/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	122.20 Hong Kong Dollars	\$15.58
10/20/19	HONG KONG DISNEYLAND CARD & SOUVENIR STORE	LANTAU ISLAND	HK	158.00 Hong Kong Dollars	\$20.15
10/20/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	386.33 Hong Kong Dollars	\$49.27
10/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	66.37 Hong Kong Dollars	\$8.46
10/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	96.72 Hong Kong Dollars	\$12.33
10/21/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	97.65 Hong Kong Dollars	\$12.45
10/21/19	SHOPIFY.COM/C 8887467439	ELK GROVE VILLAGE	IL		\$195.98
10/21/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI		\$131.15
10/22/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	88.59 Hong Kong Dollars	\$11.30
10/22/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	84.35 Hong Kong Dollars	\$10.76
10/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	50.00 Hong Kong Dollars	\$6.38
10/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	83.65 Hong Kong Dollars	\$10.67
10/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	90.73 Hong Kong Dollars	\$11.57
10/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	66.03 Hong Kong Dollars	\$8.42
10/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	114.15 Hong Kong Dollars	\$14.56
10/23/19	EQUINOX MOTO #151 151 866-332-6549	PARAMUS	NJ		\$166.34
10/23/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA		\$38.00
10/23/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	HK	327.40 Hong Kong Dollars	\$41.75
10/24/19	LYFT - RIDERS 0000 855-865-9553	SAN FRANCISCO	CA		\$35.13
10/25/19	IN *ADAPTIVE DATA, INC 9374362343	CENTERVILLE	OH		\$25.42
10/26/19	Amazon Prime SHIPPINGCLUB	Amazon.com	WA		\$126.88
10/26/19	AMZN MKTP US*QT4UK1PL3 BOOK STORES	AMZN.COM/BILL	WA		\$89.25
10/27/19	2235 AMC MENLO PARK 12 0001 732-321-9093	EDISON	NJ		\$28.42
10/28/19	PRIME VIDEO*KH14E87I3 DIGITAL	888-802-3080	WA		\$2.12
10/28/19	AMZN MKTP US*BY8GW2HJ3 BOOK STORES	AMZN.COM/BILL	WA		\$23.28
10/29/19	SHOPIFY.COM/C 8887467439	ELK GROVE VILLAGE	IL		\$31.58
10/29/19	EIG*CONSTANTCONTACT.COM 1118153085972 02451 CONSTANT CONTACT	855-229-5506	MA		\$65.00

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Platinum Card®

RAJ NARAYANAN
Closing Date 11/03/19



p. 7/19

Account Ending 5-68003

Detail Continued

			Foreign Spend	Amount
10/30/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$164.85
10/30/19	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$60.00
10/30/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$186.31
10/30/19	ALDEN LEIFER MD PC DOCTOR & PHYSICIAN	PATERSON	NJ	\$200.00
10/31/19	WOROCO 0000 732-319-7841	FAIR LAWN	NJ	\$50.38
10/31/19	GROUPON INC COUPONS	877-788-7858	IL	\$64.00
11/01/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$14.83
11/01/19	AMAZON.COM*GV43J1793 MERCHANDISE	AMZN.COM/BILL	WA	\$11.97
11/02/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.88



CALEB WESTBAY

Card Ending 5-61016 Monthly Spending Limit: \$2,000

			Foreign Spend	Amount
10/16/19	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00682238967690 Passenger Name: WESTBAY/CALEBKENT Document Type: EXCESS BAGGAGE	ATLANTA		\$40.00

Fees

	Amount
Total Fees for this Period	\$0.00

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$512.00
Total Interest in 2019	\$0.00

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			
Cash Advances	05/01/2019		26.74% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate



IMPORTANT NOTICES

Your Personal Details

Account protection is important to us. Please update your Personal Details so we may contact you about your account if needed. Visit <https://global.americanexpress.com/account-management/> to get started.

Important Notices continued on next page.

IMPORTANT NOTICES continued

**IMPORTANT NOTICES continued****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 Cancellation and Trip Interruption Insurance

Effective 1/1/2020, if a round-trip is purchased with your Covered Card on or after the effective date and is cancelled or interrupted due to a Covered Loss, you can be reimbursed for the non-refundable Card payments to a Travel Supplier or other Common Carrier, up to \$10,000 per Covered Trip / \$20,000 per Eligible Account per 12 consecutive month period. 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/TCITerms 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.

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 more than six (6) hours due to a Covered Loss, you can be reimbursed up to \$500 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 12859

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>

IMPORTANT NOTICES continued

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.

ID 12861

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

Important Notices continued on next page.

**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.

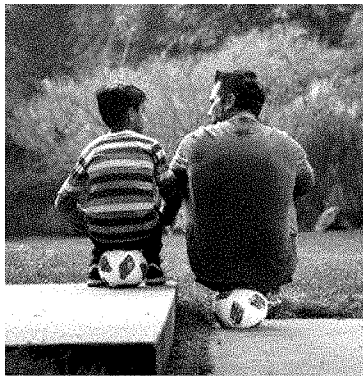
**IMPORTANT NOTICES continued****EFT Error Resolution Notice**

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. 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.



Take control of your identity. We'll be here if you need us.

Get comprehensive credit and identity monitoring, plus dedicated fraud assistance when you need it most.

New customers pay **\$1** for the first 30 days, then **\$16.99** each month. Sales tax may apply. Terms and Conditions apply.

Enroll at AmericanExpress.com/EnrollCreditSecure
or call 1-866-617-1893 for more information

The Power of CreditSecure®



3-Bureau Credit Monitoring

Stay on track with credit monitoring and calculators to plan for life's big moments.

- ✓ 3-Bureau credit reports, ongoing monitoring and monthly FICO® scores¹
- ✓ Financial calculators and credit score simulators



Advanced Identity Monitoring

Look out for your digital and financial life with confidence using innovative detection and alert tools.

- ✓ Dark Web Monitoring
- ✓ Social Security Number Monitoring
- ✓ Child Monitoring for covered children



Dedicated Fraud Assistance

Suspect fraud or have questions?
Give us a call.

- ✓ Dedicated U.S.-Based Fraud Assistance Team
- ✓ Lost Wallet Assistance

¹ Credit score calculated based on the FICO® 8 model. Your lender or insurer may use a different FICO® Score version than FICO® 8, or another type of credit score altogether.

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