2,381

\$1,689.31

-\$1,689.31

+\$2,381.58

\$2,447.21

\$8,552.79

\$2,200.00

\$2,200.00

\$89.00

+\$27.00

+\$38.63

Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 12/17/18 **▲** DELTA

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

Delta SkyMiles® Miles Earned this Period

Account Summary

Previous Balance

Interest Charged

New Charges

New Balance

Fees

Payments/Credits

Account Ending 4-16007

New Balance	\$2,447.21
Minimum Payment Due	\$89.00

Payment Due Date

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 balance shown on this statement in about	And you will pay an estimated total of
Only the Minimum Payment Due	9 years	\$4,499

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

See page 2 for important information about your account.

See page 7 for a notice that your APR will be increased to the Penalty Rate.

AMERICAN EXPRESS® PERSONAL LOANS

Did you know American Express® offers Personal Loans? Pre-approved Card Members can apply for a loan of up to \$40,000 with fixed monthly payments and APRs ranging from 6.98%-18.98%. Terms apply. Learn more by visiting

americanexpress.com/loanoffer20

Continued on page 3

 \downarrow Please fold on the perforation below, detach and return with your payment \downarrow



Check here if your address or

phone number has changed.

Note changes on reverse side.





Account Ending 4-16007

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

BALAN NARAYANAN 8 HEATHER LANE GLEN ROCK NJ 07452

Payment Due Date 01/11/19 **New Balance** \$2,447.21 Minimum Payment Due \$89.00

P.O. BOX 1270 NEWARK NJ 07101-1270 \$ **Amount Enclosed**

01/11/19[‡]

Credit Limit \$11,000.00 **Available Credit** Cash Advance Limit Available Cash

Minimum Payment Due

Days in Billing Period: 31

Customer Care



Customer Care Pay by Phone 1-800-472-9297 1-800-257-0770

→ See Page 2 for additional information.

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AMERICAN EXPRESS

[‡]Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 01/11/19, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

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 re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.





Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

Payments P.O. BOX 1270 NEWARK NJ 07101-

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	
- 1	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

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- . Save time

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Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 12/17/18

001550285983 33729 ST. JUDE HOSPITAL \$5 DON **▲** DELTA

Account Ending 4-16007

You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

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Summa	ary			
***************************************				Total
Payments				-\$1,689.31
Credits				\$0.00
Total Paym	ents and Credits			-\$1,689.31
Detail	*Indicates posting date			
Payments				Amount
12/16/18*	BALAN NARAYANAN ONLINE PA	YMENT - THANK YOU		-\$1,689.31
	Charges			
Summa	ary			Total
BALAN NAR	AYANAN 4-16007			\$427.43
MANGLAM	NARAYANAN 4-15017			\$326.36
RAM NARAY	/ANAN 4-12022			\$238.06
RAJ NARAYA	ANAN 4-16031			\$1,389.73
Total New	Charges			\$2,381.58
Detail				
STATE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN C	LAN NARAYANAN			
Lar	d Ending 4-16007			Amount
11/26/18	MAXWELL PLUMBING 930553420128696 (718)279-4441	BAYSIDE	NY	\$381.06
12/06/18	RELIANCE COMMUN Reliance Commun 2122231992	NEW YORK	NY	\$5.33
12/08/18	Vonage.Com AMERICA 1094847695 07733	866-243-4357	NJ	\$41.04
	NGLAM NARAYANAN d Ending 4-15017			
Car	a Litating 4-15017			Amount
11/18/18	QVC*523349115201* CONSUMERPROD	800-367-9444	PA	\$106.60
11/22/18	QVC*523517053701*10F6 CONSUMERPROD	800-367-9444	PA	\$10.46
11/23/18	HSNITV	800-284-3900	FL	\$5.00

				Amoun
1/24/18	HSNITV 00155028555433729	800-284-3900	FL	\$53.30
1/24/18	HP 63 COLOR/BLK INK COMB HSNI TV 001550285418 33729	800-284-3900	FL	\$53.30
1/24/18	HP OFFICEJET 5255 PRINTE QVC*523555727401*	800-367-9444	PA	\$19.17
	CONSUMERPROD			
1/26/18	HSNI TV 001551151482 33729 HAIRLESS BY NUBRILLIANCE	800-284-3900	FL	\$21.2
1/26/18	HSNI TV	800-284-3900	FL	\$21.2
	001551159699 33729 B+H TORCHLIGHTELITEEXTRE			·
2/09/18	HSNI TV 001555427240 33729 SLINKY LACE TRIM TUNIC &	800-284-3900	FL	\$35.99
	M NARAYANAN rd Ending 4-12022 Monthly Spending Limit: \$3,500			
				Amoun
1/19/18	POSTMATES PANINI KABOB	SAN FRANCISCO	CA	\$21.8
1/22/18	8778877815 POSTMATES PIZZA ALLA V	SAN FRANCISCO	CA	\$27.3
1/26/18	8778877815 POSTMATES 421D5 PANINI	SAN FRANCISCO	CA	\$13.9
1/20/10	8778877815			Ψ13.5
1/29/18	POSTMATES 421D5 PANINI 8778877815	SAN FRANCISCO	CA	\$13.9
1/30/18	POSTMATES 421D5 FIRENZ 8778877815	SAN FRANCISCO	CA	\$17.5
2/02/18	POSTMATES 421D5 SOUTH 8778877815	SAN FRANCISCO	CA	\$17.6
2/06/18	POSTMATES 421D5 PANINI 8778877815	SAN FRANCISCO	CA	\$15.2
2/08/18	POSTMATES 421D5 THE HA 8778877815	SAN FRANCISCO	CA	\$17.7
2/11/18	POSTMATES 421D5 FROMAN 8778877815	SAN FRANCISCO	CA	\$23.2
2/12/18	POSTMATES 421D5 FROMAN 8778877815	SAN FRANCISCO	CA	\$26.8
2/15/18	POSTMATES 421D5 FROMAN 8778877815	SAN FRANCISCO	CA	\$24.6
2/15/18	POSTMATES 421D5 THE HA 8778877815	SAN FRANCISCO	CA	\$17.9
	J NARAYANAN rd Ending 4-16031			
				Amoun
1/17/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$28.0
	NETFLIX.COM	866-579-7172	CA	\$8.5
1/23/18	SUBSCRIPTION			
1/23/18 1/26/18	SUBSCRIPTION SYED RASHEED, MD CLINICAL PSYCH CONSUL squareup.com/receipts	Teaneck	NJ	\$15.4

Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 12/17/18



Account Ending 4-16007

Detail Continued					
				Amount	
11/29/18	9640 AMC ONLINE	LEAWOOD	KS	\$19.95	
	888-440-4262				
12/01/18	SIMPLISAFE.COM 542929806289633	BOSTON	MA	\$24.99	
	8889574675				
12/06/18	PAYPAL *WATERLESS	4029357733	CA	\$140.00	
	4029357733				
12/07/18	THE HOME DEPOT 6616	HOLLYWOOD	CA	\$908.14	
	HOME SUPPLY WAREHOUSE				
12/09/18	MICROSOFT*MICROSOFT*OFFICE 365	REDMOND		\$106.61	
	DIRECT MKTG INTERNET				
12/12/18	LA CITY PARKING METER LA CITY PARKING	LOS ANGELES	CA	\$1.00	
	213-473-0641				
12/13/18	ANDY GUMP INC 084870017256339	SANTA CLARITA	CA	\$121.57	
	6619773842			•	

Fees

			Amount
12/11/18	BALAN NARAYANAN	Late Payment Fee	\$27.00
Total Fees	for this Period		\$27.00

Interest Charged

		Amount
12/17/18	Interest Charge on Purchases	\$38.63
Total Inter	rest Charged for this Period	\$38.63

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	\$222.00
Total Interest in 2018	\$38.63

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage		Interest Charge
	From	То	Rate	Interest Rate	
Purchases	03/03/2001		16.50% (v)	\$2,757.13	\$38.63

Interest Charge Calculation Continued

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated	Annual Percentage	Balance Subject to	Interest Charge
	From To	Rate	Interest Rate	
Cash Advances	03/03/2001	27.24% (v)	\$0.00	\$0.00
Total				\$38.63
(v) Variable Rate				

Miles Earned

▲ DELTA

SkyMiles® Account Number: XXXXXX0331

	Current Period	Year to Date
Miles Earned for Eligible Purchases	2,381	36,575
Total Bonus Miles Earned and Adjustments*	0	10,071
Total Miles Earned	2,381	46,646

Remember, you can earn an additional Miles Boost® of 10,000 Medallion® Qualification Miles and 10,000 miles by reaching \$50,000 in eligible purchases by December 31st. You can only get two Miles Boost awards for each Card account. In addition, if you have more than one Platinum Delta SkyMiles® Card Account linked to the same SkyMiles account you are eligible for only two Miles Boost awards each year. Your Year-to-Date spend on your Platinum Delta SkyMiles® account is \$36,568.00. Terms and Conditions apply. For details, please visit americanexpress.com/deltaplatinum.

* Fly Now, Earn Later

If you received miles through Fly Now, Earn Later in the current period, these miles have been transferred to your Delta SkyMiles account and are included in the Total Bonus Miles Earned on this statement. As you earn, receive or are awarded miles on your Card, those miles are automatically applied to your Fly Now, Earn Later Balance and are not transferred to your Delta SkyMiles account until the miles earned are equal to or exceed the number of miles advanced. For the most up to date information on your Fly Now, Earn Later Balance, please see the tracker on your Card account homepage.

Platinum Delta SkyMiles® Credit Card

▲ DELTA

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BALAN NARAYANAN Closing Date 12/17/18

Account Ending 4-16007

Penalty APR Notice

EXPRES

You have triggered the Penalty Annual Percentage Rate (APR) on your account. The Penalty APR is currently **29.99%**, which is based on the Prime Rate plus 25.99% (not to exceed 29.99%). The Penalty APR is being imposed because of your late payment(s). This change will impact your account as follows:

Transactions made on or after 01/05/2019: As of 02/15/2019, the Penalty APR will apply to these transactions. We will review your Account every 6 months after the Penalty APR is applied. Each of these 6 months is a review period. Please note the first review period may be shorter than 6 months. If you make timely payments and have no returned payments during an entire review period, the Penalty APR will cease to apply on the first day of the billing period following that review.

<u>Transactions made before 01/05/2019:</u> Current rates will continue to apply to these transactions.

BALAN NARAYANAN Closing Date 12/17/18



Account Ending 4-16007



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If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 2 of your statement or the number that is on the back of your Card.