



**Gold Delta SkyMiles® Business Credit Card**  
PRECISION APPAREL MF  
RAM NARAYANAN  
Closing Date 01/24/20    Next Closing Date 02/21/20



p. 1/6

Account Ending 2-41003

**New Balance** **\$0.00**  
**Minimum Payment Due** **\$0.00**  
**Payment Not Required**

**Delta SkyMiles®**

Miles Earned this Period

**74,162**



For more details about Rewards, please  
visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

**Account Summary**

Previous Balance	\$0.00
Payments/Credits	-\$4,162.25
New Charges	+\$4,162.25
Fees	+\$0.00
Interest Charged	+\$0.00

**New Balance** **\$0.00**  
**Minimum Payment Due** **\$0.00**

Credit Limit	\$25,000.00
Available Credit	\$25,000.00
Cash Advance Limit	\$5,000.00
Available Cash	\$5,000.00
Days in Billing Period:	31

**Customer Care**



**Pay by Computer**  
[americanexpress.com/business](http://americanexpress.com/business)

**Customer Care**  
1-800-297-6200

**Pay by Phone**  
1-800-472-9297



See page 3 for additional information.



See page 2 for important information about your account.



Please refer to the **IMPORTANT NOTICES** section on  
**pages 5 - 6.**

## Take Bill Paying off Your To-Do List

Grant a member of your team access to your account to log in and  
securely handle expense management on your behalf. Terms apply.

Visit [www.AmericanExpress.com/enrollIAM](http://www.AmericanExpress.com/enrollIAM) to enroll an Account Manager now.



**Payment Coupon**

Do not staple or use paper clips



**Pay by Computer**

[americanexpress.com/  
business](http://americanexpress.com/business)



**Pay by Phone**

1-800-472-9297

**Account Ending 2-41003**

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

RAM NARAYANAN  
PRECISION APPAREL MF  
PRECISION APPAREL MF  
8 HEATHER LANE  
GLEN ROCK NJ 07452

Payment Not Required

New Balance  
**\$0.00**

Minimum Payment Due  
**\$0.00**

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

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

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349992748666577 000000000000000000 20 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 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.*

**Paying Interest:** Your due date is at least 25 days after the Closing Date of each billing period. We will not charge you interest on your purchases if you pay the New Balance 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.

#### **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](http://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](http://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](http://www.americanexpress.com/privacy).



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PRECISION APPAREL MF  
RAM NARAYANAN  
Closing Date 01/24/20



p. 3/6

Account Ending 2-41003



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

1-800-297-6200  
1-623-492-7719  
1-800-297-6200  
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](http://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
<b>Payments</b>	-\$4,162.25
<b>Credits</b>	\$0.00
<b>Total Payments and Credits</b>	<b>-\$4,162.25</b>

### Detail

\*Indicates posting date

Payments	Amount
01/20/20* ONLINE PAYMENT - THANK YOU	-\$4,162.25

## New Charges

### Summary

	Total
<b>Total New Charges</b>	<b>\$4,162.25</b>

### Detail



**RAM NARAYANAN**  
Card Ending 2-41003

	Amount
01/17/20 GO TEXTILE INTERNATION 213-629-1848 LOS ANGELES CA	\$4,162.25

## Fees

	Amount
<b>Total Fees for this Period</b>	<b>\$0.00</b>

## Interest Charged

	Amount
<b>Total Interest Charged for this Period</b>	<b>\$0.00</b>

### 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.

Continued on reverse

**2020 Fees and Interest Totals Year-to-Date**

	Amount
Total Fees in 2020	\$0.00
Total Interest in 2020	\$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
Purchases	21.24% (v)	\$0.00	\$0.00
Cash Advances	26.74% (v)	\$0.00	\$0.00
Introductory Purchase Rate Expires 04/23/2020 then will go to 21.24% (v)*	0.00%	\$0.00	\$0.00
<b>Total</b>			<b>\$0.00</b>

(v) Variable Rate

\* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by the expiration date will begin accruing interest at the APR applicable to Purchases (current Purchases APR shown in table above). Promotional APRs may terminate earlier than the expiration date if you make a late payment or upon any event that causes a Penalty APR to apply to your account (see your Card Member Agreement).

**Miles Earned**

SkyMiles® Account Number: XXXXXX0521



	Current Period	Year to Date
Miles Earned for Eligible Purchases	4,162	4,162
Total Bonus Miles Earned and Adjustments	70,000	70,000
<b>Total Miles Earned</b>	<b>74,162</b>	<b>74,162</b>

**Bonus Miles Earned and Adjustments**

	Current Period
Welcome Bonus	70,000
<b>Total</b>	<b>70,000</b>



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p. 5/6  
Account Ending 2-41003

## IMPORTANT NOTICES

### **Your Cardmember Agreement**

To access the most up to date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).

## 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](http://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.