BALAN NARAYANAN Closing Date 09/16/18 **▲** DELTA

Account Ending 4-16007

New Balance \$3,056.21 Minimum Payment Due \$35.00

Payment Due Date 10/11/18[‡]

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	11 years	\$5,994
\$108	3 years	\$3,885 (Savings = \$2,109)

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

See page 2 for important information about your account.

Delta SkyMiles®

Miles Earned this Period

2,168

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

Account Summary

Previous Balance	\$4,408.49
Payments/Credits	-\$4,554.34
New Charges	+\$3,202.06
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$3,056.21	
Minimum Payment Due	\$35.00	
Credit Limit	\$11,000.00	
Available Credit	\$7,943.79	
Cash Advance Limit	\$2,200.00	
Available Cash	\$2,200.00	
Days in Billing Period: 30		

Customer Care



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

See Page 2 for additional information.

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







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
10/11/18
New Balance
\$3,056.21
Minimum Payment Due
\$35.00

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

Check here if your address or phone number has changed.
Note changes on reverse side.

[‡] Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 10/11/18, 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	
City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

- . Avoid late fees
- . Save time

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.

BALAN NARAYANAN Closing Date 09/16/18 **▲** 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.

Visit ShopSmallNow.com



Payments and Credits		
Summary		
		Total
Payments		-\$3,520.76
Credits		
BALAN NARAYANAN 4-16007		\$0.00
RAJ NARAYANAN 4-16031		-\$1,033.58
Total Payments and Credits		-\$4,554.34
Detail *Indicates posting date		
Payments		Amount
08/23/18* BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$164.00

Payments				Amount
08/23/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU		-\$164.00
09/09/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU		-\$940.89
09/09/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU		-\$1,146.54
09/10/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU		-\$1,269.33
Credits	DALE HATA HIGH THAT HA	CHEIRETAINENT TIMINTOO		Amount
05/09/18	RAJ NARAYANAN	Dispute - PAYPAL*DB UPGRADE		-\$137.04
		· · · · · · · · · · · · · · · · · · ·		
06/12/18	RAJ NARAYANAN	Dispute - PAYPAL*DB UPGRADE		-\$147.26
09/04/18	RAJ NARAYANAN	UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: To:	Carrier:	-\$15.00 Class:
		LOS ANGELES INTERN N.Y. NEWARK INTL A	UA	00
		Ticket Number: 01629220454643 Passenger Name: NARAYANAN /BASIC ECONOMY Document Type: SUPPORTED REFUND	Date of Depa	arture: 08/23
09/04/18	RAJ NARAYANAN	UNITED AIRLINES HOUSTON TX UNITED AIRLINES		-\$20.00
		From: To:	Carrier:	Class:
		N.Y. NEWARK INTL A LOS ANGELES INTERN	UA	00
		Ticket Number: 01629220454654 Passenger Name: NARAYANAN /BASIC ECONOMY Document Type: SUPPORTED REFUND	Date of Depa	arture: 08/27
09/08/18	RAJ NARAYANAN	THE HOME DEPOT 6616 HOLLYWOOD CA HOME SUPPLY WAREHOUSE		-\$284.13
09/13/18	RAJ NARAYANAN	OFFICE DEPOT #879 000000879 LOS ANGELES CA 8004633768 Goo Gone,SRAY,12 oz		-\$7.22
09/14/18	RAJ NARAYANAN	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688		-\$178.78

				Amoun
09/15/18	RAJ NARAYANAN	THE HOME DEPOT 6616 HOLLYWOOD CA HOME SUPPLY WAREHOUSE		-\$244.15
New C	Charges			
Summa	ary			
	AVANIANI 4 1 COO7			Tota
	AYANAN 4-16007 NARAYANAN 4-15017			\$140.5: \$1,294.9:
	ANAN 4-12022			\$1,294.9.
	ANAN 4-16031			\$1,756.99
Total New				\$3,202.06
Detail				
	AN NARAYANAN d Ending 4-16007			
	J			Amoun
08/26/18	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	888-288-6865	NJ	\$100.00
09/08/18	Vonage.Com AMERICA 1090930500 07733	866-243-4357	NJ	\$40.5
	NGLAM NARAYANAN d Ending 4-15017			Amoun
08/20/18	HSNI TV 001528456516 33729 RS SEAMLESS TANK W/BRA 2	800-284-3900	FL	\$32.90
08/20/18	HSNI TV 001528456137 33729 RS SEAMLESS TANK W/BRA 2	800-284-3900	FL	\$32.90
08/29/18	QVC*520863045001* CONSUMERPROD	800-367-9444	PA	\$82.59
09/07/18	DELL MARKETING L.P. WWW.DELL.COM	ROUND ROCK	TX	\$1,146.54
	M NARAYANAN d Ending 4-12022 Monthly Spending	Limit: \$3,500		Amoun
08/17/18	JACK IN THE BOX 3173 FAST FOOD RESTAURANT	LOS ANGELES	CA	\$9.59
	NARAYANAN d Ending 4-16031			_
	LIMITED AID! INC.	1101167011	T.'	Amoun
08/17/18	UNITED AIRLINES UNITED AIRLINES From: To:	HOUSTON Carrier: Cla	TX ass:	\$15.00
		EWARK INTL A UA 00 Date of Departure: 0		



BALAN NARAYANAN Closing Date 09/16/18 **▲** DELTA

Account Ending 4-16007

Detail Continued

				Amount
08/17/18	UNITED AIRLINES UNITED AIRLINES	HOUSTON	TX	\$20.00
	From: To:	Carrier: Class:		
	N.Y. NEWARK INTL A LOS ANGELES INTERN	UA 00		
	Ticket Number: 01629220454654	Date of Departure: 08/27	,	
	Passenger Name: NARAYANAN /BASIC ECONOMY Document Type: SPECIAL SERVICE TICKET	Date of Departure. 00/2/		
08/17/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$41.34
30, 17, 10	800-654-0688			¥11.51
08/21/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$12.00
00/21/10	800-654-0688	203711102223	C/ (Ψ12.00
08/22/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$11.30
00/22/10	800-654-0688	LOSTANGLELS	CA	٥٤.١١۴
00/22/10	THE HOME DEPOT #6616	LOS ANGELES	CA	¢202.04
08/22/18	800-654-0688	LOS ANGLLES	CA	\$383.04
	NETFLIX.COM	866-579-7172	CA	
08/23/18		000-379-7172	CA	\$8.52
	SUBSCRIPTION			
08/23/18	ANDY GUMP INC 084870017256339	SANTA CLARITA	CA	\$121.57
	6619773842			
08/23/18	INTERVAL INT	800-828-8200	FL	\$144.00
	INTERVAL INT			
	MIAMI, FL 800-828-8200			
		NEWYORK	NIV	
08/25/18	BT*VIA VIA	NEW YORK	NY	\$2.12
	7472226350	NEWYORK		
08/25/18	TJMAXX	NEW YORK	NY	\$17.40
	8009266299			
08/28/18	CVS/PHARMACY #09624 000009624	HOLLYWOOD	CA	\$6.34
	8007467287			
	PHARMACIES CUEL (DAN 2000 LEG) (GUEL (DAN)	LOCANICELEC		
08/28/18	CHEVRON 0090458/CHEVRON	LOS ANGELES	CA	\$12.31
	SERVICE STN			
08/29/18	TARGET	WEST HOLLYWOOD	CA	\$9.38
	DISCOUNT STORE			
08/29/18	9640 AMC ONLINE	LEAWOOD	KS	\$19.95
	888-440-4262			
08/29/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$16.14
	800-654-0688			
08/29/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$10.33
	800-654-0688			
08/29/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$134.62
	800-654-0688			
08/31/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$17.48
	800-654-0688			******
09/01/18	SIMPLISAFE.COM 542929806289633	BOSTON	MA	\$24.99
03/01/10	8889574675			42 1133
09/01/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$42.89
03/01/10	800-654-0688	2007	C. .	¥ 12.05
09/05/18	UNION 76 09430802	CANOGA PARK	CA	\$20.31
09/03/10	UNION 76	C/11/OG/11/11111	Cit	\$20.31
00/06/10	THE HOME DEPOT #6616	LOS ANGELES	CA	£14.17
09/06/18		LOS ANGLELS	CA	\$14.17
00/06/40	800-654-0688	NORTH HOLLVINO	C A	*****
09/06/18	THE HOME DEPOT 6613	NORTH HOLLYWO	CA	\$264.14
	HOME SUPPLY WAREHOUSE			
09/06/18	BONANZA TRADE AND SUPPLY BONANZA TRADE	NORTH HOLLYWOOD	CA	\$36.80

				Amount
09/06/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$1.25
09/07/18	OFFICE DEPOT #879 000000879 8004633768 Goo Gone,SRAY,12 oz	LOS ANGELES	CA	\$7.22
09/07/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$259.89
09/09/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$31.46
09/09/18	PAYPAL*TRUTHFINDER 402-935-7733	8006998081	CA	\$27.78
09/11/18	HIGHLAND GAS 00000000077047 3234624090	LOS ANGELES	CA	\$13.45
09/11/18	PANDA EXPRESS FAST FOOD RESTAURANT	HOLLYWOOD	CA	\$9.80

Fees

	Amount
Total Fees for this Period	\$0.00

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.

2018 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2018	\$195.00
Total Interest in 2018	\$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 Charge
	From To		Interest Rate	
Purchases	03/03/2001	16.25% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001	26.99% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				



▲ DELTA

Account Ending 4-16007

p. 7/7

BALAN NARAYANAN Closing Date 09/16/18

SkyMiles® Account Number: XXXXXX0331

	Current Period	Year to Date
Miles Earned for Eligible Purchases	2,168	31,993
Total Bonus Miles Earned and Adjustments*	0	10,046
Total Miles Earned	2,168	42,039

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 \$31,990.00. 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.