



Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN
Closing Date 01/17/20



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Account Ending 4-17005

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

Delta SkyMiles®

Miles Earned this Period

1,839



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

Account Summary

Previous Balance	\$134.14
Payments/Credits	-\$2,569.52
New Charges	+\$2,435.38
Fees	+\$0.00
Interest Charged	+\$0.00

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

Credit Limit	\$11,000.00
Available Credit	\$11,000.00
Cash Advance Limit	\$2,200.00
Available Cash	\$2,200.00
Days in Billing Period:	31

Customer Care



Pay by Computer
americanexpress.com/pbc

Customer Care
1-800-257-0770

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 7 - 8.**

3X



Exciting New Card Benefits Coming January 2020

Starting January 30, 2020, your Card will take you even further with improved benefits like 3X miles on Delta purchases and purchases made directly with Hotels.

View your new benefits at NewDeltaAmex.com. Terms apply



Payment Coupon

Do not staple or use paper clips



Pay by Computer

americanexpress.com/pbc



Pay by Phone

1-800-472-9297

Account Ending 4-17005

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

BALAN NARAYANAN
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

0000349990878354010 000000000000000000 13 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 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 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: 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.

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

1-800-257-0770
1-336-393-1111
1-800-257-0770
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	-\$2,031.24
Credits	
BALAN NARAYANAN 4-17005	-\$447.81
MANGLAM NARAYANAN 4-16015	-\$35.54
RAJ NARAYANAN 4-16031	-\$54.93
Total Payments and Credits	-\$2,569.52

Detail

*Indicates posting date

Payments	Amount
12/25/19* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$337.63
12/28/19* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$160.57
01/09/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$432.47
01/17/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,100.57
Credits	Amount
12/19/19 BALAN NARAYANAN STAPLES.COM 800-333-3330 MA (800) 333-3330 HP 17BY1062ST 173 LAPTOP INTEL I582	-\$447.81
12/24/19 MANGLAM NARAYANAN HSNI TV 800-284-3900 FL 800-284-3900	-\$35.54
12/19/19 RAJ NARAYANAN DELTA AIR LINES ATLANTA DELTA AIR LINES Ticket Number: 0062386314801 Passenger Name: NARAYANAN/RAJ Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.	-\$54.93

New Charges

Summary

	Total
BALAN NARAYANAN 4-17005	\$733.11
MANGLAM NARAYANAN 4-16015	\$1,425.42
RAJ NARAYANAN 4-16031	\$276.85
Total New Charges	\$2,435.38

Continued on reverse

Detail

**BALAN NARAYANAN**

Card Ending 4-17005

				Amount
12/17/19	STAPLES.COM (800) 333-3330 HP 17BY1062ST 173 LAPTOP INTEL I582	800-333-3330	MA	\$447.81
12/19/19	EONS 000000001 10744078 07652 FAST FOOD REST.	PARAMUS	NJ	\$23.06
12/20/19	JTV 149816657 800-550-8393	800-550-8393	TN	\$50.09
12/29/19	QVC*533694020001*2OF6 CONSUMERPROD	800-367-9444	PA	\$4.52
12/30/19	QVC*532742577101*3OF6 CONSUMERPROD	800-367-9444	PA	\$5.16
01/02/20	QVC*531823212401*4OF4 CONSUMERPROD	800-367-9444	PA	\$22.20
01/08/20	Vonage.Com AMERICA 1110021651 07733	866-243-4357	NJ	\$42.23
01/12/20	QVC*535010879701*1OF3 CONSUMERPROD	800-367-9444	PA	\$24.49
01/13/20	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	888-288-6865	NJ	\$110.00
01/15/20	QVC*533201847201*3OF6 CONSUMERPROD	800-367-9444	PA	\$3.55

**MANGLAM NARAYANAN**

Card Ending 4-16015

				Amount
12/17/19	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$40.95
12/19/19	STAPLES 00039 00039000244520 07652 ROAD RUNNER ICE MELT JUG	PARAMUS	NJ	\$7.45
12/23/19	HSNI TV 001636178904 33729 STORESMITH INSTANT SHELV	800-284-3900	FL	\$21.22
12/23/19	HSNI TV 001636177439 33729 STORESMITH HANGER WAND 3	800-284-3900	FL	\$15.46
12/23/19	HSNI TV 001636178672 33729 STORESMITH INSTANT SHELV	800-284-3900	FL	\$21.22
12/23/19	HSNI TV 001636176914 33729 STORESMITH 3TIER MARKETB	800-284-3900	FL	\$42.60
12/23/19	HSNI TV 001636177412 33729 STORESMITH 3TIER MARKETB	800-284-3900	FL	\$42.60
12/23/19	HSNI TV 001636177231 33729 STORESMITH HANGER WAND 3	800-284-3900	FL	\$15.46
12/26/19	HSNI TV 001607991585 33729 ORGM16TRRACKW/WOODSHELV&	800-284-3900	FL	\$21.19
12/26/19	HSNI TV 001607991861 33729 ORGM16TRRACKW/WOODSHELV&	800-284-3900	FL	\$21.19

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				Amount
12/27/19	HSNI TV 001636922258 33729 SLINKYPRINTEDFAUXSUEDEJA	800-284-3900	FL	\$28.22
12/27/19	HSNI TV 001636928203 33729 SLINKYKNITPRINTEDSKINNYP	800-284-3900	FL	\$28.24
12/27/19	HSNI TV 001636944636 33729 YUMMIE STRETCH TWILL PAN	800-284-3900	FL	\$33.49
12/27/19	HSNI TV 001636927996 33729 SLINKYKNITPRINTEDSKINNYP	800-284-3900	FL	\$28.24
01/01/20	JTV 150182318 800-550-8393	800-550-8393	TN	\$33.03
01/04/20	EXXONMOBIL CAT OUTSIDE 201-444-7730	(800) 243-9966	TX	\$48.68
01/04/20	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$40.32
01/06/20	CVS PHARMACY 8007467287 PHARMACIES	GLEN ROCK	NJ	\$26.63
01/11/20	BURGER KING 973-881-9885	PATERSON	NJ	\$12.03
01/12/20	EXXONMOBIL CAT OUTSIDE 201-444-7730	(800) 243-9966	TX	\$39.77
01/14/20	RIDGEWOOD VET #4014 0491 201-447-6000	RIDGEWOOD	NJ	\$801.07
01/15/20	CLIFTON VILLAGE PIZZA 0970 973-458-0505	CLIFTON	NJ	\$56.36

**RAJ NARAYANAN**
Card Ending 4-16031

				Amount
12/23/19	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$13.85
01/04/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$159.93
01/08/20	BT*VIA 7472479524	NEW YORK	NY	\$49.77
01/08/20	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$53.30

Fees

				Amount
Total Fees for this Period				\$0.00

Continued on reverse

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.

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.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	01/05/2019		16.00% (v)	\$0.00	\$0.00
Cash Advances	01/05/2019		26.74% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX0331



	Current Period	Year to Date
Miles Earned for Eligible Purchases	1,894	1,523
Total Bonus Miles Earned and Adjustments	-55	-55
Total Miles Earned	1,839	1,468

Bonus Miles Earned and Adjustments

	Current Period
Double Miles on Delta	-55
Total	-55

You may have forfeited miles that are eligible for reinstatement. To avoid forfeiting miles, please make the minimum payment on time.



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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.

Important Notices continued on next page.

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.



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American Express®
Cards Warmly
Welcomed

INTERSTATE ELECTRONICS INC
State of the art electronics & service for over 50 years. We carry a full line of Flat Screen TVs, Home Audio Equipment & Car Audio Products.
interstateelectronics.com

XOCOLATZ GRILL
American comfort food shares table space with homestyle Latin recipes.
908-232-3962 www.xocolatz.com.
235 Elmer St Westfield NJ

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 1 of your statement or the number that is on the back of your Card.

American Express®
Cards Warmly
Welcomed

ZAPIER
Do more with less effort. Zapier's automation tools help you integrate software, so you can spend more time on what matters. No code, no nonsense: **zapier.com**

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 1 of your statement or the number that is on the back of your Card.