

**Platinum Card®**RAJ NARAYANAN
Closing Date 03/03/19

p. 1/20

Account Ending 5-67005

New Balance	\$38,754.37
Amount Due	\$38,544.37
Payment Due Date	03/28/19 ‡

‡ **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 03/28/19, you may have to pay a late fee of up to \$38.00.

Membership Rewards® Points

Available and Pending as of 01/31/19

237,204For up to date point balance and full program details, visit membershipewards.com**Account Summary**

Previous Balance	\$20,439.67
Payments/Credits	-\$23,131.19
New Charges	+\$41,445.89
Fees	+\$0.00

New Balance	\$38,754.37
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Days in Billing Period: 28

→ See page 2 for important information about your account.

→ **See page 11 for Important Changes to Your Account Terms.**

ⓘ Your billing inquiry is under investigation. **No payment on the amount under review of \$210.00 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

ⓘ Effective May 1, 2019, Boingo Preferred Plan will no longer be a benefit on the Platinum Card®. Card Members who are enrolled in Boingo Preferred Plan as of 4/30/2019, will continue to have access to this benefit until 12/31/2019.

Customer Care

Pay by Computer
americanexpress.com/pbc

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

→ See Page 2 for additional information.

Enjoy the convenience of mobile payments with the American Express® App.

Pay your bill, set up AutoPay to schedule automatic payments, and even manage your Bank Accounts. Learn more about what you can do on-the-go by visiting amex.co/exploreamexapp.

iOS and Android only. See App Store listings for operating system info.

↓ 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 5-67005Enter 15 digit account # on all payments.
Make check payable to American Express.RAJ NARAYANAN
8 HEATHER LN
GLEN ROCK NJ 07452

Payment Due Date	03/28/19
Amount Due	\$38,544.37

☐ 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 003875437003854437 02 1

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.

Payments
P.O. BOX 1270
NEWARK NJ 07101-
1270

[illegible]

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 03/03/19

p. 3/20

Account Ending 5-67005

Payments and Credits**Summary****Total**

Payments	-\$20,059.28
Credits	-\$3,071.91
Total Payments and Credits	-\$23,131.19

Detail

*Indicates posting date

Payments		Amount
02/18/19*	ONLINE PAYMENT - THANK YOU	-\$20,059.28
Credits		Amount
02/06/19	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$13.32
02/07/19	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$85.90
02/07/19	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$62.44
02/07/19	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$71.22
02/09/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$126.51
02/13/19*	Dispute - 60892 - CENTRAL PARKING S	-\$4.00
02/14/19	FINELINE TECHNOLOGIES 069000042288002 NORCROSS GA 6789690835	-\$17.00
02/18/19	TARGET WEST HOLLYWOOD CA DISCOUNT STORE	-\$153.29
02/19/19	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$24.58
02/20/19*	Credit Adjustment for Late Payment Fee	-\$38.00
02/21/19*	Dispute - PROPERTYSHARK.COM	-\$34.95
02/23/19	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$499.95
02/23/19	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$99.99
02/23/19	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$99.99
02/23/19	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$599.94
02/23/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$157.12

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
02/24/19	AMZN MKTP US			-\$99.99
	AMZN.COM/BILL	WA		
	DIRECT MKTG MISC			
02/24/19	THE HOME DEPOT #6616			-\$186.39
	LOS ANGELES	CA		
	800-654-0688			
02/25/19*	Dispute - PROPERTYSHARK.COM			-\$34.95
02/25/19	THE HOME DEPOT #6616			-\$26.56
	LOS ANGELES	CA		
	800-654-0688			
02/25/19	THE HOME DEPOT #6616			-\$2.06
	LOS ANGELES	CA		
	800-654-0688			
02/26/19	AMZN MKTP US			-\$97.00
	AMZN.COM/BILL	WA		
	DIRECT MKTG MISC			
02/26/19	THE HOME DEPOT #6616			-\$36.11
	LOS ANGELES	CA		
	800-654-0688			
02/27/19	AMZN MKTP US			-\$151.00
	AMZN.COM/BILL	WA		
	DIRECT MKTG MISC			
02/28/19	FINELINE TECHNOLOGIES 069000042288002			-\$17.00
	NORCROSS	GA		
	6789690835			
02/28/19	AMZN MKTP US			-\$79.97
	AMZN.COM/BILL	WA		
	DIRECT MKTG MISC			
03/02/19	THE HOME DEPOT #6616			-\$190.61
	LOS ANGELES	CA		
	800-654-0688			
03/02/19	THE HOME DEPOT #6616			-\$62.07
	LOS ANGELES	CA		
	800-654-0688			

New Charges**Summary****Total****Total New Charges****\$41,445.89****Detail****RAJ NARAYANAN**

Card Ending 5-67005

				Amount
01/26/19	AMZN MKTP US*MB9763SD0	AMZN.COM/BILL	WA	\$62.44
	BOOK STORES			
02/03/19	EIG*CONSTANTCONTACT.COM	855-229-5506	MA	\$38.87
	30496175 02451			
	CONSTANT CONTACT			
02/04/19	WWW.SHIPNEX.COM	212-6853025	NJ	\$18.56
	2126853025			
02/04/19	THE HOME DEPOT #6616	LOS ANGELES	CA	\$47.64
	800-654-0688			

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**Platinum Card®**RAJ NARAYANAN
Closing Date 03/03/19

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Account Ending 5-67005

Detail Continued

				Amount
02/04/19	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.50
02/04/19	PROPERTYSHARK.COM 805-699-2040	805-699-2040	CA	\$34.95
02/04/19	FEDEX 468296758 FedEx 468296758 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000468296758 FEDEX #1-800-622-1147	MEMPHIS	TN	\$100.93
02/05/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$47.27
02/05/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$22.55
02/05/19	PAC SALES KITCH/HOME1710 0553 760-827-2200	CARLSBAD	CA	\$75.42
02/07/19	SHELL OIL 57444584809 AUTO FUEL DISPENSER	MALIBU	CA	\$15.12
02/07/19	AMZN MKTP US*MI76F9450 BOOK STORES	AMZN.COM/BILL	WA	\$1,499.85
02/08/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.56
02/08/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$6.88
02/08/19	60892 - CENTRAL PARKING SYSQ76 CPRK608 3122742000	LOS ANGELES	CA	\$6.00
02/09/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$15.26
02/09/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$28.06
02/09/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$76.78
02/09/19	MANN BROTHERS 650000009143614 3239365168	LOS ANGELES	CA	\$219.77
02/10/19	CHEVRON 0207504/CHEVRON SERVICE STN	LOS ANGELES	CA	\$20.20
02/11/19	AMZN MKTP US*MI0UP13X0 BOOK STORES	AMZN.COM/BILL	WA	\$143.41
02/11/19	AMZN MKTP US*MI8AS5J01 BOOK STORES	AMZN.COM/BILL	WA	\$151.00
02/11/19	LYFT *RIDE MON 4AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$33.30
02/11/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$26.14
02/11/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$77.00
02/11/19	FEDEX 468996849 FedEx 468996849 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000468996849 FEDEX #1-800-622-1147	MEMPHIS	TN	\$104.26
02/11/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$77.00

Continued on reverse

Detail Continued

				Amount
02/11/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$5.50
02/11/19	FEDEX 91842519 FedEx 91842519 38132 NALAN EPA TRANSACTION FEDEX CART# 91842519 FEDEX #1-800-622-1147	MEMPHIS	TN	\$27.02
02/12/19	A R BOX PACKAGING 83004 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$69.75
02/12/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$22.46
02/12/19	AMZN MKTP US*MI8N46AK1 BOOK STORES	AMZN.COM/BILL	WA	\$140.97
02/13/19	A R BOX PACKAGING 83020 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$33.00
02/13/19	A R BOX PACKAGING 83006 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$667.70
02/13/19	WALGREENS.COM 8772505823	877-250-5823	IL	\$20.00
02/13/19	TIME WARNER CABLE CABLE SVCS	888-TWCABLE	CA	\$174.52
02/14/19	SPEEDWAY 03493 542929802034934 2015850182	FORT LEE	NJ	\$38.08
02/14/19	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$10.75
02/14/19	CLEARME.COM *855-2532763 CLEARME.COM	CLEARME.COM	NY	\$199.00
02/15/19	LYFT *RIDE FRI 12PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$34.58
02/15/19	FOX AUTO PARKS 00-08023210209 PARKING LOT & GARAGE	LOS ANGELES	CA	\$39.14
02/16/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$11.10
02/16/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$113.41
02/16/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$59.41
02/16/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$43.14
02/16/19	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$270.65
02/16/19	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$2.00
02/17/19	AMZN MKTP US*MI0ZS4170 BOOK STORES	AMZN.COM/BILL	WA	\$64.95
02/17/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$23.66
02/17/19	AMAZON.COM*MI6TX6G61 MERCHANDISE	AMZN.COM/BILL	WA	\$40.28
02/18/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$12.18
02/18/19	EXON AD & PRINT squareup.com/receipts	Los Angeles	CA	\$330.00

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**Platinum Card®**RAJ NARAYANAN
Closing Date 03/03/19

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Account Ending 5-67005

Detail Continued

				Amount
02/18/19	UPS* 00000001VY58039 SHIPPING DATE 01/19/19 TRK# 00000001VY58039 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$30.79
02/18/19	UPS* 00000001VY58059 SHIPPING DATE 02/02/19 TRK# 00000001VY58059 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$21.27
02/18/19	UPS* 00000001VY58079 SHIPPING DATE 02/16/19 TRK# 00000001VY58079 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$1.85
02/18/19	UPS* 00000001VY58029 SHIPPING DATE 01/12/19 TRK# 00000001VY58029 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$331.66
02/18/19	UPS* 00000001VY58069 SHIPPING DATE 02/09/19 TRK# 00000001VY58069 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$19.90
02/18/19	UPS* 00000001VY58518 SHIPPING DATE 12/22/18 TRK# 00000001VY58518 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$63.00
02/18/19	UPS* 00000001VY58049 SHIPPING DATE 01/26/19 TRK# 00000001VY58049 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$67.54
02/18/19	UPS* 00000001VY58019 SHIPPING DATE 01/05/19 TRK# 00000001VY58019 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$92.06
02/18/19	FEDEX 469739700 FedEx 469739700 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000469739700 FEDEX #1-800-622-1147	MEMPHIS	TN	\$232.97
02/18/19	HERC RENTALS 0032 877-953-8778	BONITA SPRING	FL	\$1,115.56
02/19/19	TARGET.COM 800-591-3869	800-591-3869	MN	\$98.54
02/19/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$142.49
02/19/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99

Continued on reverse

Detail Continued

				Amount
02/19/19	FEDEX 469855069 FedEx 469855069 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000469855069 FEDEX #1-800-622-1147	MEMPHIS	TN	\$42.21
02/19/19	AMZN MKTP US*MI08Z4XQ1 BOOK STORES	AMZN.COM/BILL	WA	\$107.94
02/19/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$11.22
02/19/19	AMZN MKTP US*MI44H0GH0 BOOK STORES	AMZN.COM/BILL	WA	\$79.97
02/19/19	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$439.96
02/19/19	CIRCLE K - OLYMPIC 323-685-5632	LOS ANGELES	CA	\$14.21
02/20/19	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
02/20/19	A R BOX PACKAGING 83071 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$38.25
02/20/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$40.74
02/20/19	FEDEX OFFICE 0000 900288 ES B&W S/S WHITE 8.5 X11	LOS ANGELES	CA	\$5.27
02/20/19	AIRPORT PARKING 3104085378	310-4085378	FL	\$51.41
02/21/19	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$96.37
02/21/19	STAPLES 00472 (800) 333-3330 HP OFFICEJET PRO 8710 ALLINONE INKJ	PUTNAM	CT	\$109.49
02/21/19	MAINETTI USA - MOTO 000000001 00144093 92806	KEASBEY	NJ	\$604.56
02/21/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$77.00
02/21/19	STAPLES 00243 00243000292421 90028 SWEDISH FISH PEG BAG PHILIPS 32GB USB VIVID2.0 VENDOR FUNDED COUPON	HOLLYWOOD	CA	\$9.43
02/21/19	BESTBUYCOM805611062729 50300009944 888-BESTBUY	RICHFIELD	MN	\$109.56
02/21/19	AMZN MKTP US*MI0C84541 BOOK STORES	AMZN.COM/BILL	WA	\$549.00
02/22/19	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
02/22/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$17.97
02/22/19	GROUPON INC COUPONS	GROUPON.COM	IL	\$14.25
02/23/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$27.22
02/23/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$74.35
02/24/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$59.19

Continued on next page



Detail Continued

				Amount
02/24/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$125.11
02/24/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$5.87
02/24/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$59.88
02/24/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$10.35
02/24/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$21.33
02/24/19	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$40.92
02/24/19	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.50
02/25/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$102.79
02/25/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$48.09
02/25/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$23.20
02/25/19	FEDEX 470423246 FedEx 470423246 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000470423246 FEDEX #1-800-622-1147	MEMPHIS	TN	\$556.21
02/26/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
02/26/19	MAINETTI USA - MOTO 000000001 00144722 92806	KEASBEY	NJ	\$290.93
02/26/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$67.00
02/26/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$67.00
02/26/19	EXXONMOBIL 9764 714-635-3440	ANAHEIM	CA	\$21.14
02/26/19	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA	\$65.00
02/27/19	DESIGNER DOOR WINDOW 0769 818-841-3181	BURBANK	CA	\$492.75
02/27/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$13.07
02/28/19	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$245.39
02/28/19	UHAUL RENTAL/PURCHASE 71451 2 (800)528-0463	BURBANK	CA	\$58.72
02/28/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$85.00
02/28/19	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$199.35
02/28/19	UHAUL RENTAL/PURCHASE 71451 2 (800)528-0463	BURBANK	CA	\$47.90
03/01/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$10.00

Continued on reverse

Detail Continued

				Amount
03/01/19	FURNITURELAND SOUTH INC 3368223107	866-4368056	NC	\$27,333.35
03/01/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$11.46
03/01/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$16.57
03/01/19	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$274.92
03/01/19	UHAUL RENTAL/PURCHASE 71451 2 (800)528-0463	BURBANK	CA	\$4.34
03/01/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$85.00
03/01/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$73.77
03/01/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$10.03
03/01/19	FUEL DEPOT CORNEJOS 000000000135336 8188421055	BURBANK	CA	\$26.30
03/02/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.61
03/02/19	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$397.95
03/02/19	PUBLIC STORAGE 23113 000023113 8005670759	LOS ANGELES	CA	\$283.00

Fees

	Amount
Total Fees for this Period	\$0.00

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	-\$38.00
Total Interest in 2019	\$0.00

**Notice of Important Changes to Your Card Account Terms**

Effective **May 1, 2019**, we will no longer offer the Express Cash service for your Card account. When you use your Card to obtain cash or make certain cash equivalent transactions, we will treat those transactions as cash advances. We will charge interest and a fee on cash advances. For more information about cash advances, please call the number on the back of your Card or on your billing statement.

Accordingly, we are making changes summarized below to the Cardmember Agreement governing your account referenced above. We encourage you to read this notice, share it with any Additional Cardmembers on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found on the following pages.

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. These changes will take effect on **May 1, 2019 at 12:01 a.m. MST**. The date of a cash advance transaction is the date the ATM operator or merchant provides to us. For more detailed information, please see the Detail of Changes on the following page(s).

Revised Terms, as of May 1, 2019	
APR for Cash Advances	27.49% This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing period. We will begin charging interest on cash advances on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

Revised Terms, as of May 1, 2019	
Transaction Fees <ul style="list-style-type: none">Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.

ID 12734

See reverse page for additional Changes to Your Agreement

Summary of Other Changes, as of May 1, 2019	
Cash Advance	We are changing the name of the first section of the <i>How Rates and Fees Work</i> table on Page 2 of Part 1 of the Cardmember Agreement to <i>Rates for Pay Over Time and/or Cash Advances</i> and we are adding a new Rate Description, Prime + Margin, APR and DPR for cash advances in the row called <i>Calculating APRs and DPRs</i> . We are also adding a new row called <i>Cash Advances</i> in the <i>Fees</i> section of the <i>How Rates and Fees Work</i> table on Page 2 of Part 1 of the Cardmember Agreement to add a cash advance fee. The cash advance fee will be 5% of the amount of cash obtained from an ATM (including any fee charged by the ATM operator) or other cash advance transaction, with a minimum of \$10. We will add this fee to the Cash Advance balance.
Words we use in the Agreement	We are updating this sub-section under <i>Introduction</i> in Part 2 of the Cardmember Agreement to define what we mean by "cash advance" when we use this word in your Cardmember Agreement. We are also updating this sub-section to reflect that a "charge" includes a cash advance.
Using the card	We are updating this sub-section under <i>About using your card</i> in Part 2 of the Cardmember Agreement to reflect that we may permit you to make cash advances at our discretion and that cash from an ATM will no longer be withdrawn from your checking account. Instead, it will be charged to your Card account.
Limits on cash advances	We are adding a new row called <i>Limits on Cash Advances</i> under <i>About using your card</i> in Part 2 of the Cardmember Agreement to explain the maximum Cash Advance balance based on the Card you have.
More About Pay Over Time	We are changing the second sentence of the last paragraph of this sub-section in Part 2 of the Cardmember Agreement to clarify that we will not place a charge into a Pay Over Time balance if doing so would cause the total of your Pay Over Time balances and your Cash Advance balance to exceed your Pay Over Time Limit.
When you must pay	We are changing the second sentence of this sub-section in Part 2 of the Cardmember Agreement to clarify that your statement will show a Minimum Payment Due if it includes either a Pay Over Time balance or a Cash Advance balance.
How we apply payments and credits	We are updating this sub-section under <i>About your payments</i> in Part 2 of the Cardmember Agreement to reflect how we apply payments and credits when you have a Cash Advance balance on your account.
How we calculate your Minimum Payment Due	We are updating this sub-section under <i>About your Minimum Payment Due</i> in Part 2 of the Cardmember Agreement to reflect how we calculate your Minimum Payment Due when you have a Cash Advance balance on your account.



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Account Ending 5-67005

When we charge interest	We are updating this sub-section under <i>About interest charges on Pay Over Time balances</i> in Part 2 of the Cardmember Agreement to reflect that cash advances will be charged interest from the date of the transaction and you cannot avoid paying interest on cash advances.
How we calculate interest	We are updating this sub-section under <i>About interest charges on Pay Over Time balances</i> in Part 2 of the Cardmember Agreement to reflect that cash advances may have a different interest rate than other balances on your account.

See the following page(s) for the Detail of Changes to Your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Cardmember Agreement") as described below. Any terms in the Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card or on your billing statement.

Effective May 1, 2019, your Cardmember Agreement will be amended as follows:

The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is amended by adding the *APR for Cash Advances* row under *Interest Rates*:

Annual Percentage Rate (APR) for Cash Advances	27.49% This APR will vary with the market based on the Prime Rate.
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The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is amended by adding the following *Paying Interest* row under *Interest Rates*:

Paying Interest	Your due date is at least 25 days after the close of each billing period. We will begin charging interest on cash advances on the transaction date.
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The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is further amended by adding a *For Credit Card Tips from the Consumer Financial Protection Bureau* row under *Interest Rates*:

For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
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The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is further amended by adding a *Cash Advance* row to the *Transaction Fees* row under *Fees*:

Transaction Fees • Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
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The heading of the *Rates for Pay Over Time balances* section of *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement is changed to *Rates for Pay Over Time and/or Cash Advance balances*.

The *Rates for Pay Over Time and/or Cash Advances* sub-section of *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement is amended by adding the following APR and Daily Periodic Rate (DPR) for Cash Advance.

Calculating APRs and DPRs	Rate Description	Prime + Margin	APR	DPR
	Cash Advance	Prime + 21.99%	27.49%	0.0753%

The *Fees* sub-section of *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement is amended in the *Late Payment* row by replacing the second sentence with the following sentence:



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Late Payment	If we do not receive the Amount Due (Minimum Payment Due if you have a Pay Over Time or Cash Advance balance) by its Payment Due Date, the fee is \$27.
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The *Fees* sub-section of *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement is amended in the *Returned Payment* row by replacing the fourth and fifth sentences with the following sentences:

Returned Payment	However, the returned payment fee will not exceed the Amount Due or, if you have a Pay Over Time or Cash Advance balance, the Minimum Payment Due. A returned payment may also result in a penalty APR for any Pay Over Time balances you may have.
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How Rates and Fees Work on Page 2 of Part 1 of the Cardmember Agreement is amended by adding the following new row called *Cash Advance* under the *Fees* sub-section:

Cash Advance	5% of an ATM cash advance (including any fee charged by the ATM operator) or other cash advance, with a minimum of \$10. We will add this fee to the Cash Advance balance.
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How Your American Express Account Works in Part 2 of the Cardmember Agreement is amended by deleting the second paragraph in the *Words we use in the Agreement* sub-section and replacing it with the following:

Card means any card or other device that we issue to access your Account. A **charge** is any amount added to your Account, such as purchases, cash advances, fees and interest charges. A **purchase** is a charge for goods or services. A **cash advance** is a charge to get cash or cash equivalents, including travelers cheques, gift cheques, foreign currency, money orders, casino gaming chips, race track wagers or similar offline and online betting transactions.

About using your card in Part 2 of the Cardmember Agreement is amended by deleting the first two paragraphs of the *Using the card* sub-section and replacing them with the following:

You may use the card to make purchases. At our discretion, we may permit you to make cash advances.

We decide whether to approve a charge, including cash advances subject to *Limits on Cash Advances* below, based on how you spend and pay on this Account and other accounts you have with us and our Affiliates. We also consider your credit history and your personal resources that we know about.

About using your card in Part 2 of the Cardmember Agreement is further amended by adding the following new sub-section called *Limits on Cash Advances*:

Limits on Cash Advances	Your Cash Advance balance may not exceed: Zync Card® \$3,000 Green Card \$3,000 Gold Card \$6,000 Platinum Card® \$8,000 Centurion® Card \$10,000	You agree to manage your Account so that your Cash Advance balance (including fees and interest) is not more than the Limit on Cash Advances. For purposes of the Limits on Cash Advances, your Cash Advance balance will be determined by adding new cash advance transactions to the ending Cash Advance balance of the prior day.
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	There may also be a limit on the amount of cash and number of times you can obtain cash from ATMs in a given period.	In addition, we may not approve a cash advance transaction if it would cause the total of your Cash Advance balance and your Pay Over Time balances to go over your Pay Over Time limit.
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About using your card in Part 2 of the Cardmember Agreement is amended in the *More About Pay Over Time* sub-section by replacing the second sentence of the fourth paragraph with the following:

We will not place any charge into a Pay Over Time balance if it would cause the total of your Pay Over Time balances and your Cash Advance balance to go over your Pay Over Time limit.

About your payments in Part 2 of the Cardmember Agreement is amended in the *When you must pay* sub-section by replacing the second sentence of the first paragraph with the following:

If a statement includes a Pay Over Time balance and/or Cash Advance balance, it will show a Minimum Payment Due.

About your payments in Part 2 of the Cardmember Agreement is amended by deleting the *How we apply payments and credits* sub-section and replacing it with the following:

How we apply payments and credits	<p>If a statement includes a Pay Over Time and/or Cash Advance New Balance, it will show a Minimum Payment Due. The Minimum Payment Due is the Pay In Full New Balance plus the Pay Over Time and/or Cash Advance Minimum Due. Your Account may have balances with different interest rates. For example, a Pay Over Time balance may have a lower interest rate than a Cash Advance balance. If your Account has a Pay Over Time or Cash Advance balance, here is how we generally apply payments in a billing period:</p> <ul style="list-style-type: none"> We apply your payments - up to the Minimum Payment Due - first to the Pay Over Time and/or Cash Advance balances and then to the Pay In Full New Balance. When applying a payment, up to the amount of the Pay Over Time and/or the Cash Advance Minimum Due, we apply it first to the balance with the lowest interest rate and then to balances with higher interest rates. 	In most cases, we apply a credit to the same balance as the related charge. We may apply payments and credits within balances, and among balances with the same interest rate, in any order we choose.
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	<ul style="list-style-type: none">After the Minimum Payment Due has been paid, we apply payments first to the balance with the highest interest rate and then to balances with lower interest rates.
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About your Minimum Payment Due in Part 2 of the Cardmember Agreement is amended by deleting the *How we calculate your Minimum Payment Due* sub-section and replacing it with the following:

How we calculate your Minimum Payment Due	<p>The Minimum Payment Due is the Pay In Full New Balance plus any Pay Over Time and/or Cash Advance Minimum Due on your statement. To calculate the Minimum Due for your Pay Over Time and/or Cash Advance New Balance for each statement, we start with the <i>higher</i> of:</p> <p>(1) interest charged on the statement plus 1% of the Pay Over Time and/or Cash Advance New Balance (excluding interest on the statement); or</p> <p>(2) \$35.</p> <p>Then we round to the nearest dollar and add any Pay Over Time and/or Cash Advance amount past due. Your Pay Over Time and/or Cash Advance Minimum Due will not exceed your Pay Over Time and/or Cash Advance New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.</p>	<p>EXAMPLE: Assume that you have a Pay Over Time and/or Cash Advance New Balance of \$3,000, interest of \$29.57, no amounts past due, and a \$400 Pay In Full New Balance.</p> <p>(1) \$29.57 + 1% multiplied by (\$3,000 - \$29.57) = \$59.27</p> <p>(2) \$35</p> <p>The higher of (1) or (2) is \$59.27, which rounds to \$59.00. The Pay Over Time and/or Cash Advance Minimum Due of \$59.00 plus the Pay in Full New Balance of \$400 together make up the Minimum Payment Due of \$459.00.</p>
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About interest charges on Pay Over Time balances in Part 2 of the Cardmember Agreement is amended by changing the section heading to read *About interest charges on Pay Over Time and Cash Advance balances* and by adding the following as an introductory paragraph to the *When we charge interest* sub-section:

We charge interest on Pay Over Time Balances as described below. For cash advances, we charge interest from the transaction date. You cannot avoid paying interest on cash advances.

About interest charges on Pay Over Time and Cash Advance balances in Part 2 of the Cardmember Agreement is further amended by replacing the second sentence in the first paragraph of the *How we calculate interest* sub-section with the following sentence:

Cash Advance balances and balances within the Pay Over Time feature -such as Select and Direct - may have different interest rates.



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