

RAJ NARAYANAN Closing Date 03/19/18



Account Ending 5-67005

New Balance \$18,389.24 **Minimum Payment Due** \$1,613.04

04/13/18[‡] **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 Pay Over Time balance shown on this statement in about	And for the Pay Over Time balance you will pay an estimated total of
Only the Minimum Payment Due	26 years	\$43,683

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 10 for a Notice Of Change To The Membership Rewards **Program Terms & Conditions.**
- For information on your Pay Over Time feature and limit, see page 9

Membership Rewards® Points

Available and Pending as of 02/28/18

61,367

+\$0.00 \$16.945.20

\$169.00

For up to date point balance and full program details, visit membershiprewards.com

Account Summary Pay In Full Portion

Interest Charged

New Balance Minimum Due

Previous Balance	\$2,695.79
Payments/Credits	-\$2,692.80
New Charges	+\$1,441.05
Fees	+\$0.00
New Balance =	\$1,444.04
Pay Over Time Portion	
Previous Balance	\$5,673.09
Payments/Credits	-\$14,605.50
New Charges	+\$25,877.61
Fees	+\$0.00

New Balance Minimum Payment Due	\$18,389.24 \$1,613.04
Interest Charged	+\$0.00
Fees	+\$0.00
New Charges	+\$27,318.66
Payments/Credits	-\$17,298.30
Account Total Previous Balance	\$8,368.88

Days in Billing Period: 31

Customer Care



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

→ See Page 2 for additional information.

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







Account Ending 5-67005

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

RAJ NARAYANAN Payment Due Date 8 HEATHER LN **GLEN ROCK NJ 07452**

Minimum Payment Due **\$1,613.04**

04/13/18

New Balance \$18,389.24

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 **Amount Enclosed**

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[‡] Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 04/13/18, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of

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 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 for Pay Over Time balances 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: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Sign & Travel and Extended Payment Option) if you pay the Account Total New Balance by the due date each month.

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 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.



Customer Care & Billing Inquiries International Collect Large Print & Braille Statements **Express Cash**

1-800-525-3355 1-954-473-2123

1-800-525-3355

Hearing Impaired TTY: 1-800-221-9950 FAX: 1-800-695-9090 1-800-CASH-NOW In NY: 1-800-522-1897

Website: american express.com

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

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

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.

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Street Address	
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City, State	
Zip Code	
Area Code and Home Phone	
Area Code and Work Phone	
Email	

Pay Your Bill with AutoPay

Avoid late fees

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.



*Indicates posting date

AMAZON MKTPLACE PMTS

AMZN.COM/BILL **DIRECT MKTG MISC**

03/01/18

RAJ NARAYANAN Closing Date 03/19/18



Account Ending 5-67005

♦ - denotes Pay Over Time activity

Payments and Credits

Summary

Detail

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,992.45	-\$13,820.49	-\$15,812.94
Credits	-\$700.35	-\$785.01	-\$1,485.36
Total Payments and Credits	-\$2,692.80	-\$14,605.50	-\$17,298.30

0.49 -\$15,812.94
5.01 -\$1,485.36
5.50 -\$17,298.30
5

For more information, visit americanexpress.com/payovertimeinfo **Payments Amount** 02/22/18* ONLINE PAYMENT - THANK YOU -\$2,353.54 02/27/18* ONLINE PAYMENT - THANK YOU -\$6,602.99 03/01/18* PAYMENT RECEIVED - THANK YOU -\$2,181.29 03/09/18* ONLINE PAYMENT - THANK YOU -\$2,175.12 03/19/18* ONLINE PAYMENT - THANK YOU -\$2,500.00 **Credits Amount** TARGET 02/17/18 -\$14.22 WEST HOLLYWOOD CA**DISCOUNT STORE** 02/18/18 **SHARI'S BERRIES** -\$52.97 SAN DIEGO CA 877-237-7437 02/21/18* Dispute - Upclick Malta Limited Upc -\$2.99 AMAZON.COM 02/21/18 -\$34.00 AMZN.COM/BILL WA **DIRECT MKTG MISC** SHERWIN WILLIAMS 708249 8249 02/21/18 -\$52.01 LOS ANGELES CA 323-460-2011 02/23/18* Credit Adjustment for Billing Inquiry -\$79.00 **UBER** 02/23/18 -\$6.14 HELP.UBER.COM CA 8005928996 02/25/18 AMAZON.COM -\$54.74 AMZN.COM/BILL **DIRECT MKTG MISC** Dispute - G & F ROOF SUPPLY - GARD 02/26/18* -\$680.00 **♦ EXTENDED PAYMENT OPTION** AMAZON MKTPLACE PMTS -\$74.81 02/28/18 AMZN.COM/BILL **DIRECT MKTG MISC** 02/28/18 AMAZON MKTPLACE PMTS -\$69.99 AMZN.COM/BILL DIRECT MKTG MISC 03/01/18 AMAZON.COM -\$32.85 AMZN.COM/BILL WA DIRECT MKTG MISC

-\$52.99

Detail Continued *Indicates posting date		♦ - denotes Pay Over Time activity
		Amount
03/01/18	AMAZON MKTPLACE PMTS	-\$52.99
	AMZN.COM/BILL WA	
	DIRECT MKTG MISC	
03/04/18*	Dispute - Upclick Malta Limited Upc	-\$10.00
03/04/18	THE HOME DEPOT #6616	-\$11.04
	LOS ANGELES CA	
	800-654-0688	
03/05/18	WWW.SHIPNEX.COM	-\$22.93
	212-6853025 NJ	
	2126853025	
03/06/18	AMAZON.COM	-\$43.80
	AMZN.COM/BILL WA	
	DIRECT MKTG MISC	
03/06/18	THE HOME DEPOT #6616	-\$105.01 ♦
	LOS ANGELES CA	
	800-654-0688	
	EXTENDED PAYMENT OPTION	
03/09/18	AMAZON MKTPLACE PMTS	-\$32.88
	AMZN.COM/BILL WA	
	DIRECT MKTG MISC	

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,441.05	\$25,877.61	\$27,318.66

> For more information, visit americanexpress.com/payovertimeinfo



RAJ NARAYANAN

Card Ending 5-67005

				Amount
02/15/18	AMAZON MKTPLACE PMTS	AMZN.COM/BILL	WA	\$139.80 ♦
	BOOK STORES			
	EXTENDED PAYMENT OPTION			
02/15/18	GPS 00-08032064803	CITY INDUSTRY	CA	\$41.03
	626-7230013			
02/16/18	AMAZON MKTPLACE PMTS	AMZN.COM/BILL	WA	\$202.70 ♦
	BOOK STORES			
	EXTENDED PAYMENT OPTION			
02/17/18	NEXT INSURANCE	PALO ALTO	CA	\$152.00 ♦
	8552225919			
	EXTENDED PAYMENT OPTION			
02/19/18	FEDEX INV 373172374 I373172374	MEMPHIS	TN	\$83.67
	1-800-622-1147			
02/19/18	WWW.SHIPNEX.COM	212-6853025	NJ	\$22.93
	2126853025			
02/19/18	WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$2.99
	DIRECT MKTG INTERNET			
02/20/18	LA CITY PARKING METER LA CITY PARKING	LOS ANGELES	CA	\$0.50
	213-473-0641			
02/20/18	LA CITY PARKING METER LA CITY PARKING	LOS ANGELES	CA	\$0.25
	213-473-0641			



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Account Ending 5-67005

	Continued			denotes Pay Over Time activity
				Amount
02/20/18	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
02/20/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$46.75
02/20/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$200.22 ♦
02/20/18	EXTENDED PAYMENT OPTION THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$0.98
02/20/18	USA 63183 TESO63183001 0000000000	LOS ANGELES	CA	\$63.84
02/20/18	SHERWIN WILLIAMS 701550 1550 323-467-2468 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$107.31 ◆
02/21/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.75
02/21/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$13.17
02/22/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$13.82
02/22/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$17.77
02/23/18	SIMPLISAFE.COM 5429BOSTON MA			\$24.99
02/23/18	UBER *TRIP U4WLE HELP.UBER.COM	HELP.UBER.COM	CA	\$7.37
02/23/18	Upclick Malta Limited Upclick Malta L software-uc.com	Sliema	ML	\$10.00
02/24/18	USPS.COM CLICKNSHIP 660427000 8002758777	WASHINGTON	DC	\$6.70
02/24/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$11.39
02/25/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$32.85
02/26/18	FEDEX INV 373858848 I373858848 1-800-622-1147 EXTENDED PAYMENT OPTION	MEMPHIS	TN	\$349.00 ♦
02/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
02/26/18	LASHOWROOM.COM 0585 213-627-2055 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$1,464.00 ♦
02/26/18	USPS.COM CLICKNSHIP 660427000 8002758777	WASHINGTON	DC	\$6.70
02/26/18	CTC*CONSTANTCONTACT.COM 30496175 02451	855-229-5506	MA	\$95.00
02/26/18	PERFORMANCE TEAM FREIGHT 000000001 5623452200	EL SEGUNDO	CA	\$61.69
02/27/18	THE HOME DEPOT 6616 LA ROCHA 90028 EXTENDED PAYMENT OPTION	HOLLYWOOD	CA	\$698.70 ♦
02/28/18	GODADDY.COM 480-505-8855 AZ EXTENDED PAYMENT OPTION			\$139.35 ♦

	Continued		-	denotes Pay Over Time activity
	THE HOME DEDOT COAC	1101111411000		Amount
02/28/18	THE HOME DEPOT 6616	HOLLYWOOD	CA	\$232.57
	HOME SUPPLY WAREHOUSE EXTENDED PAYMENT OPTION			
		LOC ANGELES	CA	
03/01/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$10.92
	800-654-0688	LIOLLYMACOD	CA	+
03/01/18	THE HOME DEPOT 6616	HOLLYWOOD	CA	\$767.49
	6358 LA ROCHA 90028			
	EXTENDED PAYMENT OPTION	CURETING		
03/01/18	WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$19.99
	DIRECT MKTG INTERNET	LOC ANCELES	CA	
03/02/18	UNION 76 00451765	LOS ANGELES	CA	\$55.03
	UNION 76	4020257722	CA	
03/02/18	PAYPAL *STEVENHEADL	4029357733	CA	\$58.00
	402-935-7733	202 704 2447		
03/03/18	INTERVAL INT	888-784-3447	FL	\$199.00 ◀
	INTERVAL INT			
	EXTENDED PAYMENT OPTION			
03/04/18	AMAZON MKTPLACE PMTS	AMZN.COM/BILL	WA	\$13.99
	BOOK STORES			
03/04/18	JET.COM	855-538-4323	NJ	\$37.78
	RETAIL			
03/04/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$147.57
	800-654-0688			
	EXTENDED PAYMENT OPTION			
03/04/18	FINELINE TECHNOLOGIES 069000042288002	NORCROSS	GA	\$55.40
	6789690835			
03/04/18	SP * JUSBYJULIE.COM	BROOKLYN	NY	\$123.75
	3478504587			
	EXTENDED PAYMENT OPTION			
03/04/18	TARGET	WEST HOLLYWOOD	CA	\$43.91
	DISCOUNT STORE			
03/05/18	FEDEX INV 374581699 I374581699	MEMPHIS	TN	\$303.56
	1-800-622-1147			
	EXTENDED PAYMENT OPTION			
03/05/18	WWW.SHIPNEX.COM	212-6853025	NJ	\$18.15
	2126853025			
03/05/18	DELAWARE DIV OF CORP	DOVER	DE	\$102.00 ◀
	HTTP://CORP.DELAWARE.GOV/			
	EXTENDED PAYMENT OPTION			
03/05/18	LA CITY PARKING METER LA CITY PARKING	LOS ANGELES	CA	\$1.00
	213-473-0641			
03/06/18	TARGET	WEST HOLLYWOOD	CA	\$15.31
	DISCOUNT STORE	242 6052025	ALL .	
03/07/18	WWW.SHIPNEX.COM	212-6853025	NJ	\$161.96
	2126853025			
	EXTENDED PAYMENT OPTION	AA4731 COA4 (DU I	14/4	
03/08/18	AMAZON MKTPLACE PMTS	AMZN.COM/BILL	WA	\$32.99
02/02/5	BOOK STORES	1 41/41		
03/08/18	INTERTRADE SYSTEMS INC US INTERTRADE S	LAVAL		\$238.16
	800-873-7803			
00/07/	EXTENDED PAYMENT OPTION	212 (052025	NII.	
03/09/18	WWW.SHIPNEX.COM	212-6853025	NJ	\$10.06
	2126853025	212 (25225	NII.	
03/09/18	WWW.SHIPNEX.COM	212-6853025	NJ	\$12.36
	2126853025			

AMERICAN EXPRESS

Platinum Card®

RAJ NARAYANAN Closing Date 03/19/18



Account Ending 5-67005

				Amount
03/09/18	ULINE SHIP SUPPLIES	800-295-5510	WI	\$156.96
03/09/10	RAJ 53158	500 255 5510	***	\$130.50
	EXTENDED PAYMENT OPTION			
03/09/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$65.69
03/10/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.50
03/10/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00
03/11/18	STAPLES 00243 00243000242300 90028	HOLLYWOOD	CA	\$13.13
03/12/18	FEDEX INV 375303829 1375303829 1-800-622-1147 EXTENDED PAYMENT OPTION	MEMPHIS	TN	\$173.91
03/12/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$5.88
03/12/18	THE UPS STORE #6712 BUSINESS SERVICE	LOS ANGELES	CA	\$30.65
03/12/18	MAIL BOXES ETC OFFICE SUPPLY STORE EXTENDED PAYMENT OPTION	RENO	NV	\$111.00 •
03/13/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$17.00
03/13/18	STAPLES 00472 (800) 333-3330 EXTENDED PAYMENT OPTION	PUTNAM	СТ	\$432.51
03/13/18	UNION 76 09437187 UNION 76	LOS ANGELES	CA	\$60.87
03/13/18	BUILD.COM 800-375-3403 EXTENDED PAYMENT OPTION	800-375-3403	CA	\$15,196.22
03/13/18	LABEL TEX USA 00-08024155312 323-5820228 EXTENDED PAYMENT OPTION	LOS ANGELES	CA	\$142.38 ﴿
03/14/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$78.49
03/14/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$22.93
03/14/18	EFORMS MONTH PLAN 8445336767	MIAMI	FL	\$15.00
03/14/18	AMAZON MKTPLACE PMTS BOOK STORES EXTENDED PAYMENT OPTION	AMZN.COM/BILL	WA	\$1,595.00
03/15/18	ABC FINANCIAL SERVICES ABC*CRUNCH FITNESS	NORTH LITTLE ROCK	AR	\$15.94
03/15/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$105.68
03/15/18	EXTENDED PAYMENT OPTION CRUTCHFIELD 800-955-9091 EXTENDED PAYMENT OPTION	CHARLOTTESVILLE	VA	\$1,999.60 •
03/16/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$2.00

Detail (Detail Continued			
				Amount
03/17/18	NEXT INSURANCE	PALO ALTO	CA	\$76.00
	8552225919			
03/18/18	LAZ PARKING 670154	LOS ANGELES	CA	\$3.00
	858-587-8888			
03/19/18	PDF&FILLER 6172061455	BRIGHTON	MA	\$72.00
	617-206-1455			
03/19/18	FEDEX INV 376032383 1376032383	MEMPHIS	TN	\$235.21
	1-800-622-1147			
	EXTENDED PAYMENT OPTION			

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

About Trailing Interest

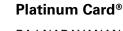
You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest 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	\$0.00	
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	Balance Subject to Interest Rate	Interest Charge
	From To	Rate		
Extended Payment Option	09/08/2016	19.49% (v)	\$0.00	\$0.00
Select & Pay Later	04/06/2016	19.49% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				



AMERICAN **EXPRESS**

RAJ NARAYANAN Closing Date 03/19/18



Account Ending 5-67005

Information on Pay Over Time

There is no pre-set spending limit on your Card

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is \$35,000.00

We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in the Extended Payment Option

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to
pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to
your Pay Over Time balance until the date it is paid.



Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along in a safe place for future reference.

Summary of Changes, Effective Immediately		
Getting Points	We are updating the list of transactions that are not eligible purchases and for which you will not earn points by adding: • Purchases of cash equivalents • Person-to-person payments	

ID12560

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Getting Points: Using Your Card

Effective immediately, in the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the last paragraph will include the following additional bullets:

- · Purchases of cash equivalents
- · Person-to-person payments