



Delta SkyMiles® Platinum American Express Card

BALAN NARAYANAN
Closing Date 02/14/20

DELTA
SKYMILES

p. 1/14

Account Ending 4-17005

New Balance	\$92.54
Minimum Payment Due	\$39.00
Payment Due Date	03/11/20[‡]

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 03/11/20, you may have to pay a late fee of up to \$39.00 and your APRs may be increased to the Penalty APR of 29.99%.

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	3 months	\$94

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 7 for Important Changes to Your Account Terms.**

➔ **See page 9 for Important Information About Your Account Terms.**

➔ Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 11.**

Continued on page 3

Delta SkyMiles®
Miles Earned this Period **799**

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

Account Summary

Previous Balance	\$0.00
Payments/Credits	-\$691.44
New Charges	+\$783.98
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance	\$92.54
Minimum Payment Due	\$39.00

Credit Limit	\$11,000.00
Available Credit	\$10,907.46
Cash Advance Limit	\$2,200.00
Available Cash	\$2,200.00
Days in Billing Period: 28	

Customer Care

Pay by Computer
americanexpress.com/pbc

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

➔ See page 3 for additional information.

↓ 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 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 Due Date	03/11/20
New Balance	\$92.54
Minimum Payment Due	\$39.00

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 000009254000003900 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.



Delta SkyMiles® Platinum American Express Card

BALAN NARAYANAN
Closing Date 02/14/20



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Account Ending 4-17005



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



Did you know? You can use [Plan It](#) to split up large purchases and pay them off over time for a fixed monthly fee and no interest. Plus, still earn rewards on Plan It purchase amounts. Terms apply. Visit americanexpress.com/payitplanit.



**Take advantage
of your Year-
End Summary,*
and enjoy more
control over your
spending.**

Visit www.americanexpress.com/YES to get started:

- ✓ Review your total spend, month-over-month spend, top spend category, and top merchants.
- ✓ Download your information to print or save for a later date.

*Reflects charges posted to your account from 1/1-12/31/19

Payments and Credits

Summary

	Total
Payments	-\$691.44
Credits	\$0.00
Total Payments and Credits	-\$691.44

Detail

*Indicates posting date

Payments	Amount
01/25/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$183.46
02/08/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$302.45
02/12/20* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$205.53

New Charges

Summary

	Total
BALAN NARAYANAN 4-17005	\$183.23
MANGLAM NARAYANAN 4-16015	\$517.15
RAM NARAYANAN 4-13020	\$16.45
RAJ NARAYANAN 4-16031	\$67.15
Total New Charges	\$783.98

Detail

**BALAN NARAYANAN**

Card Ending 4-17005

				Amount
01/29/20	QVC*533694020001*3OF6 CONSUMERPROD	800-367-9444	PA	\$4.52
01/30/20	QVC*532742577101*4OF6 CONSUMERPROD	800-367-9444	PA	\$5.16
02/02/20	QVC*535511755601*1OF5 CONSUMERPROD	800-367-9444	PA	\$21.32
02/08/20	Vonage.Com AMERICA 1111082097 07733	866-243-4357	NJ	\$42.23
02/10/20	NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	888-288-6865	NJ	\$110.00

**MANGLAM NARAYANAN**

Card Ending 4-16015

				Amount
01/17/20	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$9.46
01/19/20	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$21.66
01/19/20	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$38.46
01/20/20	CVS PHARMACY 8007467287	GLEN ROCK	NJ	\$10.20
01/20/20	GASLINE 973-779-4373	WALLINGTON	NJ	\$7.43
01/20/20	DUNKIN #342346 Q35 3423 973-458-0020	WALLINGTON	NJ	\$7.66
01/23/20	HSNI TV 001642420797 33729 SLINKYPRINTEDFAUXSUEDEJA	800-284-3900	FL	\$28.22
01/23/20	HSNI TV 001642421345 33729 SLINKYPRINTEDPALAZZOPANT	800-284-3900	FL	\$30.07
01/25/20	HSNI TV 001642832982 33729 TONY LITTLE VIBRATION PL	800-284-3900	FL	\$255.89
01/31/20	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$15.56
02/13/20	EXXONMOBIL CAT OUTSIDE 201-444-7730	(800) 243-9966	TX	\$39.02
02/14/20	HSNI TV 001646716445 33729 SLINKYLUXPONTEANKLETROUS	800-284-3900	FL	\$26.76
02/14/20	HSNI TV 001646716816 33729 SLINKYLUXPONTEANKLETROUS	800-284-3900	FL	\$26.76

**RAM NARAYANAN**

Card Ending 4-13020 Monthly Spending Limit: \$3,500

				Amount
01/18/20	MCDONALD'S 7149212235	ORANGE	CA	\$16.45



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BALAN NARAYANAN
Closing Date 02/14/20



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Account Ending 4-17005

Detail Continued

Amount



RAJ NARAYANAN
Card Ending 4-16031

Amount

01/23/20	NETFLIX.COM	866-579-7172	CA	\$13.85
	NETFLIX.COM			
02/08/20	APPLE.COM/BILL	INTERNET CHARGE	CA	\$53.30
	RECORD STORE			

Fees

Amount

Total Fees for this Period	\$0.00
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Interest Charged

Amount

Total Interest Charged for this Period	\$0.00
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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	783	2,306
Total Bonus Miles Earned and Adjustments	16	-39
Total Miles Earned	799	2,267

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	16
Total	16

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

**IMPORTANT NOTICES****Notice of Important Changes to Your Account Terms**

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

Important Changes to Your Account Terms

The following is a summary of the changes that are being made to your account terms effective on **May 1, 2020**. For more detailed information, please see the Detail of Changes to your Cardmember Agreement that can be found on the following page.

The late payment fee and returned payment fee will be changed from a maximum of \$39 to a maximum of \$40. In addition, the first time a payment is not received by the Payment Due Date or returned unpaid by your bank, the fee will now be \$29.

Revised Terms, as of May 1, 2020	
Late Payment Fee	Up to \$40
Returned Payment Fee	Up to \$40

ID 12934

Please see reverse side for the Detail of Changes to Your Cardmember Agreement.

IMPORTANT NOTICES continued**Detail of Changes to Your Cardmember Agreement**

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember 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.

Late Payment Fees and Returned Payment Fees

Effective May 1, 2020, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the Late Payment and Return Payment fees under the *Penalty Fees* subsection and replacing it with the following:

Penalty Fees	
• Late Payment	Up to \$40
• Returned Payment	Up to \$40

Late Payment Fee

Effective May 1, 2020, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Late Payment* row by replacing each instance of "\$28" with "\$29" and replacing each instance of "\$39" with "\$40."

Returned Payment Fee

Effective May 1, 2020, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Returned Payment* row by replacing each instance of "\$28" with "\$29" and replacing each instance of "\$39" with "\$40."

**IMPORTANT NOTICES continued****Notice of Important Change to Your Cardmember Agreement**

We are making a change to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change to your Cardmember Agreement can be found after the below summary chart.

Summary of Change, Effective Immediately	
Contactless Transactions	We removed the Contactless Transactions section. Although we removed this language from your Agreement, your Card provides secure transaction technology, including but not limited to contactless technology.

ID 12940

Detail of Change to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with these changes 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.

Effective Immediately, the *Other important information* section in Part 2 of the Cardmember Agreement is amended by deleting the *Contactless Transactions* section.

Global Assist[®] Hotline

Effective May 1, 2020, we are refreshing the terms and conditions of Global Assist Hotline to better reflect the scope of this benefit for Card Members. We are making no changes to the benefit itself. For full terms and conditions, please visit americanexpress.com/gaterms.

IMPORTANT NOTICES continued

**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.



**It's more important than ever to keep
a close eye on your personal identity.**

CreditSecure® gives you the tools you need to be prepared, should the unexpected happen.

New customers pay **\$1** for the first 30 days, then **\$16.99** each month.
Sales tax may apply. Terms and Conditions apply.

**Enroll at AmericanExpress.com/EnrollCreditSecure
or call 1-866-617-1893 for more information**

The Power of CreditSecure®



3-Bureau Credit Monitoring

Stay on track with credit monitoring and calculators to plan for life's big moments.

- ✓ 3-Bureau credit reports, ongoing monitoring and monthly FICO® scores¹
- ✓ Financial calculators and credit score simulators



Advanced Identity Monitoring

Look out for your digital and financial life with confidence using innovative detection and alert tools.

- ✓ Dark Web Monitoring
- ✓ Social Security Number Monitoring
- ✓ Child Monitoring for covered children



Dedicated Fraud Assistance

Suspect fraud or have questions?
Give us a call.

- ✓ Dedicated U.S.-Based Fraud Assistance Team
- ✓ Lost Wallet Assistance

¹ Credit score calculated based on the FICO® 8 model. Your lender or insurer may use a different FICO® Score version than FICO® 8, or another type of credit score altogether.

FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

American Express®
Cards Warmly
Welcomed

WARRIOR CUSTOM GOLF

Test our custom clubs by one of the leading golf club manufacturers. Visit us at **warriorcustomgolf.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.