

**Platinum Card®**RAJ NARAYANAN
Closing Date 01/19/18

p. 1/11

Account Ending 5-67005

New Balance	\$236.58
Amount Due	\$179.58
Payment Due Date	02/13/18[‡]

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 02/13/18, you may have to pay a late fee of up to \$38.00.

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Learn how to take advantage of your Pay Over Time feature on **page 11**

Your billing inquiry is under investigation. **No payment on the amount under review of \$57.00 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

Effective February 1, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

We want to let you know that starting on 2/8/2018, we'll be making some changes to simplify the way your transaction details are displayed in your paper statement. You can continue to view the full details of each transaction when you log into your account at americanexpress.com.

Continued on page 3

Membership Rewards® Points

Available and Pending as of 12/31/17

42,709

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

Account Summary**Pay In Full Portion**

Previous Balance	\$359.12
Payments/Credits	-\$2,155.36
New Charges	+\$2,032.82
Fees	+\$0.00
New Balance	= \$236.58

Pay Over Time Portion

Previous Balance	\$0.00
Payments/Credits	-\$3,103.67
New Charges	+\$3,103.67
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total

Previous Balance	\$359.12
Payments/Credits	-\$5,259.03
New Charges	+\$5,136.49
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$236.58**

Days in Billing Period: 31

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.

↓ 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 5-67005

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

RAJ NARAYANAN
8 HEATHER LN
GLEN ROCK NJ 07452

Payment Due Date
02/13/18

Amount Due
\$179.58

☐ 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 000023658000017958 15 4

**Platinum Card®**RAJ NARAYANAN
Closing Date 01/19/18

p. 3/11

Account Ending 5-67005

Earn Rewards Faster

When you add Additional Card Members to your account, you earn rewards for their purchases the same way you do for your own. Terms and fees may apply.

Go to americanexpress.com/AdditionalCard4**Payments and Credits****Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,233.36	-\$2,587.81	-\$3,821.17
Credits	-\$922.00	-\$515.86	-\$1,437.86
Total Payments and Credits	-\$2,155.36	-\$3,103.67	-\$5,259.03

Detail

*Indicates posting date

♦ - denotes Pay Over Time activity

For more information, visit

americanexpress.com/payovertimeinfo**Payments**

	Amount
12/19/17* PAYMENT RECEIVED - THANK YOU	-\$241.75
12/22/17* ONLINE PAYMENT - THANK YOU	-\$285.22
12/30/17* ONLINE PAYMENT - THANK YOU	-\$434.73
01/08/18* ONLINE PAYMENT - THANK YOU	-\$548.54
01/13/18* PAYMENT RECEIVED - THANK YOU	-\$1,642.55
01/18/18* ONLINE PAYMENT - THANK YOU	-\$668.38

Credits

	Amount
12/22/17 UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: CHENNAI/MADRAS To: DELHI N.Y. NEWARK INTL A N/A N/A Ticket Number: 01629262400463 Passenger Name: NARAYANAN /MILEAGEPLUS BU Document Type: UPGRADE CHARGE	-\$600.00
12/26/17 AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$54.29
12/27/17 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-\$27.52
12/27/17 AMAZON VIDEO ON DEMAND AMZN.COM/BILL WA DIRECT MKTG INTERNET	-\$24.57
01/01/18 UBER HELP.UBER.COM CA 8005928996	-\$31.97

Continued on reverse

Detail Continued

*Indicates posting date

◆ - denotes Pay Over Time activity

				Amount
01/01/18	PARTY CITY 000005745			-\$50.20
	PARAMUS NJ			
	9734538600			
	Description	Price		
	MISC RETAIL	\$50.20		
01/01/18	UBER			-\$3.39
	HELP.UBER.COM CA			
	8005928996			
01/02/18	AMAZON MKTPLACE PMTS			-\$19.99
	AMZN.COM/BILL WA			
	DIRECT MKTG MISC			
01/02/18	THE HOME DEPOT #0959			-\$137.87 ◆
	PATERSON NJ			
	800-654-0688			
	EXTENDED PAYMENT OPTION			
01/04/18	AMAZON MKTPLACE PMTS			-\$27.52
	AMZN.COM/BILL WA			
	DIRECT MKTG MISC			
01/07/18	CVS PHARMACY			-\$28.55
	GLEN ROCK NJ			
	8007467287			
01/10/18	THE HOME DEPOT #0959			-\$137.87 ◆
	PATERSON NJ			
	800-654-0688			
	EXTENDED PAYMENT OPTION			
01/11/18	THE HOME DEPOT 959			-\$240.12 ◆
	PATERSON NJ			
	HOME SUPPLY WAREHOUSE			
	EXTENDED PAYMENT OPTION			
01/11/18	UBER			-\$6.46
	HELP.UBER.COM CA			
	8005928996			
01/15/18	STAPLES 00243			-\$8.76
	HOLLYWOOD CA			
	00243000397705 90028			
	ENVELOPE PULL & SEAL #10 -100			
01/19/18	WWW.SHIPNEX.COM			-\$38.78
	212-685-3025 NY			
	212-685-3025			

New Charges**Summary**

	Pay In Full	Pay Over Time ◆	Total
Total New Charges	\$2,032.82	\$3,103.67	\$5,136.49

Detail

◆ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



RAJ NARAYANAN
 Card Ending 5-67005

				Amount
12/19/17	WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$19.99
	DIRECT MKTG INTERNET			
12/19/17	WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$2.99
	DIRECT MKTG INTERNET			

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 01/19/18

p. 5/11

Account Ending 5-67005

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
12/19/17	USPS PO 3384000754 001384420 8002758777 Description POST SVCS GO	TENAFLY	NJ	\$6.65
	Price \$6.65			
12/20/17	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$16.87
12/20/17	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$10.91
12/20/17	MTA EWRLOTPOF/PF 0029 888-250-8277 Description PARKING FEES	NEWARK	NJ	\$8.00
12/21/17	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$16.54
12/21/17	GEICO AUTO INSURANCE	(800)841-3000	DC	\$85.90
12/21/17	EXXONMOBIL 4797 201-444-7730 Description GAS/SERVICES	GLEN ROCK	NJ	\$34.77
12/22/17	TARGET DISCOUNT STORE EXTENDED PAYMENT OPTION	PARAMUS	NJ	\$106.86 ◆
12/24/17	UBER *TRIP XE445 HELP.UBER.COM	HELP.UBER.COM	CA	\$2.31
12/24/17	UBER *TRIP C7RFB HELP.UBER.COM	HELP.UBER.COM	CA	\$4.67
12/24/17	UBER *TRIP JQVFJ HELP.UBER.COM	HELP.UBER.COM	CA	\$6.67
12/24/17	UBER *TRIP A3NBP HELP.UBER.COM	HELP.UBER.COM	CA	\$4.61
12/24/17	UBER *TRIP TFX3F HELP.UBER.COM	HELP.UBER.COM	CA	\$4.08
12/25/17	SIMPLISAFE.COM 5429BOSTON	MA		\$24.99
12/25/17	UBER *TRIP BAQEO HELP.UBER.COM	HELP.UBER.COM	CA	\$4.61
12/25/17	UBER *TRIP WU65U HELP.UBER.COM	HELP.UBER.COM	CA	\$8.26
12/25/17	UBER *TRIP CT5JB HELP.UBER.COM	HELP.UBER.COM	CA	\$13.10
12/26/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
12/27/17	AMAZON VIDEO ON DEMAND DIGITAL	AMZN.COM/BILL	WA	\$6.40
12/27/17	USPS PO 3371710696 001433574 8002758777 Description POST SVCS GO	GLEN ROCK	NJ	\$6.10
	Price \$6.10			
12/27/17	ULINE SHIP SUPPLIES RAJ 53158 EXTENDED PAYMENT OPTION	800-295-5510	WI	\$366.29 ◆
12/28/17	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$16.87
12/28/17	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$16.54

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
12/28/17	THE HOME DEPOT 800-654-0688 EXTENDED PAYMENT OPTION	BLOOMFIELD	NJ	\$413.61 ◆
12/28/17	LUKOIL Arrival Date 12/28/17 00000000 LODGING	FAIR LAWN	NJ	\$39.24
12/28/17	BURGER KING 973-325-9334 Description FAST FOOD RESTAURAN	WEST ORANGE	NJ	\$1.59
12/29/17	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$38.78
12/29/17	KIMS SUSHI squareup.com/receipts	West Orange	NJ	\$21.36
12/29/17	WENDY'S 2013680031 Description FAST FOOD REST.	PARAMUS	NJ	\$7.04
12/30/17	PARTY CITY 000005745 9734538600 Description MISC RETAIL	PARAMUS	NJ	\$51.26
12/31/17	WOROCO 0000 732-319-7841 Description GAS/SERVICES	FAIR LAWN	NJ	\$41.93
12/31/17	BURGER KING 973-325-9334 Description FAST FOOD RESTAURAN	WEST ORANGE	NJ	\$3.61
01/01/18	UBER *TRIP 6SOLH HELP.UBER.COM	HELP.UBER.COM	CA	\$11.99
01/01/18	UBER *TRIP KXQIW HELP.UBER.COM	HELP.UBER.COM	CA	\$31.97
01/01/18	BOURBON STREET GRILL O 0001 917-526-8356 Description GENERAL MERCH	PARAMUS	NJ	\$10.85
01/01/18	FINANCIER PATISSERIE 002367640350336 (212) 344-5600	NEW YORK	NY	\$25.53
01/01/18	FINELINE TECHNOLOGIES 069000042288002 6789690835 Description SPECIALTY RETAIL ST	NORCROSS	GA	\$29.25
01/01/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$4.40
01/02/18	BP#3036928KOURKEN AMOCO 3036 201-652-9443 Description Unleaded Super	PARAMUS	NJ	\$20.69
01/03/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$22.75
01/03/18	BURLINGTON STORES6 6 609-387-7800 Description APPAREL/ACCESSORIES	PARAMUS	NJ	\$21.99

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 01/19/18

p. 7/11

Account Ending 5-67005

Detail Continued

◆ - denotes Pay Over Time activity

					Amount
01/03/18	WENDY'S 2014579035 Description FAST FOOD REST.	PARAMUS NJ	Price \$4.27		\$4.27
01/04/18	GOOGLE *GOOGLE STORAGE SELLER	855-836-3987 CA			\$19.99
01/05/18	WENDY'S 2013680031 Description FAST FOOD REST.	PARAMUS NJ	Price \$4.27		\$4.27
01/05/18	INTERVAL INT INTERVAL INT MIAMI, FL 888-784-3447 EXTENDED PAYMENT OPTION	888-784-3447 FL			\$199.00 ◆
01/05/18	BUILT STRONG CONSTRUCTIO 0740 800-899-5085 Description GENERAL CONTRACTORS EXTENDED PAYMENT OPTION	VAN NUYS CA			\$250.00 ◆
01/05/18	DUNKIN #355159 3551 973-523-4200 Description FAST FOOD RESTAURAN	FAIR LAWN NJ			\$2.34
01/05/18	THE HOME DEPOT 959 HOME SUPPLY WAREHOUSE	PATERSON NJ			\$32.00
01/06/18	WENDY'S 2013680031 Description FAST FOOD REST.	PARAMUS NJ	Price \$6.71		\$6.71
01/07/18	BURLINGTON STORES269 269 609-387-7800 Description APPAREL/ACCESSORIES	WAYNE NJ			\$16.05
01/07/18	THE HOME DEPOT #0959 800-654-0688 EXTENDED PAYMENT OPTION	PATERSON NJ			\$102.25 ◆
01/07/18	CVS PHARMACY 8007467287 PHARMACIES	GLEN ROCK NJ			\$26.10
01/07/18	CVS PHARMACY 8007467287 PHARMACIES	GLEN ROCK NJ			\$28.76
01/08/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025 NY			\$18.00
01/08/18	SYED RASHEED squareup.com/receipts	Paramus NJ			\$15.45
01/08/18	THE HOME DEPOT #0959 800-654-0688	PATERSON NJ			\$51.63
01/08/18	THE HOME DEPOT #0959 800-654-0688	PATERSON NJ			\$51.63
01/08/18	WALGREENS 8002892273 Description PHARMACIES	FAIR LAWN NJ	Price \$20.00		\$20.00
01/08/18	WALGREENS NONE 07410 PHARMACIES	FAIR LAWN NJ			\$12.63

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/08/18	PETSMART 888-839-9638 Description PETS/SUPPLIES/ACC	PARAMUS	NJ	\$28.98
01/08/18	PETSMART 888-839-9638 Description PETS/SUPPLIES/ACC	PARAMUS	NJ	\$40.15
01/08/18	DUNKIN #355159 3551 973-523-4200 Description FAST FOOD RESTAURAN	FAIR LAWN	NJ	\$2.55
01/08/18	TST* ROCK KITCHEN 300004961 2017571037 Description RESTAURANTS	GLEN ROCK	NJ	\$9.52
	Price \$9.52			
01/09/18	A R BOX PACKAGING PRECISION APPAREL92806 COMMERCIAL EQUIP/SPLY EXTENDED PAYMENT OPTION	ANAHEIM	CA	\$438.00 ◆
01/09/18	AARON M PEDERSEN 0000 909-327-7426 Description HEATING/COOLER/PLUM EXTENDED PAYMENT OPTION	RIALTO	CA	\$225.00 ◆
01/09/18	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803 EXTENDED PAYMENT OPTION	LAVAL		\$238.16 ◆
01/09/18	ADVANCE AUTO PARTS #8944 8944 894402899301 07410 AUTO PARTS/ACCESSORIES	FAIRLAWN	NJ	\$4.57
01/10/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$18.00
01/10/18	UNION BANK RETAIL 2 UNION BANK RETA 858-457-6029 EXTENDED PAYMENT OPTION	SAN DIEGO	CA	\$550.00 ◆
01/11/18	C1 - DAILY 20180111-032132-107114 RESTAURANT	NEWARK	NJ	\$71.03
01/11/18	UBER *TRIP NATEC HELP.UBER.COM	HELP.UBER.COM	CA	\$22.21
01/11/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$5.93
01/11/18	K.S. 4000 INC 542929806595237 2133838450 Description AUTOMATED FUEL DISP	LOS ANGELES	CA	\$61.29
	Price \$61.29			
01/12/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$13.71
01/12/18	CHICK-FIL-A #02703 000000000929950 3234642455	LOS ANGELES	CA	\$9.29
01/12/18	RALPHS #0721 000000721 8884373496 GROCERY STORES	CANOGA PARK	CA	\$6.27
01/13/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.25
01/13/18	THE HOME DEPOT 800-654-0688	FULLERTON	CA	\$57.00

Continued on next page

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Closing Date 01/19/18

p. 9/11

Account Ending 5-67005

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
01/13/18	EXXONMOBIL 9761 323-939-5209 Description GAS/SERVICES	LOS ANGELES	CA	\$12.13
01/13/18	ENTERPRISE RENTACAR LOS ANGELES 100282 Location Rental: LOS ANGELES CA Return: LOS ANGELES CA Agreement Number: D448834 Renter Name: NARAYANAN	LOS ANGELES	CA	\$33.92
01/14/18	FEDEX OFFICE 0000 900462 ES B&W S/S WHITE 8.5 X11	LOS ANGELES	CA	\$9.11
01/14/18	THE FLAME BROILER #101 0001 323-882-8221 Description GENERAL MERCH	WEST HOLLYWOOD	CA	\$6.96
01/14/18	LAZ PARKING 670154 858-587-8888 Description LAZ PARKING 670154	LOS ANGELES	CA	\$2.50
01/14/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$37.33
01/14/18	STAPLES 00243 00243000728631 90028 ENVELOPE PULL & SEAL #10 -100 STAR SPANGLED FOREVER	HOLLYWOOD	CA	\$18.56
01/14/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$40.93
01/14/18	TARGET DISCOUNT STORE	WEST HOLLYWOOD	CA	\$45.68
01/14/18	USPS.COM ONLINE SHIPPING 660427000 8002758777	WASHINGTON	DC	\$6.65
01/15/18	HOTELS.COM144590421185 144590421185 90006 LISA LITTLETON AVENTURA HOTEL,LOS ANGELES EXTENDED PAYMENT OPTION	HOTELS.COM	WA	\$214.50 ♦
01/15/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$18.00
01/15/18	ABC FINANCIAL SERVICES ABC*CRUNCH FITNESS	NORTH LITTLE ROCK	AR	\$10.61
01/15/18	CARL'S JR 800-422-4141 Description CARLS JR 1100013	ANAHEIM	CA	\$5.39
01/15/18	SHAKEY'S #1 0459 323-463-1104 Description FAST FOOD RESTAURAN	LOS ANGELES	CA	\$12.90
01/15/18	STAPLES 00243 00243000233624 90028 STAPLES COPY SELECT 20/94 CASE SPLS 60L POWERSTRIP 3FT WHITE	HOLLYWOOD	CA	\$79.25
01/15/18	USPS.COM ONLINE SHIPPING 660427000 8002758777	WASHINGTON	DC	\$6.65

Continued on reverse

Detail Continued

◆ - denotes Pay Over Time activity

				Amount
01/16/18	FEDEX INV 257963804 I257963804 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000257963804 FedEx #1-800-622-1147	MEMPHIS	TN	\$40.07
01/16/18	AMAZON VIDEO ON DEMAND DIGITAL	AMZN.COM/BILL	WA	\$3.19
01/16/18	ROSCOE'S HOUSE OF CHICKEN 6500000094798 3239620276	LOS ANGELES	CA	\$48.02
01/16/18	WEHO STREET METERS 650000007789699 3238486513 Description Price PARKING LOTS/GARAGE \$0.25	WEST HOLLYWOOD	CA	\$0.25
01/17/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$51.49
01/17/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00
01/17/18	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	\$18.12
01/17/18	BLU JAM CAFE 592247 91403 592247	SHERMAN OAKS	CA	\$47.30
01/17/18	CABINET WHOLESALERS, I 714-693-1111	ANAHEIM	CA	\$40.00
01/18/18	CHI DYNASTY 084870052410321 CHI1328@HOTMAIL.COM	LOS ANGELES	CA	\$47.00
01/18/18	DUNKIN #355556 Q35 3555 551-265-3934 Description FAST FOOD RESTAURAN	LOS ANGELES	CA	\$4.18
01/19/18	WWW.SHIPNEX.COM 212-685-3025	212-685-3025	NY	\$18.00

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.

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 01/19/18

p. 11/11

Account Ending 5-67005

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 Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
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

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.