



Platinum Card®

RAJ NARAYANAN
Closing Date 06/03/19



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Account Ending 5-67005

New Balance **\$50,953.09**
Amount Due **\$23,619.74**
Includes the past due amount of \$15,712.96
Payment Due Date **06/28/19 ‡**

‡ **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 06/28/19, you may have to pay a late fee of up to \$38.00.

Membership Rewards® Points

Available and Pending as of 04/30/19

311,135

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

Account Summary

Previous Balance	\$43,885.33
Payments/Credits	-\$864.01
New Charges	+\$7,904.77
Fees	+\$27.00

New Balance **\$50,953.09**

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.

See page 2 for important information about your account.

Your account is past due.

See page 11 for Important Changes to Your Account Terms.

See page 13 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Your billing inquiry is under investigation. **No payment on the amount under review of \$27,333.35 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter.

Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Platinum® Card Members, except for select locations. Visit americanexpress.com/findalounge for a list of available lounges.

Effective July 1, 2019, Avis certificates and Enterprise certificates will no longer be available in the Membership Rewards program.

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↓ 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
06/28/19
Amount Due
\$23,619.74

☐ 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 005095309002361974 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

Email

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

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MEMBERSHIP
rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at www.membershiprewards.com/terms or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a \$35.00 fee for each month of points you want to reinstate.

Did you know?

You can choose to have all or part of your bill paid automatically from your bank account each month. Enroll today in AutoPay at americanexpress.com/autopay

Payments and Credits**Summary**

	Total
Payments	-\$409.49
Credits	-\$454.52
Total Payments and Credits	-\$864.01

Detail

*Indicates posting date

	Amount
Payments	
05/11/19* RETURN PROTECTION BENEFIT PAYMENT	-\$109.49
05/11/19* RETURN PROTECTION BENEFIT PAYMENT	-\$300.00
Credits	
05/04/19* AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-\$24.99
05/07/19 UNITED AIRLINES HOUSTON TX UNITED AIRLINES From: CHICAGO O'HARE INT To: CHICAGO O'HARE INT Carrier: UA Class: 00 Ticket Number: 01615067311939 Date of Departure: 05/07 Passenger Name: NARAYANAN /WI-FI PANASONI Document Type: SUPPORTED REFUND	-\$24.99
05/21/19 AMAZON.COM AMZN.COM/BILL WA BOOK STORE	-\$77.29
05/21/19 THE HOME DEPOT PARAMUS NJ 800-654-0688	-\$186.77
05/21/19 FINELINE TECHNOLOGIES 069000042288002 NORCROSS GA 6789690835	-\$17.00
05/21/19 AMZN MKTP US AMZN.COM/BILL WA BOOK STORE	-\$31.83
05/22/19 AMZN MKTP US AMZN.COM/BILL WA BOOK STORE	-\$27.70
06/01/19* Dispute - FEDEX OFFICE	-\$4.00
06/01/19* Credit Adjustment for Late Payment Fee	-\$27.00

Continued on reverse



Detail Continued

				Amount
05/08/19	AMZN MKTP US*MN7G73AW1 BOOK STORES	AMZN.COM/BILL	WA	\$136.98
05/09/19	AMZN MKTP US*MN19U8LD0 BOOK STORES	AMZN.COM/BILL	WA	\$31.83
05/09/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$140.00
05/09/19	FEDEX 477912547 FedEx 477912547 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000477912547 FEDEX #1-800-622-1147	MEMPHIS	TN	\$6.99
05/09/19	PERFORMANCE TEAM FREIGHT 000000001 5623452200	EL SEGUNDO	CA	\$111.05
05/09/19	AMZN MKTP US*MN8ON1ZV0 BOOK STORES	AMZN.COM/BILL	WA	\$32.95
05/10/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$96.98
05/11/19	FEDEX 478151114 FedEx 478151114 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000478151114 FEDEX #1-800-622-1147	MEMPHIS	TN	\$38.74
05/13/19	FEDEX 478392983 FedEx 478392983 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000478392983 FEDEX #1-800-622-1147	MEMPHIS	TN	\$84.36
05/13/19	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$10.00
05/14/19	FEDEX 478549414 FedEx 478549414 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000478549414 FEDEX #1-800-622-1147	MEMPHIS	TN	\$65.11
05/14/19	SPEEDWAY 03493 542929802034934 2015850182	FORT LEE	NJ	\$33.70
05/15/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$129.30
05/15/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$181.02
05/15/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$63.60
05/15/19	FEDEX 478657190 FedEx 478657190 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000478657190 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70

Continued on reverse

Detail Continued

				Amount
05/16/19	FEDEX 478752599 FedEx 478752599 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000478752599 FEDEX #1-800-622-1147	MEMPHIS	TN	\$6.99
05/16/19	AMAZON.COM*MN2X82142 MERCHANDISE	AMZN.COM/BILL	WA	\$77.29
05/17/19	THE HOME DEPOT 959 HOME SUPPLY WAREHOUSE	PATERSON	NJ	\$289.61
05/17/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$79.48
05/17/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$67.00
05/17/19	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$115.12
05/17/19	GS1 US 0967 937-435-3870	EWING	NJ	\$500.00
05/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$8.09
05/18/19	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$33.66
05/18/19	BASICS PLUS #4 436845558128988 IT-SUPPORT@BASICSPLUS.COM	NEW YORK	NY	\$14.14
05/18/19	FEDEX 478902992 FedEx 478902992 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000478902992 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
05/18/19	LYFT *RIDE SAT 9PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$38.03
05/18/19	LYFT *RIDE SAT 11PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$18.80
05/19/19	LYFT *RIDE SUN 1AM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$35.86
05/19/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
05/20/19	AMZN MKTP US*MN6NG1VOO BOOK STORES	AMZN.COM/BILL	WA	\$31.83
05/20/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$314.20
05/20/19	NJ TRANSIT 973-2755555	HOBOKEN	NJ	\$8.00
05/20/19	FEDEX OFFICE COPY/REPRODUCTION	NEW YORK	NY	\$4.91
05/20/19	LYFT *RIDE SUN 6PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$6.64
05/20/19	FEDEX 479136431 FedEx 479136431 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000479136431 FEDEX #1-800-622-1147	MEMPHIS	TN	\$332.35
05/21/19	AMAZON.COM*MN8F24HZ0 MERCHANDISE	AMZN.COM/BILL	WA	\$77.29

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Detail Continued

				Amount
05/21/19	AMAZON.COM*MN78F7DH1 MERCHANDISE	AMZN.COM/BILL	WA	\$77.29
05/21/19	THE HOME DEPOT 800-654-0688	PARAMUS	NJ	\$31.21
05/21/19	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$10.00
05/21/19	AMAZON.COM*MN1CG3HQ0 MERCHANDISE	AMZN.COM/BILL	WA	\$26.63
05/21/19	AMAZON.COM*MN70C9SK1 MERCHANDISE	AMZN.COM/BILL	WA	\$39.74
05/22/19	AMZN MKTP US*MN4B09BK0 BOOK STORES	AMZN.COM/BILL	WA	\$20.99
05/22/19	FEDEX 479356286 FedEx 479356286 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000479356286 FEDEX #1-800-622-1147	MEMPHIS	TN	\$12.17
05/22/19	SPEEDWAY 03493 542929802034934 2015850182	FORT LEE	NJ	\$47.11
05/22/19	AMAZON.COM*MN0BX68I2 MERCHANDISE	AMZN.COM/BILL	WA	\$559.78
05/22/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$7.38
05/23/19	FEDEX 479449967 FedEx 479449967 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000479449967 FEDEX #1-800-622-1147	MEMPHIS	TN	\$14.69
05/24/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$53.30
05/24/19	WALGREENS 8002892273	FAIR LAWN	NJ	\$8.55
05/25/19	SIMPLISAFE.COM 000000001 8889574675	BOSTON	MA	\$24.99
05/25/19	SPEEDWAY 03493 542929802034934 2015850182	FORT LEE	NJ	\$45.28
05/26/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
05/26/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$38.61
05/26/19	ONLINE TRANSPORT AUTO DEALER (NEW/USED)	GLOBAL	CO	\$65.00
05/27/19	FEDEX 479825284 FedEx 479825284 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000479825284 FEDEX #1-800-622-1147	MEMPHIS	TN	\$217.90
05/28/19	EXP TRAVEL SERVICE DELTA AIR LINES From: LOS ANGELES INTERN To: SEATTLE-TACOMA INT LOS ANGELES INTERN Ticket Number: 00673237928790 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET	BELLEVUE	WA	\$366.60

Continued on reverse

Detail Continued

				Amount
05/29/19	FEDEX 479961359 FedEx 479961359 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000479961359 FEDEX #1-800-622-1147	MEMPHIS	TN	\$41.59
05/30/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$199.34
05/31/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$397.89
06/01/19	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$17.40
06/01/19	AMAZON.COM*MN5GT2IT0 MERCHANDISE	AMZN.COM/BILL	WA	\$27.21
06/01/19	FEDEX 480201514 FedEx 480201514 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000480201514 FEDEX #1-800-622-1147	MEMPHIS	TN	\$13.82
06/01/19	AMAZON.COM*M62TT1C82 MERCHANDISE	AMZN.COM/BILL	WA	\$26.88
06/01/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$76.66
06/02/19	THRIFTY CAR RENTAL Rental: Location Return: LOS ANGELES CA Agreement Number: 595648233 Renter Name: NARAYANAN /RAJ	877-283-0898 Date 19/05/26 19/06/02	CA	\$59.33
06/02/19	AMZN MKTP US*MN4YI0RV0 BOOK STORES	AMZN.COM/BILL	WA	\$17.92
06/02/19	UNION 76 09438375 UNION 76	LOS ANGELES	CA	\$20.54
06/03/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$44.10

Fees

		Amount
05/28/19	Late Payment Fee	\$27.00
Total Fees for this Period		\$27.00

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$512.00
Total Interest in 2019	\$0.00



Platinum Card®
RAJ NARAYANAN
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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			
Cash Advances	05/01/2019		27.49% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					



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 **September 1, 2019**. 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 \$38 to a maximum of \$39. 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 \$28.

For Card Members with a billing address in Puerto Rico, effective **September 1, 2019**, if we do not receive your Minimum Payment Due by the Payment Due Date, you may be assessed a late fee, regardless of whether you have ever previously been assessed a late fee.

Revised Terms, as of September 1, 2019	
Late Payment Fee	Up to \$39 .
Returned Payment Fee	Up to \$39 .

ID 12738

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

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 September 1, 2019, 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 \$39 .
• Returned Payment	Up to \$39 .

Late Payment Fee

Effective September 1, 2019, 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 "\$27" with "\$28" and replacing each instance of "\$38" with "\$39."

Returned Payment Fee

Effective September 1, 2019, 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 "\$27" with "\$28" and replacing each instance of "\$38" with "\$39."

**Notice of Important Changes to the Membership Rewards® Program Terms**

We are making changes to the Membership Rewards® Program Terms & Conditions referenced in this notice. We encourage you to read this notice and file it for future reference. The detailed changes to your Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Changes	
Effective Immediately	
About The Program	We are removing the option for a Basic Business Card Member to allow their Additional Business Card Members to have their own Membership Rewards program account.
Effective June 6, 2019	
Getting Points	Card Members with an American Express® Gold Card will be eligible to earn three (3) additional points (for a total of four (4) points) at restaurants worldwide; three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets); and two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).
About The Program, Getting Points, Using Points	The Blue for Students® Card will no longer be part of the Membership Rewards program.
Effective September 1, 2019	
Forfeiting and Getting Points Back	Effective for billing periods having payment due dates on or after September 1, 2019 , we are changing the Membership Rewards Terms and Conditions to provide that, for certain eligible Cards, we must receive your payment of the amount due on your Linked Account by the payment due date for a billing period, instead of by the closing date of the next billing period, in order for you to avoid forfeiting the points that you would have earned for that billing period.
Using Points	We are changing the Membership Rewards Terms and Conditions to provide that an Additional Card must be issued to an Additional Card Member at least 90 days prior to linking your Membership Rewards program account to that Additional Card Member's frequent customer program account.
Effective September 28, 2019	
We will be cancelling existing Additional Membership Rewards program accounts held by Additional Business Card Members. Enrolled Additional Business Card Members will have until October 31, 2019 , to redeem accumulated points. All Additional Business Card Members who currently have their own additional program account will receive notification regarding the cancellation of their account. Beginning September 28, 2019 , purchases charged on Additional Business Cards will earn points for the Basic Business Card Member's program account.	

Effective October 31, 2019	
About The Program, Getting Points, Forfeiting and Getting Points Back, Using Points	We are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions.

ID 12776

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.



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. Any terms in the Terms & Conditions 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.

A. **Effective Immediately**, the second paragraph of the *Who Can Use The Program & Annual Fees* sub-section of the *About The Program* section is amended by deleting the following sentences:

For a Business Card account, any Additional Business Card Members can be permitted to have their own separate program account by the Basic Business Card Member. In order to permit any Additional Business Card Members to have their own separate program account, the Basic Business Card Member must be enrolled in the program.

B. **Effective June 6, 2019**, the *Getting Additional Points* sub-section of the *Getting Points* section is amended by deleting the bullets in the **American Express® Gold Card** section and replacing with the following:

- Three (3) additional points (for a total of four (4) points) at restaurants worldwide.
- Three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).
- Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at [amextravel.com](https://www.amextravel.com) (Charter flights and private jet flights are excluded).

C. **Effective June 6, 2019**, the terms and conditions of the Membership Rewards® program are amended to delete all mentions of the Blue for Students® Card.

D. **Effective September 1, 2019**, the first paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is amended and restated as follows:

If your Linked Account is a consumer Card account or a Blue for Business Credit Card account, a Blue for Business Plus Credit Card account, a Platinum Business Credit Card account, a Business Management Credit Card account, or a Business Membership Rewards Credit Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the payment due date shown on that statement. If your Linked Account is any other kind of Business Card account or a Corporate Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the closing date of the next billing period. If you don't, you may forfeit all the points that you earned during the period covered by the statement.

E. **Effective September 1, 2019**, the last paragraph of the *Who can transfer points* of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended and restated as follows:

If you are eligible to transfer points, you'll see this option listed in the Travel category on membershipewards.com. The frequent customer program account that you transfer points into must be held by you or an Additional Card Member linked to your program account provided that an Additional Card must be issued to the Additional Card Member at least 90 days prior to linking your program account to that Additional Card Member's frequent customer program account.

F. **Effective October 31, 2019**, we are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions:

1. The second paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:

We will cancel an Additional Business Card Member's participation in the program and, if applicable, separate program account if the Basic Business Card Member exits the program.

2. The third paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:

Additional Business Card Members who have a separate program account may not link other program-eligible Cards to the separate program account created for them as an Additional Business Card Member.
3. The first paragraph of the *Buying Points* subsection of the *Getting Points* section is amended by deleting the second sentence in its entirety.
4. The third sentence of the second paragraph of the *Buying Points* subsection of the *Getting Points* section is amended to read:

If you have a Card enrolled in Membership Rewards when you enroll a second Card, the Cards may be linked to the same program account.
5. The third paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is deleted in its entirety.
6. The second paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:

If you voluntarily cancel your enrollment in the program, but you keep at least one American Express® Card open and is not past due or canceled, you'll have up to 30 days from the date of cancellation to use any points in your program account.
7. The third paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:

If you voluntarily cancel your enrollment in the program and you don't keep open any American Express Cards, all points in your program account will be immediately forfeited.
8. The second sentence of the second paragraph of the ***Who can transfer points*** sub-subsection of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended to read:

If you have a Card enrolled in Membership Rewards when you enroll another Card, the Cards may be linked to the same program account.
9. The last sentence of the ***Excise tax offset fee*** sub-subsection of the *Transferring Points to Frequent Customer Programs* subsection of the *Using Points* section is deleted in its entirety.