Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 08/17/18 **▲** DELTA

Account Ending 4-16007

New Balance \$4,408.49 Minimum Payment Due \$44.00

Payment Due Date 09/11/18[‡]

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	15 years	\$9,217	
\$156	3 years	\$5,604 (Savings = \$3,613)	

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

i 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.

Continued on page 3

To view your Delta SkyMiles® balance, visit delta.com

Account Summary

New Balance	\$4,408.49		
Minimum Payment Due	\$44.00		
Credit Limit	\$11,000.00		
Available Credit	\$6,591.51		
Cash Advance Limit	\$2,200.00		
Available Cash	\$2,200.00		
Days in Billing Period: 31			

Customer Care



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

See Page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips





Account Ending 4-16007

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
09/11/18
New Balance
\$4,408.49
Minimum Payment Due
\$44.00

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AMERICAN EXPRESS P.O. BOX 1270 NEWARK NJ 07101-1270 Amount Enclosed

Check here if your address or phone number has changed.
Note changes on reverse side.

[‡] Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 09/11/18, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

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 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 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: 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.





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-

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.

Street Address		
- 1		
City, State		
Zip Code		
Area Code and Home Phone		
Area Code and Work Phone		
Email		

Pay Your Bill with AutoPay

- . Avoid late fees
- . Save time

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.

BALAN NARAYANAN Closing Date 08/17/18 **▲** DELTA

Account Ending 4-16007

You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com



Payments and Credits	
Summary	

			Total
Payments			-\$1,118.57
Credits			
BALANN	IARAYANAN 4-16007		\$0.00
RAJ NAR	AYANAN 4-16031		-\$971.05
Total Paym	ents and Credits		-\$2,089.62
Detail	*Indicates posting date		
Payments			Amount
07/20/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$420.65
07/26/18*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$697.92
Credits			Amount
07/28/18	RAJ NARAYANAN	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$181.92
07/28/18	RAJ NARAYANAN	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$41.56
08/01/18	RAJ NARAYANAN	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$11.46
08/10/18	RAJ NARAYANAN	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$65.29
08/10/18	RAJ NARAYANAN	THE HOME DEPOT VAN NUYS CA 800-654-0688	-\$57.62
08/16/18	RAJ NARAYANAN	LUMBER LIQUIDATORS	-\$613.20

New Charges	
Summary	

 CA

NORTH HILLS

FLOOR COVERING STORE

	Total
BALAN NARAYANAN 4-16007	\$477.55
MANGLAM NARAYANAN 4-15017	\$354.37
RAM NARAYANAN 4-12022	\$89.99
RAJ NARAYANAN 4-16031	\$4,962.55
Total New Charges	\$5,884.46

Detail



BALAN NARAYANAN

Card Ending 4-16007

				Amount
07/22/18	THE HINDU TEMPLE SOCIE THE HINDU TEMPL	FLUSHING	NY	\$10.00
	CHARITABLE ORG			
08/08/18	Vonage.Com AMERICA	866-243-4357	NJ	\$40.55
	1089595709 07733			
08/08/18	STILLWATER INSURANCE SER 0284	JACKSONVILLE	FL	\$427.00
	800-849-6140			



MANGLAM NARAYANAN

Card Ending 4-15017

				Amount
07/27/18	QVC*520022051701* CONSUMERPROD	800-367-9444	PA	\$27.17
07/29/18	QVC*520070029301*	800-367-9444	PA	\$38.51
00/04/40	CONSUMERPROD OVC*520261767201*	800-367-9444	PA	±20.70
08/04/18	CONSUMERPROD	600-307- 9444	PA	\$29.79
08/06/18	HSNI TV	800-284-3900	FL	\$95.86
	001525727194 33729 ORIGAMI FOLDING CLOSET&C			
08/06/18	HSNI TV 001525727250 33729	800-284-3900	FL	\$95.86
	ORIGAMI FOLDING CLOSET&C			
08/11/18	HSNI TV	800-284-3900	FL	\$38.39
	001526617140 33729 KORRES OLIVE OIL BODY CR			
08/13/18	HSNI TV	800-284-3900	FL	\$28.79
	001526912215 33729 AD MY MAGGIES MAGNETS			



RAM NARAYANAN

Card Ending 4-12022 Monthly Spending Limit: \$3,500

08/16/18	SURATI FARSAN MART 00-08032633680 RESTAURANT	ARTESIA	CA	\$22.95
08/17/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$67.04



RAJ NARAYANAN

Card Ending 4-16031

				Amount
07/18/18	LA CITY PARKING METER LA CITY PARKING	LOS ANGELES	CA	\$2.00
	213-473-0641			
07/18/18	WEHO STREET METERS 650000007789699	WEST HOLLYWOOD	CA	\$1.00
	3238486513			
07/21/18	THE HOME DEPOT	VAN NUYS	CA	\$65.51
	800-654-0688			
07/21/18	WEHO STREET METERS 650000007789699	WEST HOLLYWOOD	CA	\$1.25
	3238486513			
07/23/18	NETFLIX.COM	866-579-7172	CA	\$8.52
	SUBSCRIPTION			
07/23/18	LA BREA SINCLAIR 00000000395045	LOS ANGELES	CA	\$59.33
	3239335122			
07/23/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$103.81
	800-654-0688			

Amount



Platinum Delta SkyMiles® Credit Card

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Account Ending 4-16007

				Amount
07/23/18	CVS/PHARMACY#09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$14.41
07/24/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$152.91
)7/24/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$264.77
)7/24/18	CVS/PHARMACY #09624 000009624 8007467287 PHARMACIES	HOLLYWOOD	CA	\$16.41
)7/25/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$1.00
)7/26/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$59.64
)7/26/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$45.87
07/26/18	ANDY GUMP INC 084870017256339 6619773842	SANTA CLARITA	CA	\$121.57
)7/27/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$238.53
)7/28/18	SUNSET 5 913-221-2000	LOS ANGELES	CA	\$13.99
7/28/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.25
)7/28/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$0.50
7/30/18	9640 AMC ONLINE 888-440-4262	LEAWOOD	KS	\$19.95
7/31/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$14.23
08/01/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$103.17
08/02/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
08/02/18	THE HOME DEPOT 6654 HOME SUPPLY WAREHOUSE	BURBANK	CA	\$502.58
08/02/18	CHEVRON 0095560/CHEVRON SERVICE STN	GLENDALE	CA	\$68.28
08/04/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.50
08/06/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$90.88
8/07/18	JOE CHAVEZ AUTOMATIC 00891292 0000891342 CONTRACTORS	SYLMAR	CA	\$790.00
08/07/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$14.06
8/08/18	THE HOME DEPOT 800-654-0688	BURBANK	CA	\$175.84
8/09/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$82.03
8/10/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$61.62
8/13/18	LUMBER LIQUIDATORS FLOOR COVERING STORE	NORTH HILLS	CA	\$921.55

				Amount
08/14/18	THE HOME DEPOT	NORTH HOLLYWOOD	CA	\$78.45
	800-654-0688			
08/15/18	LUMBER LIQUIDATORS	NORTH HILLS	CA	\$843.15
	FLOOR COVERING STORE			

Fees

			Amount
08/17/18	BALAN NARAYANAN	ANNUAL MEMBERSHIP FEE	\$195.00
Total Fees for this Period		\$195.00	

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	\$195.00	
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			
Purchases	03/03/2001	16.25% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001	26.99% (v)	\$0.00	\$0.00
Total				\$0.00
(v) Variable Rate				