

Platinum Card®

RAJ NARAYANAN Closing Date 12/03/18



Account Ending 5-67005

New Balance

\$22,699.02

Includes the past due amount of \$9,686.71

Payment Due Date

12/28/18[‡]

[‡] Late Payment Warning: If we do not receive your payment by the Payment Due Date of 12/28/18, you may have to pay a late fee of up to \$38.00.

See page 2 for important information about your account.

Your account is past due.

AMERICAN EXPRESS® PERSONAL LOANS

Interested in a Personal Loan? Pre-approved Platinum Card Members can enjoy a competitive rate on loans of up to \$40,000. APRs range from 5.98%-18.98%. Terms apply. Learn more by visiting americanexpress.com/loanoffer21

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.

Continued on page 3

Membership Rewards® Points

Available and Pending as of 10/31/18

215,987

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

Account Summary

Previous Balance \$9,846.31 Payments/Credits -\$159.60 New Charges +\$12,974.31 Fees +\$38.00

New Balance \$22,699.02

Days in Billing Period: 31

Customer Care



Pay by Computer

americanexpress.com/pbc

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 →

Payment Coupon Do not staple or use paper clips





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

Amount Due \$22,699.02

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

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0000349992220508608 002269902002269902 02 4

12/28/18

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, Pay Over Time Travel and Pay Over Time Direct) 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: 1-623-707-4442

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	
- 1	
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.



Platinum Card®

RAJ NARAYANAN Closing Date 12/03/18



Account Ending 5-67005

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	\$0.00
Credits	-\$159.60
Total Payments and Credits	-\$159.60

Detail

Credits					Amount
12/01/18	UNITED AIRLINES HOUSTON TX UNITED AIRLINES				-\$79.00
	From:	To:	Carrier:	Class:	
	LOS ANGELES INTERN	N.Y. NEWARK INTL A	UA	00	
	Ticket Number: 0162922	1146033 ANAN /ECONOMY PLUS S		arture: 12/01	
12/01/18	UNITED AIRLINES				-\$75.00
	HOUSTON TX				
	UNITED AIRLINES				
	From:	To:	Carrier:	Class:	
	LOS ANGELES INTERN	N.Y. NEWARK INTL A	UA	00	
		1146044 Anan /award Booking Ent Flyer Fee/Purchase	Date of Dep	arture: 12/01	
12/01/18	UNITED AIRLINES				-\$5.60
	HOUSTON TX				
	UNITED AIRLINES				
	From:	To:	Carrier:	Class:	
	LOS ANGELES INTERN	N.Y. NEWARK INTL A	UA	00	
	Ticket Number: 01624280 Passenger Name: NARAY Document Type: SUPPOF	ANAN/RAJ	Date of Dep	arture: 12/01	

New Charges Summary

Total New Charges \$12,974.31

Detail



RAJ NARAYANAN

Card Ending 5-67005

				Amount
11/02/18	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$100.95
11/02/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$67.00
11/03/18	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$90.67
11/04/18	PROPERTYSHARK.COM 805-699-2040	805-699-2040	CA	\$34.95
11/05/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$68.00
11/05/18	FEDEX 453977538 FedEx 453977538 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000453977538 FEDEX #1-800-622-1147	MEMPHIS	TN	\$234.07
11/05/18	AMAZON.COM*M80KF0BU0 MERCHANDISE	AMZN.COM/BILL	WA	\$216.75
11/06/18	A R BOX PACKAGING 81816 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$45.00
11/06/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.49
11/06/18	THE HOME DEPOT 800-654-0688	NORTH HOLLYWOOD	CA	\$13.12
11/06/18	THE HOME DEPOT 800-654-0688	NORTH HOLLYWOOD	CA	\$13.12
11/06/18	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$49.26
11/06/18	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$98.53
11/06/18	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$98.53
11/07/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.49
11/07/18	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$254.72
11/08/18	A R BOX PACKAGING 81896 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$102.25
11/08/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.49
11/08/18	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$165.45
11/08/18	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$123.17
11/08/18	UBER *TRIP-VWBIG HELP.UBER.COM	HELP.UBER.COM	CA	\$2.14
11/09/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$11.21
11/09/18	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$73.90
11/10/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.49

AMERICAN EXPRESS

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Account Ending 5-67005

				Amount
11/10/18	CROWN RECYCLING SERVICES 00-0803164115 PUBLIC UTILITY	SUN VALLEY	CA	\$78.00
11/12/18	FEDEX 454659096 FedEx 454659096 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000454659096 FEDEX #1-800-622-1147	MEMPHIS	TN	\$209.30
11/13/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.49
11/13/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.49
11/13/18	LYFT *RIDE TUE 9PM (NONE) 94104 LEDGER	SAN FRANCISCO	CA	\$13.85
11/13/18	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$25.16
11/14/18	A R BOX PACKAGING 82021 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$140.00
11/14/18	ABC FINANCIAL SERVICES ABC*CRUNCH FITNESS	NORTH LITTLE ROCK	AR	\$49.00
11/14/18	MAINETTI USA - MOTO 000000001 00138064 92806	KEASBEY	NJ	\$581.85
11/14/18	AMZN MKTP US*M89U04UR0 BOOK STORES	AMZN.COM/BILL	WA	\$29.99
11/15/18	ABC FINANCIAL SERVICES ABC*CRUNCH FITNESS	NORTH LITTLE ROCK	AR	\$15.94
11/16/18	A R BOX PACKAGING 82044 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$35.75
11/16/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.87
11/16/18	AMZN MKTP US*M803P5U62 BOOK STORES	AMZN.COM/BILL	WA	\$24.90
11/17/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$78.35
11/18/18	UBER *TRIP-KGMNW HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
11/18/18	UBER *TRIP-VHDIN HELP.UBER.COM	HELP.UBER.COM	CA	\$15.98
11/18/18	NEXT INSURANCE 8552225919	PALO ALTO	CA	\$76.00
11/19/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.87
11/19/18	THE HOME DEPOT 800-654-0688	NORTH HOLLYWOOD	CA	\$131.09
11/19/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
11/19/18	FEDEX 455324468 FedEx 455324468 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000455324468 FEDEX #1-800-622-1147	MEMPHIS	TN	\$207.91
11/19/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$68.00

				Amount
11/20/18	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
11/21/18	A R BOX PACKAGING 82099 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$150.00
11/21/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.87
11/21/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$82.05
11/21/18	FEDEX 460151657 FedEx 460151657 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000460151657 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.90
11/21/18	HOTELS.COM153566535153 153566535153 90028 KATHY FIELD THE HOLLYWOOD ROOSEVELT,LOS ANGELES	HOTELS.COM	WA	\$591.04
11/23/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
11/26/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.50
11/26/18	UBER *TRIP-KKAFM HELP.UBER.COM	HELP.UBER.COM	CA	\$15.97
11/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
11/26/18	FEDEX 460440696 FedEx 460440696 38132 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000460440696 FEDEX #1-800-622-1147	MEMPHIS	TN	\$98.00
11/26/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.50
11/26/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.50
11/27/18	UBER *TRIP-32IHN HELP.UBER.COM	HELP.UBER.COM	CA	\$17.39
11/27/18	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL		\$274.33
11/28/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$10.03
11/28/18	MANN BROTHERS 650000009143614 3239365168	LOS ANGELES	CA	\$109.88
11/28/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$150.20
11/29/18	UNITED AIRLINES UNITED AIRLINES From: To: LOS ANGELES INTERN N.Y. NEWARK INTL A Ticket Number: 01629221146033 Passenger Name: NARAYANAN /ECONOMY PLUS S Document Type: PREFERRED SEAT UPGRADE	HOUSTON Carrier: Class: UA 00 Date of Departure: 12/01	TX	\$79.00

AMERICAN EXPRESS

Platinum Card®

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Account Ending 5-67005

Detail Continued	Detail	Cor	ntini	ued
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						Amount
11/29/18	UNITED AIRLINES		HOUSTON		TX	\$75.00
	UNITED AIRLINES					
	From:	To:	Carrier:	Class:		
	LOS ANGELES INTERN	N.Y. NEWARK INTL A	UA	00		
	Ticket Number: 01629221 Passenger Name: NARAY/ Document Type: FREQUE	ANAN /AWARD BOOKING	Date of Depa	arture: 12/01		
11/29/18	CHEVRON 0090458/CHEV SERVICE STN	RON	LOS ANGELES		CA	\$10.29
11/29/18	UBER *TRIP-H6VPS HELP.UBER.COM		HELP.UBER.CC	DM	CA	\$7.65
11/30/18	UNITED AIRLINES		HOUSTON		TX	\$5.60
	UNITED AIRLINES					
	From:	To:	Carrier:	Class:		
	LOS ANGELES INTERN	N.Y. NEWARK INTL A	UA	00		
	Ticket Number: 01624280 Passenger Name: NARAY/ Document Type: PASSEN	NAN/RAJ	Date of Depa	arture: 12/01		
11/30/18	CHEVRON 0090458/CHEV SERVICE STN	RON	LOS ANGELES		CA	\$15.53
11/30/18	UBER *TRIP-54EMH HELP.UBER.COM		HELP.UBER.CC	DM	CA	\$5.84
11/30/18	UBER *TRIP-BZJUC		HELP.UBER.CC	M	CA	\$19.92
	HELP.UBER.COM					•
12/01/18	JOE CHAVEZ AUTOMATIC		SYLMAR		CA	\$7,310.00
	00937039 0000991342 CONTRACTORS					41,213.33
12/01/18	A R BOX PACKAGING		ANAHEIM		CA	\$35.75
	82198 92806 COMMERCIAL EQUIP/SPL	Y				
12/03/18	AMZN MKTP US*M09YI4B	X1	AMZN.COM/B	ILL	WA	\$17.88
	BOOK STORES					
12/03/18	WWW.SHIPNEX.COM		212-6853025		NJ	\$26.23
	2126853025					

Fees

		Amount
11/28/18	Late Payment Fee	\$38.00
Total Fees	for this Period	\$38.00

2018 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2018	\$615.00
Total Interest in 2018	\$319.35