

RAJ NARAYANAN Closing Date 04/18/18



Account Ending 5-67005

New Balance \$42,189.30 **Minimum Payment Due** \$10,696.55

05/13/18[‡] **Payment Due Date**

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 Pay Over Time balance shown on this statement in about	And for the Pay Over Time balance you will pay an estimated total of	
Only the Minimum Payment Due	32 years	\$83,948	

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

- See page 2 for important information about your account.
- See important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 15
- Your membership will be renewed next month. Please refer to the Renewal Notice on Page 13.
- **Important Information:** To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Continued on page 3

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

Payment Coupon Do not staple or use paper clips

RAJ NARAYANAN

GLEN ROCK NJ 07452

8 HEATHER LN





Account Ending 5-67005

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

> Payment Due Date 05/13/18

Minimum Payment Due \$10,696.55

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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Membership Rewards® Points

Available and Pending as of 03/31/18 87,282

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

Account Summary

Pay In Full Portion Previous Balance \$1,444.04 Payments/Credits -\$1,463.62 New Charges +\$10,398.13 Fees +\$0.00 **New Balance** \$10,378.55

Pay Over Time Portion

Previous Balance \$16,945.20 Payments/Credits -\$17,195.20 **New Charges** +\$32,060.75 Fees +\$0.00 Interest Charged +\$0.00 New Balance \$31.810.75 Minimum Due \$318.00

Account Total Previous Balance \$18,389.24 Payments/Credits -\$18,658.82 New Charges +\$42,458.88 Fees +\$0.00 Interest Charged +\$0.00 \$42,189.30 **New Balance** \$10,696.55 **Minimum Payment Due**

Days in Billing Period: 30





Customer Care Pay by Phone 1-800-472-9297 1-800-525-3355

→ See Page 2 for additional information.

Amount Enclosed

0000349992220508608 004218930001069655 15 4

\$42,189.30

[‡] Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 05/13/18, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of

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, Sign & Travel and Extended Payment Option) 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

1-954-4/3-2123 1-800-525-3355

1-800-CASH-NOW In NY: 1-800-522-1897

Hearing Impaired

TTY: 1-800-221-9950 FAX: 1-800-695-9090 모

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.

Street Address	
ı	
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.american express.com/privacy.

RAJ NARAYANAN Closing Date 04/18/18



Account Ending 5-67005

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For information on your Pay Over Time feature and limit, see page 12

Your morning coffees are adding up

There are so many ways to use the points that you've earned. From travel to gift cards and so much more, you choose the way to treat yourself.

To find your reward, visit http://amex.co/points



Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$1,331.04	-\$11,407.57	-\$12,738.61
Credits	-\$132.58	-\$5,787.63	-\$5,920.21
Total Payments and Credits	-\$1,463.62	-\$17,195.20	-\$18,658.82

Detail	etail *Indicates posting date ♦ - denotes Pay 0	
Payments		For more information, visit americanexpress.com/payovertimeinfo Amount
03/20/18*	ONLINE PAYMENT - THANK YOU	-\$3,000.00
04/02/18*	ONLINE PAYMENT - THANK YOU	-\$4,281.65
04/06/18*	ONLINE PAYMENT - THANK YOU	-\$2,000.00
04/13/18*	ONLINE PAYMENT - THANK YOU	-\$2,456.96
04/13/18*	ONLINE PAYMENT - THANK YOU	-\$1,000.00
Credits		Amount
03/20/18	SD ZOO ADMISSIONS	-\$12.00
	SAN DIEGO CA	
	CHARITABLE ORG	
03/27/18	WWW.SHIPNEX.COM	-\$130.84 ♦
	212-6853025 NJ	
	2126853025	
	EXTENDED PAYMENT OPTION	
03/29/18	CRUTCHFIELD	-\$49.99
	CHARLOTTESVILLE VA	
	800-955-9091	
03/30/18	UBER	-\$3.03
	HELP.UBER.COM CA	
	8005928996	
03/30/18	GOODMAN-GLENDAL 760 000000760	-\$2,878.74 ♦
	LOS ANGELES CA	
	7132635568	
	EXTENDED PAYMENT OPTION	
03/31/18	AMAZON MKTPLACE PMTS	-\$32.99
	AMZN.COM/BILL WA	
	DIRECT MKTG MISC	
04/02/18*	AMEX Airline Fee Reimbursement	-\$9.59
	TRANSACTION PROCESSED BY AMERICAN EXPRESS	
04/02/18*	AMEX Airline Fee Reimbursement	-\$9.99
	TRANSACTION PROCESSED BY AMERICAN EXPRESS	

Detail C	continued *Indicates posting date			♦ - denotes Pay Over Time activity
				Amount
04/06/18	BUILD.COM			-\$300.00 ◆
	800-375-3403 CA			
	800-375-3403			
	EXTENDED PAYMENT OPTION			
04/09/18	AMAZON MKTPLACE PMTS			-\$14.99
	AMZN.COM/BILL WA			
	DIRECT MKTG MISC			
04/09/18	PP*CT HVAC AND HEATING			-\$2,000.00 ♦
	BURBANK CA			
	402-935-2244			
	EXTENDED PAYMENT OPTION			
04/10/18	IKEA ELIZABETH 154			-\$228.05 ♦
	ELIZABETH NJ			
	MISC HOME FURNISHINGS			
	EXTENDED PAYMENT OPTION			
04/12/18*	AMEX Airline Fee Reimbursement			-\$125.00 ♦
	TRANSACTION PROCESSED BY AMERICAN EXPRESS			
	EXTENDED PAYMENT OPTION			
04/12/18	UNITED AIRLINES			-\$125.00 ♦
	HOUSTON TX			
	UNITED AIRLINES			
	From: To:	Carrier:	Class:	
	CHICAGO O'HARE INT CHICAGO O'HARE INT	UA	00	
	Ticket Number: 01629275672920 Passenger Name: NARAYANAN /AWARD CHANGE F	Date of Depa	arture: 04/12	
	Document Type: SUPPORTED REFUND			
	EXTENDED PAYMENT OPTION			

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$10,398.13	\$32,060.75	\$42,458.88

 Detail
 *Indicates posting date

 ◆ - denotes Pay Over Time activity

For more information, visit american express.com/payovertime info

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RAJ NARAYANAN

Card Ending 5-67005

				Amount
03/19/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$801.28 ♦
	800-654-0688			
	EXTENDED PAYMENT OPTION			
03/19/18	WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$21.31
	DIRECT MKTG INTERNET			
03/19/18	WWW.ITUNES.COM/BILL	CUPERTINO	CA	\$2.99
	DIRECT MKTG INTERNET			
03/19/18	SD ZOO ADMISSIONS	SAN DIEGO	CA	\$109.20 ♦
	CHARITABLE ORG			
	EXTENDED PAYMENT OPTION			
03/19/18	WAL-MART SUPERCENTER 2479 2479	SAN DIEGO	CA	\$127.19 ♦
	DISCOUNT STORE			
	EXTENDED PAYMENT OPTION			



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Detail	Continued *Indicates po	stilly date				- denotes Pay Over Time activity
	CUT A DT: CUT-C		SEL			Amount
03/20/18	CHEAPTICKETS		BELLEVUE		WA	\$789.00
	AMERICAN AIRLINES From:	Т	Camrian	Class:		
		TO:	Carrier:			
	LOS ANGELES INTERN	TOKYO HANEDA APT	AA	Q		
		OSAKA KANSAI INTL LOS ANGELES INTERN	YY AA	00 O		
	Ticket Number: 00170865		Date of Depa	-		
	Passenger Name: WESTB					
	Document Type: PASSEN	GER TICKET				
	EXTENDED PAYMENT OP	TION				
03/20/18	SPIRIT AIRLINES		SOUTH FLORIC	DA	FL	\$63.29
	SPIRIT					
	From:	То:	Carrier:	Class:		
	SAN DIEGO LINDBERG	LAS VEGAS MCCARRAN	NK	R		
	Ticket Number: JCZLXJ		Date of Depa	rture: 03/21		
	Passenger Name: NARAY Document Type: PASSEN					
	•		MANAL CTIV INI	-0	14/4	h=
03/20/18	CHEAPTIX*733863013156	09	WWW.CTIX.INI	-0	WA	\$7.49
-	TRAVEL					
03/20/18	eFAX.COM SERVICES		800-958-2983		CA	\$9.95
	INTERNET SVC					
03/21/18*	Dispute - G & F ROOF SUP					\$680.00 ◀
	EXTENDED PAYMENT OP					
03/21/18	CHEAPTIX*733875895455	53	WWW.CTIX.INI	- 0	WA	\$14.98
	TRAVEL					
03/21/18	03/21/18 THE HOME DEPOT #6616		LOS ANGELES		CA	\$1,873.13 ◀
	800-654-0688					
	EXTENDED PAYMENT OP	TION				
03/21/18	SUBWAY		ANAHEIM		CA	\$6.67
	714-4900123					
03/21/18	MAIL BOXES ETC		RENO		NV	\$5.00
	OFFICE SUPPLY STORE					
03/21/18	USPS PO 0545370028 001	367244	LOS ANGELES		CA	\$20.00
	8002758777					
03/22/18	WWW.SHIPNEX.COM		212-6853025		NJ	\$18.15
	2126853025					
03/22/18	THE HOME DEPOT #6616		LOS ANGELES		CA	\$1,091.18
	800-654-0688					
	EXTENDED PAYMENT OP	TION				
03/22/18	FINELINE TECHNOLOGIES	069000042288002	NORCROSS		GA	\$35.00
	6789690835					
03/22/18	UNITED PACIFIC 204 204		VISTA		CA	\$57.15
	310-323-3992					
03/23/18	WWW.SHIPNEX.COM		212-6853025		NJ	\$21.55
	2126853025					
03/23/18	WWW.SHIPNEX.COM		212-6853025		NJ	\$130.84
	2126853025					,
	EXTENDED PAYMENT OP	TION				
03/23/18	WWW.SHIPNEX.COM		212-6853025		NJ	\$38.36
03/23/10	2126853025		212 0033023		10	\$30.30
03/23/18	THE HOME DEPOT #6616		LOS ANGELES		CA	\$1,342.94
03/23/10	800-654-0688		LOSTANGLELS		CA	\$1,342.54 \
	EXTENDED PAYMENT OP	TION				
02/26/10						£24.00
03/26/18	SIMPLISAFE.COM 5429BC	STON MA				\$24.99
03/26/18	WWW.ITUNES.COM/BILL		CUPERTINO		CA	\$0.99
	DIRECT MKTG INTERNET					

	Continued	*Indicates pos	and the same				♦ - denotes Pay Over Time activity
							Amount
03/26/18	1-800-622-1 BALAN NAR DIRECT BILL FEDEX INV#	376755093 l37 147 AYANAN NJ ING TRANSAC 00037675509 00-622-1147	TION	MEMPHIS		TN	\$588.82
	EXTENDED I	PAYMENT OPT	ION				
03/26/18	800-654-068	DEPOT #6616 88 PAYMENT OPT	ION	LOS ANGELES		CA	\$600.69 ◆
03/26/18	EXQUISITE C LUMBER/BU	CABINET AN		SOUTH EL MON	ITE	CA	\$7,800.00 ◀
03/26/18	LABEL TEX U 323-582022	JSA 00-08024	55312	LOS ANGELES		CA	\$122.64 ◆
03/27/18	BATHROOM 626-699-012	VANITIES 000	0	VAN NUYS		CA	\$2,932.10 \$
03/27/18		DSA ANAHEIM		ANAHEIM		CA	\$1,846.09
03/27/18	BUILD.COM 800-375-340			800-375-3403		CA	\$1,394.25
03/27/18	BUILD.COM 800-375-340			800-375-3403		CA	\$3,260.40
03/29/18	JETBLUE AIR From: LOS ANGELE Ticket Numb Passenger N		To: N.Y. J F KENNEDY I LOS ANGELES INTERN 533670 MITESH MR	JETBLUE Carrier: B6 B6 Date of Depar	Class: X X ture: 04/17	NY	\$11.20
03/29/18	AMAZON M BOOK STOR	KTPLACE PMT	S	AMZN.COM/BIL	.L	WA	\$225.75 ◆
03/29/18	JET.COM RETAIL			855-538-4323		NJ	\$38.60
03/29/18	THE HOME [800-654-068	DEPOT #6616 88		LOS ANGELES		CA	\$1,061.63
03/29/18	CTC*CONST 30496175 02 CONSTANT		COM	855-229-5506		MA	\$95.00
03/30/18	AMAZON M BOOK STOR	KTPLACE PMT ES	S	AMZN.COM/BIL	.L	WA	\$40.98
03/30/18	AMAZON M BOOK STOR	KTPLACE PMT ES	S	AMZN.COM/BIL	.L	WA	\$24.04
03/30/18	AMAZON M BOOK STOR	KTPLACE PMT ES	S	AMZN.COM/BIL	.L	WA	\$57.96
03/30/18	UBER *TRIP HELP.UBER.			HELP.UBER.COM	M	CA	\$13.44
03/30/18	WWW.SHIPN 2126853025			212-6853025		NJ	\$10.91
03/30/18	HOMEDEPO 800-430-337			800-430-3376		GA	\$342.36



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	Continued *Indicates posting date			
				Amount
03/31/18	UNITED AIRLINES	HOUSTON	TX	\$9.59
	UNITED AIRLINES	Carrier: Class:		
	From: To: LOS ANGELES INTERN N.Y. NEWARK INTL A	Carrier: Class: UA 00		
	Ticket Number: 01629266831964 Passenger Name: RAJ /INFLIGHT SNACK	Date of Departure: 03/31		
	Document Type: INFLIGHT CHARGES			
03/31/18	UNITED AIRLINES UNITED AIRLINES	HOUSTON	TX	\$9.99
	From: To:	Carrier: Class:		
	LOS ANGELES INTERN N.Y. NEWARK INTL A	UA 00		
	Ticket Number: 01629266831975	Date of Departure: 03/31		
	Passenger Name: RAJ /INFLIGHT FOOD			
	Document Type: INFLIGHT CHARGES			
03/31/18	AMAZON MKTPLACE PMTS	AMZN.COM/BILL	WA	\$14.99
	BOOK STORES			
03/31/18	A R BOX PACKAGING	ANAHEIM	CA	\$55.50
	PRINCE PETER 92806			
	COMMERCIAL EQUIP/SPLY	ANIALIFIA		
03/31/18	A R BOX PACKAGING	ANAHEIM	CA	\$280.00
	PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY			
	EXTENDED PAYMENT OPTION			
		A N. A. L. I. F. I. A.	C A	
03/31/18	A R BOX PACKAGING	ANAHEIM	CA	\$55.50
	PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY			
02/21/10	LYFT *RIDE SUN 12AM	SAN FRANCISCO	CA	¢26.70
03/31/18	(NONE) 94104	SANTRANCISCO	CA	\$26.70
	LEDGER			
03/31/18	UBER *TRIP OKRRS	HELP.UBER.COM	CA	\$23.04
03/31/10	HELP.UBER.COM			\$25.01
03/31/18	STATE OF CALIF DMV INT SC8 STATE OF CA	SACRAMENTO	CA	\$299.00
03/31/10	800-777-0133	571511111111111111111111111111111111111	C	¥255.00 V
	EXTENDED PAYMENT OPTION			
03/31/18	STATE OF CALIF DMV INT SC6 STATE OF CA	SACRAMENTO	CA	\$500.00 •
03/31/10	800-777-0133	SACHAMENTO	CA	\$300.00
	EXTENDED PAYMENT OPTION			
04/01/10	MCDONALD'S	PATERSON	NJ	*4.47
04/01/18	9736845335	PATERSON	נאו	\$4.47
04/02/10	BP#9540709KWORK LLC 9540	PARAMUS	NJ	¢44.67
04/02/18	201-368-0027	FANAIVIOS	נאו	\$44.67
0.4./0.0./4.0		MEMADLIIC	TN	t220.20 A
04/02/18	FEDEX INV 377515241 I377515241	MEMPHIS	IIN	\$238.38
	1-800-622-1147 BALAN NARAYANAN NJ			
	DIRECT BILLING TRANSACTION			
	FEDEX INV# 000377515241			
	FedEx #1-800-622-1147			
	EXTENDED PAYMENT OPTION			
04/02/18	WWW.SHIPNEX.COM	212-6853025	NJ	\$18.15
	2126853025			
04/02/18	WWW.SHIPNEX.COM	212-6853025	NJ	\$38.60
	2126853025			
04/02/18	GOTHAM CITY DINER	FAIRLAWN	NJ	\$57.58
	201-398-9700			
04/02/18	MCDONALD'S	PATERSON	NJ	\$5.42

Detail	Continued *Indicates posting date		• •	- denotes Pay Over Time activity
				Amount
04/02/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$436.17 ♦
	800-654-0688			
	EXTENDED PAYMENT OPTION			
04/03/18	THE HEADLESS HORSEMAN	NEW YORK	NY	\$29.13
	212-777-5101			
04/03/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$312.66 ♦
	800-654-0688			
	EXTENDED PAYMENT OPTION			
04/03/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$134.45 ♦
	800-654-0688			
	EXTENDED PAYMENT OPTION			
04/03/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$1,582.28 ◆
	800-654-0688			
	EXTENDED PAYMENT OPTION			
04/04/18	NYS DMV TVB NYS DMV TVB	ALBANY	NY	\$138.00 ♦
	518-474-1575			
	EXTENDED PAYMENT OPTION			
04/04/18	HORUS CAFE 000000001	NEW YORK	NY	\$69.78
	2122284774			
04/04/18	UBER *TRIP NP5ZT	HELP.UBER.COM	CA	\$3.68
	HELP.UBER.COM			
04/04/18	HARLAND CLARKE CHECK PRIN 000000061	SAN ANTONIO	TX	\$9.41
	8775343769			
04/04/18	CVS PHARMACY	GLEN ROCK	NJ	\$6.18
	8007467287			
	PHARMACIES			
04/04/18	GPS 00-08032064803	CITY INDUSTRY	CA	\$31.01
	626-7230013			
04/04/18	AMAZON MKTPLACE PMTS	AMZN.COM/BILL	WA	\$115.99 ♦
	BOOK STORES			
	EXTENDED PAYMENT OPTION			
04/05/18	WWW.SHIPNEX.COM	212-6853025	NJ	\$18.15
	2126853025			
04/05/18	WWW.SHIPNEX.COM	212-6853025	NJ	\$13.83
	2126853025			
04/05/18	7-ELEVEN 25906 00072590601	HAWTHORNE	NJ	\$1.48
	973-423-4833			
04/05/18	7-ELEVEN 25906 00072590601	HAWTHORNE	NJ	\$7.10
	973-423-4833			
04/05/18	DUNKIN #355159 3551	FAIR LAWN	NJ	\$1.80
	973-523-4200			
04/05/18	INNOVATIVE PARKING LLC 650000009800148	NEW YORK	NY	\$15.00
	2128831265			
04/05/18	AMAZON MKTPLACE PMTS	AMZN.COM/BILL	WA	\$1,016.00 ♦
	BOOK STORES			
	EXTENDED PAYMENT OPTION			
04/06/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$739.53 ♦
	800-654-0688			
	EXTENDED PAYMENT OPTION			
04/06/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$16.13
	800-654-0688			·
04/06/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$39.38
	800-654-0688			452.50
04/06/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$414.71 ◆
, 00, 10	800-654-0688	-		Ψ 11 117 T ·
	EXTENDED PAYMENT OPTION			



RAJ NARAYANAN Closing Date 04/18/18



	Continued *Indicates posting date			♦ - denotes Pay Over Time activity
				Amount
04/06/18	WENDY'S 000002355 6079360106	MIDLAND PARK	NJ	\$4.27
04/06/18	WALGREENS	NEW HAVEN	CT	\$3.15
- ,,,	NONE 06511 PHARMACIES			*****
04/06/18	OLEA 000000001 2034356412	NEW HAVEN	СТ	\$84.25
04/06/18	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL		\$238.16
04/06/18	EXTENDED PAYMENT OPTION SHOPRITE FAIRLAWN S1 559504 07410	FAIRLAWN	NJ	\$12.03
04/07/18	BURLNGTON STORES6 6 609-387-7800	PARAMUS	NJ	\$12.99
04/07/18	MCDONALD'S 2034791560	WEST HAVEN	СТ	\$10.72
04/07/18	NEWPORT MANSION TICKETS 401-847-1000	NEWPORT	RI	\$58.00
04/07/18	SHELL OIL 57542918800 AUTO FUEL DISPENSER	OLD LYME	СТ	\$13.45
04/07/18	LYFT *RIDE SUN 2AM (NONE) 94104 RIDEREQUEST	SAN FRANCISCO	CA	\$5.48
04/07/18	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$1.50
04/08/18	GODADDY.COM 480-505-8855 AZ			\$43.32
04/08/18	BP#1189547CITY FUELS LLC 1189 212-740-0001	NEW YORK	NY	\$19.66
04/08/18	IRVINGTON 000000001 2127506361	NEW YORK	NY	\$70.33
04/08/18	UBER *TRIP ML6QB HELP.UBER.COM	HELP.UBER.COM	CA	\$14.04
04/08/18	Dear Irving 917-496-6950	New York	NY	\$62.26
04/08/18	ANTHONYS COAL FIRED PI 01057 201-796-2625	FAIR LAWN	NJ	\$46.56
04/08/18	USPS.COM CLICKNSHIP 660427000 8002758777	WASHINGTON	DC	\$6.70
04/09/18	UNITED AIRLINES UNITED AIRLINES From: To:	HOUSTON Carrier: Class:	TX	\$125.00 ◆
	N.Y. NEWARK INTL A SANTA ANA JOHN WAY Ticket Number: 01629275672920 Passenger Name: NARAYANAN /AWARD CHANGE F Document Type: ADDITIONAL COLLECTION EXTENDED PAYMENT OPTION	UA 00 Date of Departure: 04/09		
04/09/18	HARLAND CLARKE CHECK PRIN 000000061 8775343769	SAN ANTONIO	TX	\$69.42
04/09/18	FEDEX INV 378246352 I378246352 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000378246352 FedEx #1-800-622-1147 EXTENDED PAYMENT OPTION	MEMPHIS	TN	\$439.05 ♦

	Continued *Indicates posting date		•	denotes Pay Over Time activity
	510/01/11/02/1 1707	CLEN DO CH		Amount
04/09/18	EXXONMOBIL 4797 201-444-7730	GLEN ROCK	NJ	\$33.00
04/09/18	AMAZON.COM	AMZN.COM/BILL	WA	\$127.12 ◀
0 1, 0 5, 10	MERCHANDISE			¥127.112 ·
	EXTENDED PAYMENT OPTION			
04/09/18	LUMBER LIQUIDATORS	NORTH HILLS	CA	\$136.31
0 1, 02, 10	FLOOR COVERING STORE			Ţ.50.5.
	EXTENDED PAYMENT OPTION			
04/09/18	BURGER KING	MIDLAND PARK	NJ	\$6.17
0 1/ 0 5/ 10	201-652-9841			·
04/10/18	WWW.SHIPNEX.COM	212-6853025	NJ	\$10.81
	2126853025			
04/10/18	AMAZON MKTPLACE PMTS	AMZN.COM/BILL	WA	\$49.07
	BOOK STORES			
04/11/18	HARLAND CLARKE CHECK PRIN 000000061	SAN ANTONIO	TX	\$68.70
	8775343769			
04/11/18	SYED RASHEED, MD GARDEN STATE COUNSELI	Wayne	NJ	\$30.90
	squareup.com/receipts			
04/11/18	AMAZON MKTPLACE PMTS	AMZN.COM/BILL	WA	\$54.99
	BOOK STORES			
04/11/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$148.92
	800-654-0688			
	EXTENDED PAYMENT OPTION			
04/11/18	WHITE CASTLE	HASBROUCK HEIGHTS	NJ	\$9.79
	800-843-2728			
04/11/18	QUICKCHEK	WAYNE	NJ	\$4.49
	9085347349			
04/12/18	WWW.SHIPNEX.COM	212-6853025	NJ	\$14.63
	2126853025			
04/12/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$578.38 ◀
	800-654-0688			
	EXTENDED PAYMENT OPTION	LONG IS CITY	NIV	
04/12/18	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	\$3.50
04/12/10	FARMERS INSURANCE	877-327-6392	CA	#2.002.00 #
04/13/18	GOODS/SERVICES	877-327-0392	CA	\$3,993.80
	EXTENDED PAYMENT OPTION			
04/12/10	CASIMIR - AVE B 000000001	NEW YORK	NY	¢25.60
04/13/18	6462344336	NEW TORK	IVI	\$25.69
04/13/18	UBER *TRIP EYLBE	HELP.UBER.COM	CA	\$6.54
04/13/10	HELP.UBER.COM	TIEE IODEILICON	C/ (PC.04
04/13/18	UBER *TRIP NRH4D	HELP.UBER.COM	CA	\$2.13
0-7/13/10	HELP.UBER.COM		C , .	Ψ2.13
04/13/18	THE HOME DEPOT #6616	LOS ANGELES	CA	\$312.63
0 1, 10, 10	800-654-0688			43.2.03
	EXTENDED PAYMENT OPTION			
04/13/18	VANDAL	NEW YORK	NY	\$149.56
0 1, 13, 10	212-614-7206			ψ113.30 ·
	EXTENDED PAYMENT OPTION			
04/14/18	ON THE BORDER 0057	PARAMUS	NJ	\$50.09
,,	888-682-6882			720.05
04/14/18	WHITE CASTLE	HASBROUCK HEIGHTS	NJ	\$4.92
	800-843-2728			,
04/14/18	EFORMS MONTH PLAN	MIAMI	FL	\$15.00
	8445336767			•



RAJ NARAYANAN Closing Date 04/18/18



Detail	*Indicates posting date			
				Amount
04/14/18	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	\$11.73
04/14/18	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$41.12
04/15/18	ABC FINANCIAL SERVICES ABC*CRUNCH FITNESS	NORTH LITTLE ROCK	AR	\$15.94
04/15/18	MCDONALD'S F20935 00000000087399 2015561288	PARAMUS	NJ	\$2.34
04/15/18	LUKOIL Arrival Date 04/15/18 00000000 LODGING Departure Date 04/15/18	FORT LEE	NJ	\$40.00
04/15/18	LAWDEPOT.COM 877-509 8552318425	EDMONTON		\$33.00
04/16/18	UBER *TRIP VH2H7 HELP.UBER.COM	HELP.UBER.COM	CA	\$29.49
04/16/18	FEDEX INV 378974920 I378974920 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000378974920 FedEx #1-800-622-1147	MEMPHIS	TN	\$230.07 ◀
04/16/18	EXTENDED PAYMENT OPTION WALGREENS	FAIR LAWN	NJ	\$4.75
	NONE 07410 PHARMACIES			
04/17/18	UNITED AIRLINES UNITED AIRLINES From: To: N.Y. NEWARK INTL A LOS ANGELES INTERN Ticket Number: 01629283856395 Passenger Name: RAJ /INFLIGHT SNACK Document Type: INFLIGHT CHARGES	HOUSTON Carrier: Class: UA 00 Date of Departure: 04/16	TX	\$9.59
04/17/18	NEXT INSURANCE 8552225919	PALO ALTO	CA	\$76.00
04/17/18	UBER *TRIP MN6DD HELP.UBER.COM	HELP.UBER.COM	CA	\$34.63
04/18/18	WWW.SHIPNEX.COM 2126853025 EXTENDED PAYMENT OPTION	212-6853025	NJ	\$159.82 ◆

	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.

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	Transactions Dated		Balance Subject to	Interest Charge
	From	То	Rate	Interest Rate	
Extended Payment Option	09/08/2016		19.74% (v)	\$0.00	\$0.00
Select & Pay Later	04/06/2016		19.74% (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.



RAJ NARAYANAN Closing Date 04/18/18



Account Ending 5-67005

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance and Paying Interest.

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable by the Payment Due Date.

Annual Membership Fee: The annual membership fee for your Account is \$550.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. The Wall Street Journal may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to a Feature if you make one or more late payments or if your payment is returned. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. If you are enrolled in a Feature or have a Feature balance, the APRs that apply will be noted below as of the Closing Date of this statement.

Extended Payment Option

	Transaction	s Dated		
Rate Description	From	To	Prime + Margin	APR
Standard	09/08/2016		Prime + 14.99%	19.74% (v)
Penalty	09/08/2016		Prime + 25.99%*	29.99% (v)*
Select & Pay Later				
·	Transaction	s Dated		
Rate Description	From	To	Prime + Margin	APR
Standard	04/06/2016		Prime + 14.99%	19.74% (v)
Penalty	v 04/06/2016		Prime + 25.99%*	29.99% (v)*

Please refer to page 2 for further important information regarding your account

⁽v) Indicates variable rate * Indicates variable penalty APR will not exceed 29.99%





Account Ending 5-67005

Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. 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:

EXPRESS

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. 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.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

- 1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
- 2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- 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.
- 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct

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 are 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 at PO Box 981535, El Paso TX 79998-1535. 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.

AN/CC/BillingRights/11-2014

Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate using your American Express Card, including Express Cash transactions, or electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

- (1) Your name and card account number.
- (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/CC/EFT/11-2014

Notice for residents of Washington State

In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

AN/CC/WA/11-2014