

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 08/17/20 Next Closing Date 09/16/20

Account Ending 4-92008

p. 1/13

Customer Care: 1-800-492-8468**TTY:** 1-800-221-9950**Website:** americanexpress.com**New Balance****\$78.81****Please Pay By****09/01/20[‡]**

[‡] Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

Membership Rewards® Points

Available and Pending as of 07/31/20

199,462For up to date point balance and full program details, visit membershiprewards.com**Account Summary**

Previous Balance	CR\$352.61
Payments/Credits	-\$1,652.06
New Charges	+\$2,083.48
Fees	+\$0.00

New Balance**\$78.81**

Days in Billing Period: 31



See page 2 for important information about your account.



Please refer to the **IMPORTANT NOTICES** section for any changes to your Account terms and any other communications on **pages 7 - 12**.



We've introduced more ways you can earn rewards during this time.

Learn more by visiting americanexpress.com/whatsnew

You can also contact us using the phone number on your Card or chat us on the Amex App. Text CHAT to 86509 to receive a link to download on your iPhone® iOS or Android™ phone. See app store listings for operating system info. Message and data rates may apply.



Congratulations! You used your Amex Offer. Please refer to the Payments and Credit section of your statement. View all available offers when you log in to your Card account online at 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

**Pay by Computer**americanexpress.com/business**Pay by Phone**

1-800-472-9297

Account Ending 4-92008

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

RAM NARAYANAN
NYLA FASHION CONCEPT
8 HEATHER LN
GLEN ROCK NJ 07452-2835

Please Pay By
09/01/20
Amount Due
\$78.81

See reverse side for instructions
on how to update your address,
phone number, or email.

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



0000349992096321359 000007881000007881 13 4

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 represent 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 on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid 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 not charge interest on charges added to a Pay Over Time balance 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.

Billing Dispute Procedures

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

American Express, 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:** Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- 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 may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.

2. We will investigate your inquiry and will 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 will not try to collect the amount in question.

- 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 report you as delinquent if you do not pay the amount we think you owe.

Change of Address, phone number, email

- Online at www.americanexpress.com/updatecontactinfo
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

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.

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RAM NARAYANAN
Closing Date 08/17/20

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**Customer Care & Billing Inquiries**
International Collect
Large Print & Braille Statements
Express Cash1-800-492-8468
1-623-492-7719
1-800-492-8468
1-800-CASH-NOW
Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897**Website:** americanexpress.com**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535**Payments**
P.O. BOX 1270
NEWARK NJ 07101-
1270

Put More Time to Business and Less Time to Bills

Grant a member of your team access to your account to log in and
securely handle expense management on your behalf. Terms apply.Visit www.AmericanExpress.com/enrollAM to enroll an Account Manager now.

Payments and Credits

Summary

	Total
Payments	-\$1,616.24
Credits	-\$35.82
Total Payments and Credits	-\$1,652.06

Detail

*Indicates posting date

	Amount
Payments	
07/29/20* ONLINE PAYMENT - THANK YOU	-\$347.17
08/08/20* ONLINE PAYMENT - THANK YOU	-\$235.56
08/09/20* ONLINE PAYMENT - THANK YOU	-\$87.60
08/15/20* ONLINE PAYMENT - THANK YOU	-\$184.74
08/16/20* ONLINE PAYMENT - THANK YOU	-\$761.17
Credits	
08/03/20* AMEX Shipping Credit	-\$20.00
TRANSACTION PROCESSED BY AMERICAN EXPRESS	
08/09/20 GENGHIS COHEN	-\$5.00
LOS ANGELES	
Shop Small Offer	
08/14/20 WWW.STAPLES.COM 472	-\$5.82
FRAMINGHAM	
Amex Offer Credit	
08/15/20 CAR PROS KIA OF GLENDALE	-\$5.00
GLENDALE	
Shop Small Offer	

New Charges

Summary

	Total
Total New Charges	\$2,083.48

Continued on reverse

Detail



RAM NARAYANAN

Card Ending 4-92008

				Amount
07/18/20	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$13.12
07/19/20	FEDEX - EXPRESS 520835695 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000520835695 FEDEX #1-800-622-1147	800-622-1147	TN	\$36.96
07/21/20	FEDEX INV 521192274 I521192274 1-800-622-1147 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000521192274 FedEx #1-800-622-1147	MEMPHIS	TN	\$27.97
07/21/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$67.00
07/22/20	FEDEX INV 521285836 I521285836 1-800-622-1147 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000521285836 FedEx #1-800-622-1147	MEMPHIS	TN	\$7.70
07/23/20	FEDEX INV 521377254 I521377254 1-800-622-1147 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000521377254 FedEx #1-800-622-1147	MEMPHIS	TN	\$26.68
07/25/20	FEDEX INV 521522864 I521522864 1-800-622-1147 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000521522864 FedEx #1-800-622-1147	MEMPHIS	TN	\$45.37
07/26/20	WALLY'S VINOTECA RETAIL 310-274-7302	BEVERLY HILLS	CA	\$258.42
07/27/20	FINELINE TECHNOLOGIES 069000042288006 6789690835	NORCROSS	GA	\$216.56
07/27/20	Fedex 521756192 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000521756192 FEDEX #1-800-622-1147	800-463-3339	TN	\$31.40
07/28/20	FEDEX - EXPRESS 521884421 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000521884421 FEDEX #1-800-622-1147	800-622-1147	TN	\$45.37
07/29/20	FEDEX - EXPRESS 521979441 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000521979441 FEDEX #1-800-622-1147	800-622-1147	TN	\$19.98
07/30/20	FEDEX - EXPRESS 522073646 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000522073646 FEDEX #1-800-622-1147	800-622-1147	TN	\$8.99

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Closing Date 08/17/20

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Detail Continued

				Amount
08/01/20	SD PARKITONMKT1 30884 0008 GOVERNMENT SERVICE	SAN DIEGO	CA	\$10.00
08/01/20	FEDEX - EXPRESS 522223216 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 00052223216 FEDEX #1-800-622-1147	800-622-1147	TN	\$30.83
08/03/20	Fedex 522463812 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000522463812 FEDEX #1-800-622-1147	800-463-3339	TN	\$31.29
08/04/20	FEDEX - EXPRESS 522597612 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000522597612 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
08/05/20	GENGHIS COHEN 084870018918744 GROBSTEIN@GMAIL.COM	LOS ANGELES	CA	\$70.00
08/07/20	5GUYS 1122 QSR 000001122 7145325544	ORANGE	CA	\$10.98
08/07/20	5GUYS 1122 QSR 000001122 7145325544	ORANGE	CA	\$76.62
08/08/20	FEDEX - EXPRESS 522927424 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000522927424 FEDEX #1-800-622-1147	800-622-1147	TN	\$50.78
08/10/20	Fedex 523170639 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000523170639 FEDEX #1-800-622-1147	800-463-3339	TN	\$9.75
08/11/20	FEDEX - EXPRESS 523301910 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000523301910 FEDEX #1-800-622-1147	800-622-1147	TN	\$7.70
08/12/20	FEDEX - EXPRESS 523397669 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000523397669 FEDEX #1-800-622-1147	800-622-1147	TN	\$43.37
08/13/20	STAPLES.COM (800) 333-3330 HP 952XL952 BLACK HIGH YIELD CYANMA	800-333-3330	MA	\$58.16
08/13/20	FEDEX - EXPRESS 523491949 38132 PRINCE PETER COLLECTION CA DIRECT BILLING TRANSACTION FEDEX INV# 000523491949 FEDEX #1-800-622-1147	800-622-1147	TN	\$19.98
08/14/20	CAR PROS KIA OF GLENDALE 00-0802707936 818-7451400	GLENDALE	CA	\$760.00

Continued on reverse

Detail Continued

				Amount
08/15/20	DROPBOX*ZQMBZJNYZNZS 4159867057	SAN FRANCISCO	CA	\$11.99
08/16/20	UBER TRIP H7NSB3L6 94105	HELP.UBER.COM	CA	\$78.81

Fees

				Amount
Total Fees for this Period				\$0.00

2020 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2020		\$595.00
Total Interest in 2020		\$0.00



IMPORTANT NOTICES

Notice of Important Changes to your Cardmember Agreement

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.

In the case of a transfer to a new Card product with the same Account number, the changes below will remain in effect.

Summary of Changes, Effective for billing periods ending on or after November 1, 2020	
About using your card	We are amending the <i>More about Pay Over Time</i> sub-section by adding a disclosure that explains when we may suspend your Pay Over Time feature.
About your Minimum Payment Due	<p>We are modifying how we calculate your Minimum Payment Due. As a result, if you have a Pay Over Time balance, your Minimum Payment Due may be higher. These changes will be reflected as of your billing period ending on or after November 1, 2020.</p> <p>If you are enrolled in a payment program or are eligible for relief under the Servicemembers Civil Relief Act (SCRA) please be advised that you will continue to receive relief under the applicable act as long as you continue to be eligible, or under the payment program as long as you comply with the terms and conditions sent at the time you were enrolled. This change will become effective for you upon completion of your payment program or once you are no longer eligible for relief under the SCRA.</p>

ID 13037

See the following pages for the Detail of Changes to your Cardmember Agreement

CMLENGDPRUS0126

Important Notices continued on next page.

IMPORTANT NOTICES continued

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.

About using your card

Effective for billing periods ending on or after November 1, 2020, the *More about Pay Over Time* sub-section in the *About using your card* section in Part 2 of your Cardmember Agreement is amended by adding the following language as the last paragraph:

We may suspend your Pay Over Time feature at any time based on our assessment of your creditworthiness, the status of your Account, and your enrollment in a payment program. In addition, if your Account is past due, you will not be able to change your Pay Over Time setting from Off to On.

About Your Minimum Payment Due

Effective for billing periods ending on or after November 1, 2020, the *How we calculate Your Minimum Payment Due* sub-section included in Part 2 of the Cardmember Agreement will be deleted in its entirety and replaced with:

<p>How we calculate Your Minimum Payment Due</p>	<p>The Minimum Payment Due is the Pay in Full New Balance plus any Pay Over Time Minimum Due. To calculate the Pay Over Time Minimum Due for each statement, we take the <i>higher</i> of (1) or (2) below, then we round that number to the nearest dollar and add any Pay Over Time amount past due: (1) \$35, or (2) The amount calculated using the following steps;</p> <ol style="list-style-type: none"> I. Subtract the interest charged on the statement from the Pay Over Time New Balance. This gives you a Modified Pay Over Time Balance. II. Add the following together: <ul style="list-style-type: none"> • 1% of the portion of the Modified Pay Over Time Balance less than or equal to \$25,000 <u>and</u> • 5% of the portion of the Modified Pay Over Time Balance greater than \$25,000 and less than or equal to \$75,000 <u>and</u> • 10% of the portion of the Modified Pay Over Time Balance greater than \$75,000 III. Divide the sum from step II by the Modified Pay Over Time Balance and round to four decimals (ex 0.1234) IV. Multiply the result from step III and the Modified Pay Over Time Balance. V. Add the interest charged on the statement to the result from step IV. <p>Your Pay Over Time Minimum Payment Due will not exceed your Pay Over Time New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.</p>	<p>EXAMPLE: Assume that you have a Pay Over Time New Balance of \$75,000, interest of \$749.59, no amounts past due and a \$1,000 Pay In Full New Balance.</p> <p>(1) \$35, or</p> <p>(2) Calculate the following:</p> <ol style="list-style-type: none"> I. $\\$75,000 - \\$749.59 = \\$74,250.41$ II. Add the following together: <ul style="list-style-type: none"> $1\% \text{ multiplied by } \\$25,000 = \\$250$ $5\% \text{ multiplied by } (\\$74,250.41 - \\$25,000) = \\$2,462.52$ $\\$250 + \\$2,462.52 = \\$2,712.52$ III. $\\$2,712.52 \text{ divided by } \\$74,250.41 = 0.03653206$ Round to four decimals = 0.0365 IV. $0.0365 \text{ multiplied by } \\$74,250.41 = \\$2,710.13$ V. $\\$749.59 + \\$2,710.13 = \\$3,459.72$ <p>The higher of (1) or (2) is \$3,459.72, which rounds to \$3,460.00. The Pay Over Time Minimum Payment Due of \$3,460.00 plus the Pay in Full New Balance of \$1,000 together make up the Minimum Payment Due of \$4,460.00</p>
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IMPORTANT NOTICES continued

Notice of Important Changes to Your Cardmember Agreement

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.

Summary of Changes, Effective Immediately	
Claims Resolution and Claims Resolution for Covered Borrowers	We are making changes to the claims resolution sections in your Cardmember Agreement.
Summary of Changes, Effective August 1, 2020	
How to make payments	We will no longer accept payments made in a foreign currency or a payment drawn on an account at a bank located outside of the U.S.

ID 13039

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.

Your Cardmember Agreement will be amended as follows:

A| Effective Immediately, the fifth sentence in the *Sending a Claim Notice* paragraph in the *Claims Resolution* section and the sixth sentence in the *Sending a Claim Notice* paragraph in the *Claims Resolution for Covered Borrowers* section in Part 2 of the Cardmember Agreement are deleted and replaced with:

Sending a Claim Notice

"Notice to us must include your name, address and Account number and be sent to American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005."

B. Effective August 1, 2020, the *About your payments* section in Part 2 of the Cardmember Agreement is amended by deleting the paragraph before the last paragraph in the *How to make payments* sub-section and replacing it with the following:

"We will not accept a payment made in a foreign currency or a payment drawn on an account at a bank located outside of the U.S."

CMLENGDPRUS0108

IMPORTANT NOTICES continued

Notice of Important Changes to the Membership Rewards® Program Terms & Conditions

We are making changes to the Membership Rewards Program Terms & Conditions. 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 the Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Changes, Effective Immediately	
About the Program, Getting Points	We are changing the Membership Rewards Program Terms & Conditions to remove all mentions of American Express® Gold Card for Ameriprise Financial and Platinum Card® from American Express for Ameriprise Financial .
Getting Additional Points	We are updating the Membership Rewards Program Terms & Conditions to clarify how you receive additional points and the circumstances in which you may not receive additional points.
Arbitration (Claims Resolution)	We are making changes to the claims resolution sections of the Membership Rewards Program Terms & Conditions.

ID 13059

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

CMLENGDPRUS0125

Important Notices continued on next page.



IMPORTANT NOTICES continued

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 *Getting Points* section and the *About the Program* section will be amended by removing all mentions of **American Express® Gold Card for Ameriprise Financial** and **Platinum Card® from American Express for Ameriprise Financial**.

B. **Effective immediately**, the *Getting Additional Points* subsection of the *Getting Points* section is amended by deleting the following:

"Purchases made through third parties (including resellers and online marketplaces) or through a third party payment account will not earn additional points."

And replacing with the following:

"Merchants are assigned codes based on what they primarily sell. We group certain merchant codes into categories that are eligible for additional points. A purchase with a merchant will not earn additional points if the merchant's code is not included in an additional points category. You may not receive additional points if we receive inaccurate information or are otherwise unable to identify your purchase as eligible for an additional points category. For example, you may not receive additional points when:

- a merchant uses a third-party to sell their products or services; or
- a merchant uses a third-party to process or submit your transaction to us (e.g., using mobile or wireless card readers); or
- you choose to make a purchase using a third-party payment account or make a purchase using a mobile or digital wallet.

For questions about additional points on a purchase, call the number on the back of your Card. Please visit americanexpress.com/rewards-info for more information about rewards."

C. **Effective Immediately**, the fifth sentence in the *Sending a Claim Notice* paragraph in the *Claims Resolution* subsection and the *Claims Resolution for Military Lending Act (MLA) Covered Borrowers* subsection under the *Arbitration* section is deleted and replaced with:

Sending a Claim Notice

"Notice to us must include your name, address and Account number and be sent to American Express ADR c/o CT Corporation System, 28 Liberty Street, New York, New York 10005."

IMPORTANT NOTICES continued

EFT Error Resolution Notice

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

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account 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.

End of Important Notices.



Business Platinum Card

NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 08/17/20

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Account Ending 4-92008

American Express® Cards Warmly Welcomed

DIAMOND COMIC DISTRIBUTORS

A distributor of pop culture merchandise to retailers globally. Visit **diamondcomics.com** or call **443-318-8001**.