



# Platinum Card®

RAJ NARAYANAN  
Closing Date 04/03/19



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Account Ending 5-67005

<b>New Balance</b>	<b>\$43,195.99</b>
<b>Amount Due</b>	<b>\$15,862.64</b>
<b>Payment Due Date</b>	<b>04/28/19 ‡</b>

‡ **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 04/28/19, you may have to pay a late fee of up to \$38.00.

## Membership Rewards® Points

Available and Pending as of 02/28/19

**247,599**

For up to date point balance and full program details, visit [membershipewards.com](http://membershipewards.com)

## Account Summary

Previous Balance	\$38,754.37
Payments/Credits	-\$17,012.80
New Charges	+\$21,454.42
Fees	+\$0.00

<b>New Balance</b>	<b>\$43,195.99</b>
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Days in Billing Period: 31

## Customer Care

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

<b>Customer Care</b>	<b>Pay by Phone</b>
1-800-525-3355	1-800-472-9297

See Page 2 for additional information.

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 11**

Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 10**.

**Important Information:** To access the most up to date version of your Cardmember Agreement, please log in to your Account at [www.americanexpress.com](http://www.americanexpress.com).

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

Effective May 1, 2019, Boingo Preferred Plan will no longer be a benefit on the Platinum Card®. Card Members who are enrolled in Boingo Preferred Plan as of 4/30/2019, will continue to have access to this benefit until 12/31/2019.

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

**Payment Coupon**  
Do not staple or use paper clips

**Pay by Computer**  
[americanexpress.com/pbc](http://americanexpress.com/pbc)

**Pay by Phone**  
1-800-472-9297

**Account Ending 5-67005**

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

RAJ NARAYANAN  
8 HEATHER LN  
GLEN ROCK NJ 07452

Payment Due Date
<b>04/28/19</b>
Amount Due
<b>\$15,862.64</b>

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

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



0000349992220508608 004319599001586264 02 1

**Credit Reporting:** We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

**Payments**  
P.O. BOX 1270  
NEWARK NJ 07101-  
1270

[illegible]

For information on how we protect your privacy and to set your communication and privacy choices, please visit [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy).



## Platinum Card®

RAJ NARAYANAN  
Closing Date 04/03/19



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Account Ending 5-67005

### AMERICAN EXPRESS® PERSONAL LOANS

**Interested in a Personal Loan?** Pre-approved Platinum Card Members can enjoy a competitive rate on loans up to \$40,000. APRs range from 5.98% - 19.98%. Terms apply. Learn more by visiting [americanexpress.com/loanoffer21](https://americanexpress.com/loanoffer21)

## Payments and Credits

### Summary

#### Total

<b>Payments</b>	-\$15,714.61
<b>Credits</b>	-\$1,298.19
<b>Total Payments and Credits</b>	<b>-\$17,012.80</b>

### Detail

\*Indicates posting date

Payments		Amount
03/26/19*	PAYMENT RECEIVED - THANK YOU	-\$9,967.52
03/31/19*	ONLINE PAYMENT - THANK YOU	-\$5,747.09
Credits		Amount
03/07/19	FINELINE TECHNOLOGIES 069000042288002 NORCROSS GA 6789690835	-\$35.00
03/15/19*	Dispute - HERC RENTALS 0032	-\$210.00
03/15/19	TARGET WEST HOLLYWOOD CA DISCOUNT STORE	-\$43.80
03/16/19	THE HOME DEPOT 6616 HOLLYWOOD CA HOME SUPPLY WAREHOUSE	-\$84.58
03/16/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$10.63
03/17/19	THE HOME DEPOT 6616 HOLLYWOOD CA HOME SUPPLY WAREHOUSE	-\$99.00
03/17/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$22.39
03/17/19	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$159.99
03/18/19	THE HOME DEPOT 6616 HOLLYWOOD CA HOME SUPPLY WAREHOUSE	-\$88.66
03/19/19	FURNITURELAND SOUTH INC 866-4368056 NC 3368223107	-\$300.00
03/24/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$135.25
03/24/19	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$54.20

Continued on reverse

**Detail Continued**

\*Indicates posting date

			<b>Amount</b>
03/26/19	FINELINE TECHNOLOGIES 069000042288002 NORCROSS GA 6789690835		-\$17.00
03/26/19	OVERSTOCK.COM (800)843-2446 UT 800-843-2446		-\$37.69

**New Charges****Summary****Total****Total New Charges****\$21,454.42****Detail****RAJ NARAYANAN**

Card Ending 5-67005

				<b>Amount</b>
03/03/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$85.00
03/03/19	AMZN MKTP US*MI3FC1BC2 BOOK STORES	AMZN.COM/BILL	WA	\$159.99
03/04/19	FEDEX 471114670 FedEx 471114670 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000471114670 FEDEX #1-800-622-1147	MEMPHIS	TN	\$120.41
03/04/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$100.36
03/04/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$85.00
03/04/19	ASURION FEE VERIZON SVC 0717 112335193 662109030071 INSURANCE BROKERS/UNDER	NORCROSS	GA	\$89.00
03/05/19	INCFE.COM LLC 0422 844-830-8267	HOUSTON	TX	\$119.00
03/05/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$26.45
03/05/19	FEDEX 471290760 FedEx 471290760 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000471290760 FEDEX #1-800-622-1147	MEMPHIS	TN	\$50.55
03/06/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$62.05
03/06/19	BURBANK MATTRESS CENTRAL 0733 818-859-7022	BURBANK	CA	\$1,900.00
03/06/19	OVERSTOCK.COM 800-843-2446	(800)843-2446	UT	\$210.21
03/07/19	CHEAPTICKETS ALASKA AIRLINES From: LOS ANGELES INTERN To: SEATTLE-TACOMA INT LOS ANGELES INTERN Ticket Number: 02773100497204 Passenger Name: NARAYANAN/RAM Document Type: PASSENGER TICKET	BELLEVUE	WA	\$158.60

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## Detail Continued

				Amount
03/07/19	CHEAPTIX*7417667577536 TRAVEL	WWW.CTIX.INFO	WA	\$7.86
03/07/19	A R BOX PACKAGING 83256 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$206.00
03/07/19	OVERSTOCK.COM 800-843-2446	(800)843-2446	UT	\$745.52
03/08/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$11.72
03/08/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$13.66
03/08/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$22.43
03/08/19	LOWE'S OF BURBANK, CA 1144 818-557-2300	BURBANK	CA	\$2.23
03/08/19	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$240.87
03/08/19	OVERSTOCK.COM 800-843-2446	(800)843-2446	UT	\$743.43
03/08/19	LABEL TEX USA 00-08024155312 323-5820228	LOS ANGELES	CA	\$609.21
03/08/19	AMZN MKTP US*MW59T4LZ1 BOOK STORES	AMZN.COM/BILL	WA	\$276.00
03/09/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.91
03/09/19	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$272.76
03/09/19	BESTBUYCOM805613676060 50300009944 888-BESTBUY	RICHFIELD	MN	\$284.68
03/09/19	BESTBUYCOM805613676060 50300009944 888-BESTBUY	RICHFIELD	MN	\$284.68
03/09/19	BESTBUYCOM805613676060 50300009944 888-BESTBUY	RICHFIELD	MN	\$142.34
03/09/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$20.25
03/10/19	BESTBUYCOM805613758554 50300009944 888-BESTBUY	RICHFIELD	MN	\$95.23
03/10/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$161.78
03/11/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$43.49
03/11/19	FEDEX 471902540 FedEx 471902540 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000471902540 FEDEX #1-800-622-1147	MEMPHIS	TN	\$321.16
03/11/19	TIME WARNER CABLE CABLE SVCS	888-TWCABLE	CA	\$264.42
03/11/19	UNION 76 10074854 UNION 76	BELL GARDENS	CA	\$15.02
03/12/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$300.25
03/12/19	GLENDALE BUILDERS' SUPPL 0000 800-429-4271	GLENDALE	CA	\$243.99

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## Detail Continued

				Amount
03/13/19	SHELL OIL 57442730008 AUTO FUEL DISPENSER	LOS ANGELES	CA	\$12.51
03/13/19	SHELL OIL 57442730008 GAS STATION	LOS ANGELES	CA	\$7.00
03/13/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$69.00
03/13/19	BESTBUYCOM805613808399 50300009944 888-BESTBUY	RICHFIELD	MN	\$95.23
03/14/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.91
03/14/19	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.25
03/14/19	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.25
03/14/19	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$0.25
03/14/19	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$0.25
03/14/19	PERFORMANCE TEAM FREIGHT 000000001 5623452200	EL SEGUNDO	CA	\$63.87
03/15/19	CHEVRON 0207504/CHEVRON SERVICE STN	LOS ANGELES	CA	\$14.00
03/15/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$26.64
03/15/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$103.84
03/15/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$133.63
03/15/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$44.69
03/15/19	AMZN MKTP US*MW8PO7ZN0 BOOK STORES	AMZN.COM/BILL	WA	\$30.65
03/16/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$22.89
03/16/19	A R BOX PACKAGING 83345 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$150.00
03/16/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$13.62
03/16/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$22.61
03/16/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$42.48
03/16/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$16.64
03/16/19	TACO BELL #212 0002 310-203-8404	N HOLLYWOOD	CA	\$8.20
03/16/19	SHELL OIL 57442730008 AUTO FUEL DISPENSER	LOS ANGELES	CA	\$10.02
03/17/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$23.78
03/17/19	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$26.87
03/17/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$11.10
03/18/19	PDF&FILLER 6172061455 617-206-1455	BROOKLINE	MA	\$72.00

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## Detail Continued

				Amount
03/18/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$62.28
03/18/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$77.00
03/18/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$30.02
03/18/19	AMAZON.COM*MW0YC4FF2 MERCHANDISE	AMZN.COM/BILL	WA	\$10.23
03/18/19	FEDEX 472623917 FedEx 472623917 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000472623917 FEDEX #1-800-622-1147	MEMPHIS	TN	\$308.10
03/19/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
03/19/19	MAINETTI USA - MOTO 000000001 00146509 92806	KEASBEY	NJ	\$290.93
03/19/19	MATERIAL DISTRIBUTOR CO 43684555545476 (818)785-3131	VAN NUYS	CA	\$32.52
03/19/19	BMC #1209 0842 818-982-6046	NORTH HOLLYWO	CA	\$35.54
03/20/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$199.92
03/20/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$199.92
03/20/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$38.23
03/20/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$149.94
03/20/19	PRIME BUILDING MATERIALS 818-765-6767	NORTH HOLLYWOOD	CA	\$388.66
03/20/19	IKEA BURBANK 399 MISC HOME FURNISHINGS	BURBANK	CA	\$78.12
03/21/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$61.38
03/21/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$33.98
03/21/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$67.00
03/21/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$81.00
03/21/19	SHELL OIL 57442730008 AUTO FUEL DISPENSER	LOS ANGELES	CA	\$15.01
03/21/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$218.00
03/21/19	OVERSTOCK.COM 800-843-2446	(800)843-2446	UT	\$1,272.84
03/21/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$26.64
03/22/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$17.55
03/22/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$77.00

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## Detail Continued

				Amount
03/22/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$81.00
03/22/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$8.64
03/22/19	GPS 00-08032064803 626-7230013	CITY INDUSTRY	CA	\$42.28
03/22/19	PAYPAL *RJIJ777 4029357733	4029357733	CA	\$280.00
03/23/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.91
03/23/19	A R BOX PACKAGING 83415 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$32.33
03/23/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$29.35
03/23/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$16.37
03/23/19	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$269.98
03/23/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$10.53
03/24/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$18.67
03/24/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$144.90
03/24/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$27.10
03/24/19	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$17.65
03/24/19	LOWE'S OF BURBANK, CA 1144 818-557-2300	BURBANK	CA	\$109.50
03/24/19	LOWE'S OF BURBANK, CA 1144 818-557-2300	BURBANK	CA	\$11.56
03/24/19	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$16.02
03/25/19	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
03/25/19	FEDEX 473355086 FedEx 473355086 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000473355086 FEDEX #1-800-622-1147	MEMPHIS	TN	\$357.20
03/26/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
03/26/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$18.41
03/26/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$35.14
03/26/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$177.57
03/27/19	MAINETTI USA - MOTO 000000001 00147132 92806	KEASBEY	NJ	\$2,692.46

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## Detail Continued

				Amount
03/28/19	STAPLES 00039 00039000288644 07652 STARBURST FAVE REDS MINIS 8 OZ BINDER CLIP 8PK LARGE BLACK POSTIT 1/2IN PGMKRKS BRT 500CT POSTIT 1/2IN FLAG&DISP BRT140C	PARAMUS	NJ	\$21.30
03/28/19	INTERTRADE SYSTEMS INC US INTERTRADE S 800-873-7803	LAVAL		\$190.00
03/28/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$44.48
03/28/19	WIDEANGLESOFTWARE.COM +441785606145	STAFFORD	ST	\$39.95
03/29/19	AMZN MKTP US*MW5FY3B50 BOOK STORES	AMZN.COM/BILL	WA	\$117.28
03/29/19	AMZN MKTP US*MW7YS0VW2 BOOK STORES	AMZN.COM/BILL	WA	\$49.04
03/29/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.91
03/29/19	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$5.43
03/30/19	FEDEX 473859871 FedEx 473859871 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000473859871 FEDEX #1-800-622-1147	MEMPHIS	TN	\$8.65
03/31/19	AMZN MKTP US*MW9K415B2 BOOK STORES	AMZN.COM/BILL	WA	\$89.51
03/31/19	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$54.07
04/01/19	THE HOME DEPOT #0959 800-654-0688	PATERSON	NJ	\$18.58
04/01/19	AMZN MKTP US*MW5LJ58W2 BOOK STORES	AMZN.COM/BILL	WA	\$7.45
04/01/19	MAINETTI USA - MOTO 000000001 00147135 92806	KEASBEY	NJ	\$1,554.30
04/01/19	FEDEX 474096356 FedEx 474096356 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000474096356 FEDEX #1-800-622-1147	MEMPHIS	TN	\$366.26
04/01/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$67.00
04/01/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$67.00
04/01/19	ULINE SHIP SUPPLIES RAJ 53158	800-295-5510	WI	\$356.13
04/01/19	USPS PO 3371710696 001433574 8002758777	GLEN ROCK	NJ	\$7.75
04/01/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$77.00
04/01/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$68.00
04/01/19	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$77.00

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**Detail Continued**

				<b>Amount</b>
04/02/19	AMZN MKTP US*MW6ET62R1 BOOK STORES	AMZN.COM/BILL	WA	\$34.99
04/02/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$109.91
04/03/19	4TE*POST ALARM SYSTEMS, I 000155736 6264467159	ARCADIA	CA	\$49.00
04/03/19	A R BOX PACKAGING 83503 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$168.00
04/03/19	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$15.39

**Fees**

	<b>Amount</b>
<b>Total Fees for this Period</b>	<b>\$0.00</b>

**2019 Fees and Interest Totals Year-to-Date**

	<b>Amount</b>
Total Fees in 2019	-\$38.00
Total Interest in 2019	\$0.00

**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.

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

**Payment Information:** All charges made on this card, that are not included in a Pay Over Time and/or Cash Advance 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 Pay Over Time 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.

(v) Indicates variable rate

\* Indicates variable penalty APR will not exceed 29.99%

**Cash Advances**

<b>Rate Description</b>	<b>Transactions Dated</b>		<b>Prime + Margin</b>	<b>APR</b>
	<b>From</b>	<b>To</b>		
Standard	05/01/2019		Prime + 21.99%	27.49% (v)



### 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:

- 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](http://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.

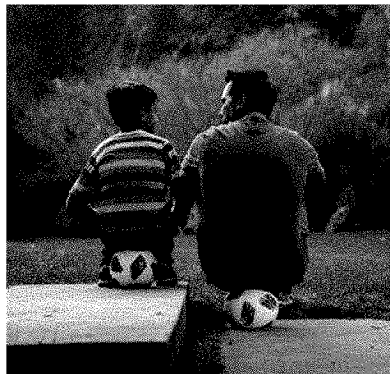
If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount 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



## Take control of your identity. We'll be here if you need us.

Get comprehensive credit and identity monitoring, plus dedicated fraud assistance when you need it most.

Only **\$1** for the first 30 days and **\$16.99** every month thereafter.  
Sales tax may apply. Terms and Conditions apply.

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or call 1-866-617-1893 for more information**

## The Power of CreditSecure



### 3-Bureau Credit Monitoring

Stay on track with credit monitoring and calculators to plan for life's big moments.

- ✓ 3-Bureau credit reports, ongoing monitoring and monthly FICO® scores<sup>1</sup>
- ✓ Financial calculators and credit score simulators



### State-of-the-Art Identity Monitoring

Look out for your digital and financial life with confidence using our detection and alert tools.

- ✓ Dark Web Monitoring
- ✓ Social Security Number Monitoring
- ✓ Child Monitoring



### U.S.-Based Fraud Assistance

Suspect fraud or have questions?  
Give us a call.

- ✓ Dedicated U.S.-Based Fraud Assistance Team
- ✓ Lost Wallet Assistance

<sup>1</sup> Credit score calculated based on the FICO® 8 model. Your lender or insurer may use a different FICO® Score version than FICO® 8, or another type of credit score altogether.

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If there are other places where you would like to see the Card accepted, please call the Customer Care number that is located on Page 2 of your statement or the number that is on the back of your Card.