



Platinum Card®

RAJ NARAYANAN
Closing Date 10/03/18



p. 1/8

Account Ending 5-67005

New Balance **\$38,342.13**

Payment Due Date **10/28/18[‡]**

[‡] **Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 10/28/18, you may have to pay a late fee of up to \$38.00.

See page 2 for important information about your account.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

AMERICAN EXPRESS® PERSONAL LOANS

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

Membership Rewards® Points

Available and Pending as of 08/31/18

164,642

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

Account Summary

Previous Balance	\$12,927.40
Payments/Credits	-\$13,031.04
New Charges	+\$38,418.77
Fees	+\$27.00

New Balance **\$38,342.13**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

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

See Page 2 for additional information.

You Spoke. We Listened.

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

Visit ShopSmallNow.com



↓ 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

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
10/28/18
Amount Due
\$38,342.13

☐ 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 003834213003834213 02 1

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Pay Over Time Travel and Pay Over Time Direct) if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

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



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash

1-800-525-3355
 1-954-473-2123
 1-800-525-3355
 1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-800-695-9090
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

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

City, State

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Zip Code

--	--	--	--	--	--	--	--	--	--

Area Code and
Home Phone

--	--	--	--	--	--	--	--	--	--

Area Code and
Work Phone

--	--	--	--	--	--	--	--	--	--

Email

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

**Platinum Card®**RAJ NARAYANAN
Closing Date 10/03/18

p. 3/8

Account Ending 5-67005

Payments and Credits**Summary****Total**

Payments	-\$12,260.86
Credits	-\$770.18
Total Payments and Credits	-\$13,031.04

Detail

*Indicates posting date

Payments		Amount
09/14/18*	PAYMENT RECEIVED - THANK YOU	-\$2,706.42
09/24/18*	ONLINE PAYMENT - THANK YOU	-\$2,593.43
09/26/18*	ONLINE PAYMENT - THANK YOU	-\$2,000.00
09/28/18*	ONLINE PAYMENT - THANK YOU	-\$2,000.00
10/01/18*	ONLINE PAYMENT - THANK YOU	-\$2,961.01
Credits		Amount
09/05/18	PORCELANOSA - ANAHEIM ANAHEIM CA 201-995-1310	-\$100.00
09/07/18	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$34.95
09/10/18	PORCELANOSA - ANAHEIM 0898 ANAHEIM CA 201-995-1310	-\$60.51
09/11/18	WWW.SHIPNEX.COM 212-6853025 NJ 2126853025	-\$25.52
09/15/18	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$54.68
09/21/18	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-\$232.69
09/22/18	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$50.92
09/22/18	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$15.30
09/22/18	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$38.99
09/23/18	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$13.99
09/29/18	AMZN MKTP US AMZN.COM/BILL WA DIRECT MKTG MISC	-\$38.99
09/30/18	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$51.77

Continued on reverse

Detail Continued

*Indicates posting date

			Amount
09/30/18	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688		-\$32.93
10/02/18	THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688		-\$18.94

New Charges**Summary****Total****Total New Charges****\$38,418.77****Detail****RAJ NARAYANAN**

Card Ending 5-67005

				Amount
09/04/18	PORCELANOSA - ANAHEIM 0898 201-995-1310	ANAHEIM	CA	\$0.28
09/04/18	PORCELANOSA - ANAHEIM 0898 201-995-1310	ANAHEIM	CA	\$373.47
09/04/18	PORCELANOSA - ANAHEIM 0898 201-995-1310	ANAHEIM	CA	\$23.40
09/05/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$77.98
09/05/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$12.88
09/05/18	SUNSET BLVD MAILBOXES 899000003010988 (323)654-4090	LOS ANGELES	CA	\$312.00
09/05/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$83.00
09/05/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
09/06/18	A R BOX PACKAGING 81141 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$84.50
09/06/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
09/07/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$12.88
09/08/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$12.99
09/09/18	AMZN MKTP US BOOK STORES	AMZN.COM/BILL	WA	\$436.91
09/09/18	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$169.99
09/10/18	FEDEX INV 393315079 I393315079 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000393315079 FedEx #1-800-622-1147	MEMPHIS	TN	\$248.55
09/10/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$25.52

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 10/03/18

p. 5/8

Account Ending 5-67005

Detail Continued

				Amount
09/10/18	UPS* 00000001VY58298 SHIPPING DATE 07/21/18 TRK# 00000001VY58298 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$7.20
09/10/18	UPS* 00000001VY58288 SHIPPING DATE 07/14/18 TRK# 00000001VY58288 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$64.80
09/10/18	UPS* 00000001VY58328 SHIPPING DATE 08/11/18 TRK# 00000001VY58328 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$20.09
09/10/18	UPS* 00000001VY58338 SHIPPING DATE 08/18/18 TRK# 00000001VY58338 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$9.68
09/10/18	UPS* 00000001VY58348 SHIPPING DATE 08/25/18 TRK# 00000001VY58348 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$37.80
09/10/18	UPS* 00000001VY58368 SHIPPING DATE 09/08/18 TRK# 00000001VY58368 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$135.76
09/10/18	UPS* 00000001VY58358 SHIPPING DATE 09/01/18 TRK# 00000001VY58358 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$67.90
09/10/18	UPS* 00000001VY58318 SHIPPING DATE 08/04/18 TRK# 00000001VY58318 FR ZIP 07452 TO ZIP 07452 US 00000 REF# SH#000001VY58	800-811-1648	GA	\$21.60
09/10/18	PORCELANOSA - ANAHEIM 0898 201-995-1310	ANAHEIM	CA	\$151.28
09/12/18	ZOHO CORPORATION ZOHO CORPORATIO PLEASANTON	PLEASANTON	CA	\$86.00
09/13/18	UBER TRIP JKCV2 HELP.UBER.COM	HELP.UBER.COM	CA	\$13.56
09/15/18	USPS PO 0545530093 001440792 8002758777	LOS ANGELES	CA	\$6.91
09/15/18	AMZN MKTP US*MT1WD5Z40 BOOK STORES	AMZN.COM/BILL	WA	\$13.99
09/16/18	AMZN MKTP US*MT8GP3FZ0 BOOK STORES	AMZN.COM/BILL	WA	\$319.00

Continued on reverse

Detail Continued

				Amount
09/17/18	FEDEX INV 394002482 I394002482 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000394002482 FedEx #1-800-622-1147	MEMPHIS	TN	\$277.05
09/17/18	NEXT INSURANCE 8552225919	PALO ALTO	CA	\$76.00
09/18/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$20.19
09/19/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$10.92
09/19/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
09/19/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$13.98
09/19/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.36
09/20/18	JET.COM RETAIL	855-538-4323	NJ	\$81.57
09/20/18	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	\$9.95
09/20/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$130.67
09/21/18	SYED RASHEED, MD @GARDEN STATE COUNSEL squareup.com/receipts	Wayne	NJ	\$15.45
09/21/18	WEHO STREET METERS 650000007789699 3238486513	WEST HOLLYWOOD	CA	\$0.25
09/22/18	AMZN MKTP US*MT8392AT0 BOOK STORES	AMZN.COM/BILL	WA	\$267.12
09/22/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$2.00
09/22/18	LA CITY PARKING METER LA CITY PARKING 213-473-0641	LOS ANGELES	CA	\$2.00
09/22/18	AMZN MKTP US*MT9OZ8EOO BOOK STORES	AMZN.COM/BILL	WA	\$319.86
09/23/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
09/24/18	FEDEX INV 394694215 I394694215 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000394694215 FedEx #1-800-622-1147	MEMPHIS	TN	\$66.42
09/24/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$25.52
09/24/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$291.24
09/25/18	FEDEX INV 400211624 I400211624 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000400211624 FedEx #1-800-622-1147	MEMPHIS	TN	\$9.90
09/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
09/26/18	HIGHLAND GAS 00000000077047 3234624090	LOS ANGELES	CA	\$15.34

Continued on next page

**Platinum Card®**RAJ NARAYANAN
Closing Date 10/03/18

p. 7/8

Account Ending 5-67005

Detail Continued

				Amount
09/26/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$48.18
09/27/18	CEDARS SINAI MEDICAL CENTER AMDQ339902 3122362600	LOS ANGELES	CA	\$4.50
09/27/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$249.42
09/27/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$127.13
09/28/18	A R BOX PACKAGING 81406 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$17.00
09/28/18	HIGHLAND GAS 00000000077047 3234624090	LOS ANGELES	CA	\$10.11
09/28/18	MAINETTI USA - MOTO 000000001 00134660 92806	KEASBEY	NJ	\$436.39
09/28/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$76.00
09/28/18	EIG*CONSTANTCONTACT.COM 30496175 02451 CONSTANT CONTACT	855-229-5506	MA	\$65.00
09/29/18	AMAZON.COM*MT7IV7HE2 MERCHANDISE	AMZN.COM/BILL	WA	\$66.40
09/29/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$53.29
09/30/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$16.18
09/30/18	SHELL OIL 57442730008 AUTO FUEL DISPENSER	LOS ANGELES	CA	\$10.15
09/30/18	AMZN MKTP US*MT0CW15H0 BOOK STORES	AMZN.COM/BILL	WA	\$51.45
10/01/18	FEDEX INV 450476605 I450476605 1-800-622-1147 BALAN NARAYANAN NJ DIRECT BILLING TRANSACTION FEDEX INV# 000450476605 FedEx #1-800-622-1147	MEMPHIS	TN	\$178.44
10/01/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA	\$61.21
10/01/18	FINELINE TECHNOLOGIES 069000042288002 6789690835	NORCROSS	GA	\$30.25
10/01/18	AMZN MKTP US*MT80L5HF1 BOOK STORES	AMZN.COM/BILL	WA	\$16.99
10/02/18	A R BOX PACKAGING 81421 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$94.50
10/02/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.36
10/02/18	HIGHLAND GAS 00000000077047 3234624090	LOS ANGELES	CA	\$12.90
10/02/18	THE HOME DEPOT 6616 HOME SUPPLY WAREHOUSE	HOLLYWOOD	CA	\$91.88
10/02/18	BEST BUY 888-BESTBUY	OCEANSIDE	CA	\$4,949.36
10/02/18	PAC SALES KITCH/HOME1710 0553 760-827-2200	CARLSBAD	CA	\$27,050.64

Continued on reverse

Detail Continued

				Amount
10/03/18	WWW.SHIPNEX.COM 2126853025	212-6853025	NJ	\$18.36

Fees

				Amount
09/28/18	Late Payment Fee			\$27.00
Total Fees for this Period				\$27.00

2018 Fees and Interest Totals Year-to-Date

				Amount
Total Fees in 2018				\$577.00
Total Interest in 2018				\$319.35