

**Business Platinum Card**NYLA FASHION CONCEPT
RAM NARAYANAN

Closing Date 11/15/19 Next Closing Date 12/17/19

p. 1/19

Account Ending 4-91000

New Balance **CR\$103.00**
Amount Due **\$0.00**
Payment Not Required

Membership Rewards® Points

Available and Pending as of 10/31/19

11,375For up to date point balance and full program details, visit membershiprewards.com**Account Summary**





Previous Balance	\$56.25
Payments/Credits	-\$6,203.64
New Charges	+\$6,044.39
Fees	+\$0.00

New Balance **CR\$103.00**

Days in Billing Period: 29

Customer Care **Pay by Computer**
americanexpress.com/business

Customer Care	Pay by Phone
1-800-492-8468	1-800-472-9297

 See page 3 for additional information. See page 2 for important information about your account. Your credit balance can be applied against future transactions or you may request a refund. **See Page 9 for Important Changes to Your Account Benefits.** **See page 11 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.** **See page 15 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 9 - 17.** Your billing inquiry is under investigation. **No payment on the amount under review of \$29.99 is required at this time.** To view the status of your investigation, please visit us at americanexpress.com/inquirycenter. **Payment Coupon**
Do not staple or use paper clips **Pay by Computer**
americanexpress.com/business **Pay by Phone**
1-800-472-9297**Account Ending 4-91000**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

Payment Not Required

Amount Due
\$0.00☐ 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

0000349992096321359 100010300000000000 13 4

Recent 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

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.

- 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																			

- 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.

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 11/15/19

p. 3/19

Account Ending 4-91000

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

	Total
Payments	-\$4,618.31
Credits	-\$1,585.33
Total Payments and Credits	-\$6,203.64

Detail

*Indicates posting date

Payments	Amount
10/19/19* ONLINE PAYMENT - THANK YOU	-\$56.25
10/21/19* ONLINE PAYMENT - THANK YOU	-\$1,413.42
10/30/19* ONLINE PAYMENT - THANK YOU	-\$2,475.14
11/06/19* ONLINE PAYMENT - THANK YOU	-\$673.50
Credits	Amount
10/21/19 AMZN MKTP US AMZN.COM/BILL WA BOOK STORE	-\$52.49
10/27/19* Points for Amex Trvl	-\$983.20
10/28/19 AMZN MKTP US AMZN.COM/BILL WA BOOK STORE	-\$24.51
10/28/19 UBER HELP.UBER.COM CA 8005928996	-\$9.45
10/29/19 CBD*MYCLEANPC.COM 888-478-0765 CA 888-478-0765	-\$29.99
10/29/19 CBD*MYCLEANPC.COM 888-478-0765 CA 888-478-0765	-\$19.99
11/01/19 UBER HELP.UBER.COM CA 8005928996	-\$23.55
11/02/19 UBER HELP.UBER.COM CA 8005928996	-\$16.53
11/02/19 CVS/PHARMACY #09624 000009624 HOLLYWOOD CA 8007467287	-\$5.68
11/04/19 AMZN MKTP US AMZN.COM/BILL WA BOOK STORE	-\$7.45

Continued on reverse

Detail Continued

*Indicates posting date

			Amount
11/05/19	CHEAPTIX*7461394222028 WWW.CTIX.INFO WA TRAVEL AGENCY		-\$50.00
11/06/19	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE		-\$257.51
11/07/19	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE		-\$52.49
11/07/19	AMZN MKTP US AMZN.COM/BILL WA BOOK STORE		-\$52.49

New Charges**Summary****Total****Total New Charges****\$6,044.39****Detail****RAM NARAYANAN**

Card Ending 4-91000

				Amount
10/17/19	ARAMARK AMERICAS MART STARBUCK ARAMARK 404-220-2260	ATLANTA	GA	\$8.73
10/17/19	FEDEX 493730442 FedEx 493730442 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000493730442 FEDEX #1-800-622-1147	MEMPHIS	TN	\$7.70
10/18/19	AMZN MKTP US*NE2OZ5AL3 BOOK STORES	AMZN.COM/BILL	WA	\$24.51
10/18/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$240.00
10/18/19	ARAMARK AMERICAS MART STARBUCK ARAMARK 404-220-2260	ATLANTA	GA	\$6.13
10/18/19	ROMAN DELIGHT PIZZA - PEA 000000001 2813342323	ATLANTA	GA	\$4.35
10/18/19	CVS/PHARMACY #10043 000010043 8007467287 PHARMACIES	ATLANTA	GA	\$11.30
10/19/19	THE IVY 650000008645106 9196857217	ATLANTA	GA	\$54.50
10/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$15.59
10/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$8.62
10/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$14.16
10/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$6.50
10/19/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$9.45

Continued on next page

**Business Platinum Card**

NYLA FASHION CONCEPT

RAM NARAYANAN

Closing Date 11/15/19

p. 5/19

Account Ending 4-91000

Detail Continued

				Amount
10/19/19	AE OUTF ONLINE029538 91900029538 785-2297900	OTTAWA	KS	\$20.12
10/19/19	5 PACES INN 4043650777	ATLANTA	GA	\$38.00
10/20/19	DELTA AIR LINES DELTA AIR LINES Ticket Number: 00682235566526 Passenger Name: NARAYANAN/RAM Document Type: EXCESS BAGGAGE	ATLANTA		\$40.00
10/20/19	MARRIOTT Arrival Date 10/15/19 00000000	ATLANTA Departure Date 10/19/19	GA	\$903.76
10/20/19	L'ANTICA PIZZERIA DA MICH 930572000058 ROSSELLA@DAMICHELEUSA.COM	LOS ANGELES	CA	\$99.41
10/21/19	FEDEX 494108495 FedEx 494108495 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000494108495 FEDEX #1-800-622-1147	MEMPHIS	TN	\$175.36
10/22/19	FEDEX 494233646 FedEx 494233646 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000494233646 FEDEX #1-800-622-1147	MEMPHIS	TN	\$9.99
10/23/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$143.00
10/25/19	MCDONALD'S 3235788989	LOS ANGELES	CA	\$7.22
10/25/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$29.05
10/25/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$7.20
10/26/19	PwP AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: N.Y. NEWARK INTL A To: DALLAS/FORT WORTH N.Y. NEWARK INTL A Ticket Number: 01674700695124 Passenger Name: NARAYANAN/RAJ Document Type: PASSENGER TICKET	CHICAGO	IL	\$491.60
10/26/19	PwP AMERICAN EXPRESS TRAVEL UNITED AIRLINES From: N.Y. NEWARK INTL A To: DALLAS/FORT WORTH N.Y. NEWARK INTL A Ticket Number: 01674700695135 Passenger Name: NARAYANAN/BALAN Document Type: PASSENGER TICKET	CHICAGO	IL	\$491.60
10/26/19	FEDEX 494565807 FedEx 494565807 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000494565807 FEDEX #1-800-622-1147	MEMPHIS	TN	\$29.97
10/27/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$25.05

Continued on reverse

Detail Continued

				Amount
10/27/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$20.51
10/27/19	SHWAREHOUSE-F&B 312-521-8000	LOS ANGELES	CA	\$55.90
10/28/19	TST* CHI DYNASTY 300531952 3236673388	LOS ANGELES	CA	\$44.77
10/28/19	FEDEX 494799916 FedEx 494799916 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000494799916 FEDEX #1-800-622-1147	MEMPHIS	TN	\$254.98
10/28/19	MAINETTI USA - MOTO 000000001 1657818 92806	KEASBEY	NJ	\$1,629.19
10/28/19	CBD*MYCLEANPC.COM 888-478-0765	888-478-0765	CA	\$29.99
10/29/19	CBD*MYCLEANPC.COM 888-478-0765	888-478-0765	CA	\$19.99
10/31/19	FEDEX 495114322 FedEx 495114322 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000495114322 FEDEX #1-800-622-1147	MEMPHIS	TN	\$15.40
11/01/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$44.51
11/01/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$23.49
11/01/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$23.55
11/02/19	VUDU.COM 9123 46983030_6 940863 CABLE/BROADCAST SVC	SUNNYVALE	CA	\$3.99
11/02/19	VUDU.COM 9123 46983030_5 940863 CABLE/BROADCAST SVC	SUNNYVALE	CA	\$3.99
11/02/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.11
11/02/19	FEDEX 495262317 FedEx 495262317 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000495262317 FEDEX #1-800-622-1147	MEMPHIS	TN	\$17.69
11/03/19	5386 EL POLLO LOCO 650000008750708 3234640860	LOS ANGELES	CA	\$28.23
11/03/19	MCDONALD'S 2132008071	LOS ANGELES	CA	\$26.90
11/04/19	FEDEX 495492617 FedEx 495492617 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000495492617 FEDEX #1-800-622-1147	MEMPHIS	TN	\$449.35
11/04/19	FEDEX 495492618 FedEx 495492618 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000495492618 FEDEX #1-800-622-1147	MEMPHIS	TN	\$14.50

Continued on next page



Detail Continued

				Amount
11/04/19	CBD*MYCLEANPC.COM 888-478-0765	888-478-0765	CA	\$29.99
11/05/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$120.00
11/05/19	FEDEX 495618349 FedEx 495618349 38132 PRINCE PETER COLLECTION NJ DIRECT BILLING TRANSACTION FEDEX INV# 000495618349 FEDEX #1-800-622-1147	MEMPHIS	TN	\$55.50
11/13/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$30.00
11/13/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$78.00
11/14/19	A R BOX PACKAGING PRINCE PETER 92806 COMMERCIAL EQUIP/SPLY	ANAHEIM	CA	\$84.00
11/15/19	DROPBOX*1V8B1TKMCGHG 4159867057	SAN FRANCISCO	CA	\$11.99

Fees

	Amount
Total Fees for this Period	\$0.00

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$595.00
Total Interest in 2019	\$298.52



IMPORTANT NOTICES

Notice of Updates to Additional Benefits of your Card

As described below, we will be making updates to your card benefits. These benefits are provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions, please visit the website for each benefit below or call the number on the back of your Card.

Trip Cancellation and Trip Interruption Insurance

Effective 1/1/2020, if a round-trip is purchased with your Covered Card on or after the effective date and is cancelled or interrupted due to a Covered Loss, you can be reimbursed for the non-refundable Card payments to a Travel Supplier or other Common Carrier, up to \$10,000 per Covered Trip / \$20,000 per Eligible Account per 12 consecutive month period. Coverage is secondary to and in excess of any other applicable insurance or benefit. For more information about the coverage you may be eligible to receive, please visit americanexpress.com/TCITerms to see benefits specific to your Card*.

*Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company.

Trip Delay Insurance

Effective 1/1/2020, if a round-trip is purchased with your Covered Card on or after the effective date and is delayed more than six (6) hours due to a Covered Loss, you can be reimbursed up to \$500 per Covered Trip for certain reasonable additional expenses, including meals and accommodations during your delay. Coverage is secondary to and in excess of any other applicable insurance or benefit. For more information about the coverage you may be eligible to receive, please visit americanexpress.com/TDTerms to see benefits specific to your Card*.

*Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company.

ID 12859

IMPORTANT NOTICES continued



IMPORTANT NOTICES continued

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change 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. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changed can be found after the summary chart.

Summary of Changes Effective Immediately	
About the Program	<p>We are changing the terms that concern the annual enrollment fee for certain Corporate Card Members to participate in the program.</p> <p>Effective March 6, 2020, the Membership Rewards annual enrollment fee for American Express Corporate Gold Cards will be \$0. If an American Express Corporate Gold Card is enabled by your company to participate in the Membership Rewards® program it will be automatically enrolled in the program.</p> <p>Effective March 6, 2020, the Membership Rewards annual enrollment fee for American Express Corporate Green Cards will be reduced from \$90 to \$55. If an American Express Corporate Green Card has been enabled by your company to participate in the Membership Rewards® program, you may choose to enroll in the Program and the annual fee will be charged to your Card.</p> <p>Effective March 6, 2020, the Membership Rewards annual enrollment fee for Global Dollar Card - American Express® Corporate Executive Gold Card will be \$0. If a Global Dollar Card - American Express® Corporate Executive Gold Card is enabled by your company to participate in the Membership Rewards® program it will be automatically enrolled in the program.</p> <p>Effective March 6, 2020, the Membership Rewards annual enrollment fee for Global Dollar Card - American Express® Corporate Card will be reduced from \$75 to \$55. If a Global Dollar Card - American Express® Corporate Card has been enabled by your company to participate in the Membership Rewards® program, you may choose to enroll in the Program and the annual fee will be charged to your Card.</p>
Getting Points	<p>We are changing the terms that concern the number of points that a Corporate Card Member earns per dollar of eligible spend (referred to in this paragraph as the "earn rate"). If you are a Corporate Card Member, effective March 6, 2020, your company will have the choice to determine if you earn one Membership Reward® point per dollar or one Membership Reward point per two dollars of eligible spend on your enrolled Card. Initially, your company will be able to select the earn rate until March 31, 2020, which earn rate would be activated for you on May 1, 2020. Beginning in the fall of 2020, your company will be able to select the earn rate annually during the earn rate enrollment period in October and November of each year, which would be activated for you on January 1 of the following year. If your company does not make a selection during the annual enrollment period, then the earn rate will remain unchanged. If you are enrolled in the Membership Rewards Program you will be notified by American Express if your company decides to change the earn rate for its Corporate Card Program.</p>

Getting Additional Points	We are changing how additional points are awarded on the American Express® Green Card to award additional points for purchases on travel including transit, and global restaurants.
Arbitration (Claims Resolution)	We are making changes to the claims resolution sections of your Membership Rewards Terms & Conditions.

ID 12861

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



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. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. Effective Immediately, the *Who Can Use the Program & Annual Fees* subsection of the *About the Program* section of the Membership Rewards Terms & Conditions will be amended as follows:

The \$90 annual program fee for the American Express® Corporate Gold Card will be deleted and replaced with \$0 (Effective March 6, 2020).

The \$90 annual program fee for the American Express® Corporate Green Card will be deleted and replaced with \$55 (Effective March 6, 2020).

The \$75 annual program fee for the Global Dollar Card - American Express® Corporate Executive Gold Card will be deleted and replaced with \$0 (Effective March 6, 2020).

The \$75 annual program fee for the Global Dollar Card - American Express® Corporate Card will be deleted and replaced with \$55 (Effective March 6, 2020).

B. Effective Immediately the *Using Your Card* subsection of the *Getting Points* section of the Membership Rewards Terms & Conditions will be amended as follows:

The following sentence will be added to the first paragraph:

Effective March 6, 2020, Corporate Card Members enrolled in the Membership Rewards Program will earn either one point for every dollar, or one point for every two dollars charged on the Corporate Card, depending on the earn rate selected by the company for its employees enrolled in the Membership Rewards Program. The earn rate selected will apply to all eligible charges made on the Corporate Card.

C. Effective immediately, the *Getting Additional Points* subsection of the *Getting Points* section of the Membership Rewards Program Terms & Conditions will be amended with the addition of the following new section:

American Express® Green Card

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your American Express Green Card you will earn:

- Two (2) additional points (for a total of three (3) points) for each dollar charged on eligible travel purchases including airfare, hotels, cruises, car rentals, campgrounds, trains, taxicabs, rideshare services, tours, ferries, tolls, parking, buses, subways, on third party travel websites, and on [amextravel.com](https://www.amextravel.com). You will not earn additional points for purchases of timeshare properties.
- Two (2) additional points (for a total of three (3) points) for each dollar charged at restaurants worldwide. You may not earn additional points for purchases at a restaurant located within another establishment (e.g., a restaurant inside a hotel, casino, or event venue). For example, purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant. You will not earn additional points for purchases at bars, nightclubs, cafeterias, and convenience stores.

IMPORTANT NOTICES continued

D. Effective immediately, the *Claims Resolution* section under the *Arbitration* section of the Membership Rewards Program Terms & Conditions are amended as follows:

Mediation

The seventh sentence is deleted and replaced with:

All applicable statutes of limitation will be tolled from the date you or we send the claim notice until termination of the mediation.

Arbitration

The sixth sentence in the Claims Resolution section is deleted and replaced with:

The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court.

Limitations on Arbitration

The third, fourth, and fifth sentences in the Claims Resolution section are deleted.

Arbitration Procedures

The fifth sentence is deleted and replaced with:

You and we agree that the arbitration will be confidential. You and we agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law.

The eighth and ninth sentences are deleted and replaced with:

The arbitrator's award will be final and binding, subject to each party's right to appeal as stated in this section and/or to challenge or appeal an arbitration award pursuant to the FAA. To initiate an appeal, a party must notify the arbitration organization and all parties in writing within 35 days after the arbitrator's award is issued. The arbitration organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. The appeal will otherwise proceed pursuant to the arbitration organization's appellate rules.

Additional Arbitration Awards

The section is deleted and replaced with:

If the arbitrator rules in your favor for an amount greater than any final offer we made before the final hearing in arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than \$5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.



IMPORTANT NOTICES continued

Notice of Updates to Benefits of your Card

As described below, we will be making updates to your card benefits. We encourage you to read this notice and file it for future reference. If you have any questions please call the number on the back of your Card.

Summary of Changes, Effective January 1, 2020	
Boingo Preferred Plan	Effective January 1, 2020 , Boingo Preferred Plan will no longer be a benefit on the Business Platinum Card®.
Gogo® Preferred Program	As of January 1, 2020 , The Gogo® Preferred Program will no longer be available on the Business Platinum Card®. Card Members will continue to have access to complimentary Gogo inflight internet passes and may enroll in the benefit through December 31, 2019. Any complimentary passes remaining in the Card Member's Gogo account after December 31, 2019 will be removed from the Card Member's Gogo account.

ID 12866

IMPORTANT NOTICES continued



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.



Business Platinum Card

NYLA FASHION CONCEPT
RAM NARAYANAN
Closing Date 11/15/19

Account Ending 4-91000

American Express® Cards Warmly Welcomed

POWERINBOX

Promote your business to a large, engaged audience! Join our ad network and reach millions of customers through trusted publishers! Visit **powerinbox.com** now!

THE CONTAINER STORE

Up the wow factor with custom closets from The Container Store. Enjoy preferred pricing & turnkey solutions for multi-family and single-family developers.
855-827-0336

STOCKD

From manila folders to medical gloves, offering many everyday business products from reputable suppliers. Simplify your purchasing and start shopping today!
stockd.com

ARRAY ENTERPRISE, INC.

Butterfield gift checks make the holiday tradition of saying thanks easy and affordable. Learn more at **butterballturkeygift.com**.