



Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN
Closing Date 05/17/18



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Account Ending 4-16007

New Balance **\$138.42**

Minimum Payment Due **\$35.00**

Payment Due Date **06/11/18[‡]**

[‡] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 06/11/18, you may have to pay a late fee of up to \$38.00 and your APRs may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	5 months	\$143

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

See page 2 for important information about your account.

Delta SkyMiles®

Miles Earned this Period

634

For more details about Rewards, please visit americanexpress.com/rewardsinfo

Account Summary

Previous Balance	\$3,054.72
Payments/Credits	-\$3,685.86
New Charges	+\$769.56
Fees	+\$0.00
Interest Charged	+\$0.00

New Balance **\$138.42**
Minimum Payment Due **\$35.00**

Credit Limit	\$11,000.00
Available Credit	\$10,861.58
Cash Advance Limit	\$200.00
Available Cash	\$200.00
Days in Billing Period:	31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-800-257-0770
Pay by Phone 1-800-472-9297

See Page 2 for additional information.

↓ 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 4-16007

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

BALAN NARAYANAN
8 HEATHER LANE
GLEN ROCK NJ 07452

Payment Due Date
06/11/18

New Balance
\$138.42

Minimum Payment Due
\$35.00

☐ 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

\$ _____
Amount Enclosed

0000349990878354010 000013842000003500 13 H



Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN
Closing Date 05/17/18



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Account Ending 4-16007

Payments and Credits

Summary

	Total
Payments	-\$3,550.21
Credits	
BALAN NARAYANAN 4-16007	\$0.00
MANGLAM NARAYANAN 4-15017	-\$71.70
RAJ NARAYANAN 4-16031	-\$63.95
Total Payments and Credits	-\$3,685.86

Detail

*Indicates posting date

Payments	Amount
04/17/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,054.72
04/22/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,000.00
04/24/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,130.53
05/08/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$102.96
05/10/18* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$262.00
Credits	Amount
04/29/18 MANGLAM NARAYANAN QVC 800 367 9444 WEST CHESTER,PA WEST CHESTER PA 515750863801, CREDIT	-\$21.29
04/29/18 MANGLAM NARAYANAN QVC 800 367 9444 WEST CHESTER,PA WEST CHESTER PA 515488834901, CREDIT	-\$25.21
05/01/18 MANGLAM NARAYANAN QVC 800 367 9444 WEST CHESTER,PA WEST CHESTER PA 515488834901, CREDIT	-\$25.20
05/03/18 RAJ NARAYANAN THE HOME DEPOT FULLERTON CA 800-654-0688	-\$3.80
05/14/18 RAJ NARAYANAN THE HOME DEPOT #6616 LOS ANGELES CA 800-654-0688	-\$60.15

New Charges

Summary

	Total
BALAN NARAYANAN 4-16007	\$279.08
MANGLAM NARAYANAN 4-15017	\$259.78
RAJ NARAYANAN 4-16031	\$230.70
Total New Charges	\$769.56

Detail



BALAN NARAYANAN
Card Ending 4-16007

Foreign
Spend

	Amount
04/26/18 NEW JERSEY E-Z PASS TOLL & BRIDGE FEE	\$100.00

Continued on reverse

Detail Continued

				Foreign Spend	Amount
05/08/18	Vonage.Com AMERICA 1085427672 07733	866-243-4357	NJ		\$40.66
05/14/18	PORCELANOSA - RMSY WH 0906 201-995-1310	RAMSEY	NJ		\$138.42

**MANGLAM NARAYANAN**

Card Ending 4-15017

				Foreign Spend	Amount
04/19/18	QVC*515488834901* CONSUMERPROD	800-367-9444	PA		\$50.41
04/21/18	HSNI TV 001504403411 33729 APRIL 2018 BBC 4PC SET	800-284-3900	FL		\$42.60
04/22/18	ESMERALDA S#5943279 www.esmeralda-psyhic.com	UNITED KINGDOM	GB		\$29.00
04/25/18	QVC*515820274401*3OF4 CONSUMERPROD	800-367-9444	PA		\$7.47
04/29/18	MANTRA RESTAURANT 00A6 201-342-8868	PARAMUS	NJ		\$46.00
05/05/18	QVC*517891682201* CONSUMERPROD	800-367-9444	PA		\$52.20
05/06/18	QVC*517007634501*2OF4 CONSUMERPROD	800-367-9444	PA		\$9.18
05/06/18	QVC*517007634502*2OF4 CONSUMERPROD	800-367-9444	PA		\$9.18
05/07/18	QVC*516125174201*3OF4 CONSUMERPROD	800-367-9444	PA		\$13.74

**RAJ NARAYANAN**

Card Ending 4-16031

				Foreign Spend	Amount
04/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA		\$8.52
05/04/18	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA		\$24.99
05/09/18	PAYPAL*DB UPGRADE PAYPAL	4029357733	FR	114,86 European Union Euro	\$137.04
05/13/18	THE HOME DEPOT #6616 800-654-0688	LOS ANGELES	CA		\$60.15

Fees

	Amount
Total Fees for this Period	\$0.00



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Account Ending 4-16007

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	\$0.00
Total Interest in 2018	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Purchases	03/03/2001		16.00% (v)	\$0.00	\$0.00
Cash Advances	03/03/2001		26.74% (v)	\$0.00	\$0.00
Total					\$0.00

(v) Variable Rate

Miles Earned

SkyMiles® Account Number: XXXXXX0331



	Current Period	Year to Date
Miles Earned for Eligible Purchases	634	15,018
Total Bonus Miles Earned and Adjustments*	0	46
Total Miles Earned	634	15,064

Remember, you can earn a Miles Boost® of 10,000 Medallion® Qualification Miles and 10,000 miles by reaching \$25,000 in eligible purchases by December 31st. You can only get two Miles Boost awards for each Card account. In addition, if you have more than one Platinum Delta SkyMiles® Card Account linked to the same SkyMiles account you are eligible for only two Miles Boost awards each year. Your Year-to-Date spend on your Platinum Delta SkyMiles® account is \$15,016.00. Terms and Conditions apply. For details, please visit americanexpress.com/deltaplatinum.

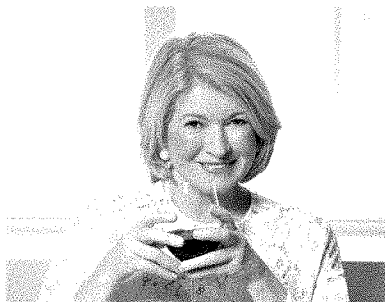
* Fly Now, Earn Later

If you received miles through Fly Now, Earn Later in the current period, these miles have been transferred to your Delta SkyMiles account and are included in the Total Bonus Miles Earned on this statement. As you earn, receive or are awarded miles on your Card, those miles are automatically applied to your Fly Now, Earn Later Balance and are not transferred to your Delta SkyMiles account until the miles earned are equal to or exceed the number of miles advanced. For the most up to date information on your Fly Now, Earn Later Balance, please see the tracker on your Card account homepage.



BALAN NARAYANAN
Closing Date 05/17/18

Account Ending 4-16007



Martha Stewart Makes It Easy To Get Great Wine

Get 15 Wines from Martha's Curated Collection for Only \$6.60 per Bottle

Terms apply.*



MARTHASTEWARTWINE.COM/AMEX

Martha Stewart, one of America's most trusted lifestyle and food experts, has developed a collection of wine exclusively for American Express® Card Members.

- For a limited time, get 15 bottles of international wine from Martha Stewart's curated collection for just \$99 (\$190.36 value) when you pay with any American Express® Card from 05/01/18 to 07/01/18
- Includes shipping and a french-designed sommelier corkscrew (\$23.99 value) *plus* \$25 off your next purchase of \$75 or more
- Highlights include a 97-point Double Gold Medal-winning California Merlot, and a Gold Medal-winning Sauvignon Blanc (See marthastewartwine.com/AMEX to learn more about the wines)
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- This offer comes with no further obligation and a satisfaction guarantee

SAVE
\$140



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PETCOMFORT™ BY WEATHERTECH®

A non-toxic feeding system designed specifically with your pet's health, safety and comfort in mind. Visit **PetComfort.com**.

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.