Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 01/17/19 **▲** DELTA

Account Ending 4-16007

New Balance\$2,790.68Minimum Payment Due\$70.00

Payment Due Date 02/11/19[‡]

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	11 years	\$5,402
\$99	3 years	\$3,573 (Savings = \$1,829)

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

See page 2 for important information about your account.

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

To view your Delta SkyMiles® account balance, visit delta.com. For Qualified Spend progress towards your Miles Boost thresholds, call the number on the back of your Card.

Account Summary

New Balance	\$2,790.68
Minimum Payment Due	\$70.00
Credit Limit	\$11,000.00
Available Credit	\$8,209.32
Cash Advance Limit	\$2,200.00
Available Cash	\$2,200.00
Days in Billing Period: 31	

Customer Care



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

See Page 2 for additional information.

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







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 02/11/19
New Balance \$2,790.68
Minimum Payment Due \$70.00

<u> ԵրկՈւդի Ոլի իվրակի ուլիսի հերը Ուվի Ուկի Ուլիս Ուլիս</u>

AMERICAN EXPRESS P.O. BOX 1270 NEWARK NJ 07101-1270 \$_____ Amount Enclosed

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

[‡] Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 02/11/19, 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%.

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 deposit or other asset 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 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: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

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 (such as airlines) 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.





Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

Payments P.O. BOX 1270 NEWARK NJ 07101-

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	
I	
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 Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 01/17/19 **▲** DELTA

Account Ending 4-16007

Payments and Credits	
Summary	

			Total
Payments			-\$1,987.03
Credits			\$0.00
Total Paym	ents and Credits		-\$1,987.03
Detail	*Indicates posting date		
Payments			Amount
01/06/19*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$287.03
01/09/19*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$200.00
01/10/19*	BALAN NARAYANAN	ONLINE PAYMENT - THANK YOU	-\$1,500.00

New Charges	
Summary	

	lotal
BALAN NARAYANAN 4-16007	\$1,447.46
MANGLAM NARAYANAN 4-15017	\$327.71
RAM NARAYANAN 4-12022	\$215.39
RAJ NARAYANAN 4-16031	\$297.40
Total New Charges	\$2,287.96

Detail



BALAN NARAYANAN

Card Ending 4-16007

				Amount
12/18/18	NEW JERSEY E-Z PASS	888-288-6865	NJ	\$100.00
	TOLL & BRIDGE FEE			
01/02/19	RELIANCE COMMUN Reliance Commun	NEW YORK	NY	\$10.66
	2122231992			
01/08/19	Vonage.Com AMERICA	866-243-4357	NJ	\$41.01
	1096136480 07733			
01/08/19	THE PHASE 2 KONA COAST RESORT OWNERS ASS	(480)423-2300	AZ	\$1,295.79
	4804445999			

MANGLAM NARAYANAN

Card Ending 4-15017

				Amount
12/21/18	QVC*524461364901*10F6	800-367-9444	PA	\$2.88
	CONSUMERPROD			
12/22/18	QVC*524484284401*	800-367-9444	PA	\$50.11
	CONSUMERPROD			
12/23/18	HSNI TV	800-284-3900	FL	\$5.03
	001559857601 33729			
	ANTTHONY 2PK TEES & SCAR			
12/23/18	HSNI TV	800-284-3900	FL	\$6.40
	001559856993 33729			
	ANTTHONY JACKET TANK & P			
12/23/18	HSNI TV	800-284-3900	FL	\$9.03
	00155983221433729			
	CL BASKETWEAVE JACKET			

3234642455

				Amount
12/25/18	QVC*524522655201*10F6 CONSUMERPROD	800-367-9444	PA	\$5.55
12/26/18	RIDGEWOOD VET #4014 0856 201-447-6000	RIDGEWOOD	NJ	\$40.73
12/26/18	RIDGEWOOD VET #4014 0856 201-447-6000	RIDGEWOOD	NJ	\$21.27
12/26/18	QVC*524543357501*10F2 CONSUMERPROD	800-367-9444	PA	\$11.59
2/28/18	QVC*523517053701*20F6 CONSUMERPROD	800-367-9444	PA	\$10.46
2/30/18	QVC*524627744201*10F5 CONSUMERPROD	800-367-9444	PA	\$13.32
)1/04/19	ULTA COSMETIC STORE	WEST HOLLYWOOD	CA	\$119.36
)1/05/19	HBOOKSELLER ST916 916 800-326-7711	ELIZABETH	NJ	\$31.98
RA	M NARAYANAN			
Car	d Ending 4-12022 Monthly Spending Limit: \$3,500			
				Amount
12/17/18	POSTMATES 421D5 MR MAS 8778877815	SAN FRANCISCO	CA	\$33.89
12/18/18	POSTMATES 421D5 FROMAN 8778877815	SAN FRANCISCO	CA	\$21.08
12/20/18	POSTMATES 421D5 LA CHI 8778877815	SAN FRANCISCO	CA	\$30.86
12/20/18	POSTMATES 421D5 BOOS P 8778877815	SAN FRANCISCO	CA	\$20.81
12/22/18	POSTMATES 421D5 FLAVOR 8778877815	SAN FRANCISCO	CA	\$30.55
12/25/18	POSTMATES 421D5 FROMAN 8778877815	SAN FRANCISCO	CA	\$21.08
12/27/18	POSTMATES 421D5 PANINI 8778877815	SAN FRANCISCO	CA	\$1.92
12/29/18	POSTMATES 421D5 BOOS P 8778877815	SAN FRANCISCO	CA	\$9.54
12/30/18	POSTMATES 421D5 THE DO 8778877815	SAN FRANCISCO	CA	\$12.83
01/13/19	POSTMATES 421D5 HOLLYW 8778877815	SAN FRANCISCO	CA	\$32.83
	JNARAYANAN			
Car	d Ending 4-16031			
12/20/40	CHEVRON 0090458/CHEVRON	LOCANCELEC		Amount
12/20/18	SERVICE STN	LOS ANGELES	CA	\$2.98
12/20/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$5.69
12/20/18	CHEVRON 0095008/CHEVRON SERVICE STN	LOS ANGELES	CA	\$7.38
12/20/18	CHEVRON 0095008/CHEVRON SERVICE STN	LOS ANGELES	CA	\$14.31
12/21/18	CHICK-FIL-A #02703 00000000402054 3234642455	LOS ANGELES	CA	\$0.55
12/21/18	CHICK-FIL-A #02703 00000000929950	LOS ANGELES	CA	\$8.27

Platinum Delta SkyMiles® Credit Card

BALAN NARAYANAN Closing Date 01/17/19 **▲** DELTA

Account Ending 4-16007

				Amount
12/21/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$5.22
12/22/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$16.02
12/22/18	WENDY'S 42890 000042890 5623543940	VAN NUYS	CA	\$5.46
12/23/18	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA	\$8.52
12/24/18	SYED RASHEED, MD @GARDEN STATE COUNSEL squareup.com/receipts	Wayne	NJ	\$15.45
12/24/18	BASKIN #361339 Q35 3613 818-884-4789	WHILLS	CA	\$36.17
12/24/18	CHEVRON 0090458/CHEVRON SERVICE STN	LOS ANGELES	CA	\$4.87
12/29/18	9640 AMC ONLINE 888-440-4262	LEAWOOD	KS	\$19.95
01/01/19	SIMPLISAFE.COM 542929806289633 8889574675	BOSTON	MA	\$24.99
01/10/19	ANDY GUMP INC 084870017256339 6619773842	SANTA CLARITA	CA	\$121.57
Fees				
				Amount

Total Fees for this Period	\$0.00

Interest Charged

		Amount
01/17/19	Interest Charge on Purchases	\$42.54
Total Interest Charged for this Period		\$42.54

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.

2019 Fees and Interest Totals Year-to-Date	
	Amount
Total Fees in 2019	\$0.00
Total Interest in 2019	\$42.54

Interest Charge Calculation

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

	Transactio	ns Dated	Annual Percentage	Balance Subject to Interest Rate	Interest Charge
	From	То	Rate		
Purchases	01/05/2019		16.75% (v)	\$482.28	\$6.86
Purchases	03/03/2001	01/04/2019	16.75% (v)	\$2,507.88	\$35.68
Cash Advances	01/05/2019		27.49% (v)	\$0.00	\$0.00
Total					\$42.54
(v) Variable Rate					

BALAN NARAYANAN Closing Date 01/17/19



Account Ending 4-16007



Monitor what Matters with CreditSecure^{*}

We monitor your credit and identity. You live your life. Exclusively for American Express* Card Members.

Pay only \$1 for the first 30 days, and \$16.99 every 30 days thereafter. Sales tax may apply. Terms and Conditions apply.

Enroll at AmericanExpress.com/CreditSecure

American Express® Cards Warmly Welcomed

THE CHANLER

The Chanler at Cliff Walk is a mansion turned boutique hotel with twenty distinct guest rooms located at the start of Newport, Rhode Island's famed Cliff Walk.

GOLF ZOO

Deals on golf vacations to 50+ destinations. Save time, money and get free expert advice. Call/text **410-356-0330** or visit **golfzoo.com** today. We Plan. You Play.

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.