



## Delta SkyMiles® Platinum

BALAN NARAYANAN  
Closing Date 10/17/22  
Account Ending 4-17005



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**Customer Care:** 1-800-257-0770  
**TTY:** Use Relay 711  
**Website:** [americanexpress.com](http://americanexpress.com)

**New Balance** **\$189.13**  
**Minimum Payment Due** **\$40.00**  
**Payment Due Date** **11/11/22**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 11/11/22, you may have to pay a late fee of up to \$40.00 and your APRs may be increased to the Penalty APR of 29.99%.

**Minimum Payment Warning:** If you have a Non-Plan Balance and make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your Non-Plan 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	\$197

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

See page 2 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 7 - 10**.

**Delta SkyMiles®**  
Miles Earned this Period **2,133**

For more details about Rewards, please visit [americanexpress.com/rewardsinfo](http://americanexpress.com/rewardsinfo)

### Account Summary

Previous Balance \$310.69  
Payments/Credits -\$2,195.45  
New Charges +\$2,073.89  
Fees +\$0.00  
Interest Charged +\$0.00

**New Balance** **\$189.13**  
**Minimum Payment Due** **\$40.00**

Credit Limit \$16,500.00  
Available Credit \$16,310.87  
Cash Advance Limit \$3,300.00  
Available Cash \$3,300.00

↓ 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 4-17005**

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  
**11/11/22**  
New Balance  
**\$189.13**  
Minimum Payment Due  
**\$40.00**

See reverse side for instructions  
on how to update your address,  
phone number, or email.

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

\$ \_\_\_\_\_  
**Amount Enclosed**



0000349990878354010 000018913000004000 13 H

**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. 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 on page 3 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.

**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at:

American Express, PO Box 981535, El Paso TX 79998-1535

You may also contact us on the Web: [www.americanexpress.com](http://www.americanexpress.com)

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.

You must notify us of any potential errors in writing [or electronically]. 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.

While we investigate whether or not there has been an error, the following are true:

- 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

**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 is 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 or electronically at:

American Express, PO Box 981535, El Paso TX 79998-1535

[www.americanexpress.com](http://www.americanexpress.com)

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.

**Change of Address, phone number, email**

- Online at [www.americanexpress.com/updatecontactinfo](http://www.americanexpress.com/updatecontactinfo)
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

**Please do not add any written communication or address change on this stub**

**Pay Your Bill with AutoPay**

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit [americanexpress.com/autopay](http://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](http://www.americanexpress.com/privacy).



## Delta SkyMiles® Platinum

BALAN NARAYANAN  
Closing Date 10/17/22



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Account Ending 4-17005



### Customer Care & Billing Inquiries

International Collect  
Cash Advance at ATMs Inquiries  
Large Print & Braille Statements

1-800-257-0770  
1-336-393-1111  
1-800-CASH-NOW  
1-800-257-0770

### Hearing Impaired

Online chat at [americanexpress.com](https://americanexpress.com) or use Relay dial 711 and 1-800-257-0770



Website: [americanexpress.com](https://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
<b>Payments</b>	-\$2,147.97
<b>Credits</b>	
BALAN NARAYANAN 4-17005	\$0.00
MANGLAM NARAYANAN 4-17013	-\$47.48
<b>Total Payments and Credits</b>	<b>-\$2,195.45</b>

### Detail

\*Indicates posting date

Payments	Amount
09/18/22* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$396.74
09/26/22* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$724.82
10/10/22* BALAN NARAYANAN ONLINE PAYMENT - THANK YOU	-\$1,026.41
<b>Credits</b>	<b>Amount</b>
10/13/22 MANGLAM NARAYANAN CHICV UK LIMITED*STYLEWE.COM RAYLEIGH GB WOMEN'S CLOTHING	-\$47.48

## New Charges

### Summary

	Total
BALAN NARAYANAN 4-17005	\$302.33
MANGLAM NARAYANAN 4-17013	\$1,664.48
RAJ NARAYANAN 4-16031	\$107.08
<b>Total New Charges</b>	<b>\$2,073.89</b>

### Detail



### BALAN NARAYANAN

Card Ending 4-17005

	Amount
09/14/22 QVC*557664406101* CONSUMERPROD 800-367-9444 PA	\$86.05
09/26/22 NEW JERSEY E-Z PASS 888-288-6865 888-288-6865 NJ	\$170.00
10/08/22 Vonage.Com AMERICA 1137452278 07733 866-243-4357 NJ	\$46.28

Continued on reverse

## Detail Continued

Amount

**MANGLAM NARAYANAN**

Card Ending 4-17013

				Amount
09/17/22	CVS PHARMACY 8007467287	GLEN ROCK	NJ	\$3.90
09/17/22	AMAZON.COM*1M4X57U61 MERCHANDISE	AMZN.COM/BILL	WA	\$55.25
09/19/22	CHICV UK LIMITED*STYLEWE.COM WOMEN'S CLOTHING	RAYLEIGH	GB	\$30.97
09/19/22	ACTBLUE* CAMPAIGNTRAIN +16175177600	SOMERVILLE	MA	\$5.00
09/22/22	AMAZON MUSIC*1U4WF6A71 DIGITAL	888-802-3080	WA	\$5.32
09/22/22	GASTRO OF NJ CBO 039300982635095 9738121400	LITTLE FALLS	NJ	\$500.00
09/22/22	WISH.COM 8002660172	SAN FRANCISCO	CA	\$34.33
09/23/22	WISH.COM 8002660172	SAN FRANCISCO	CA	\$12.68
09/24/22	RICHFIELD FARMS 0000 973-777-7535	CLIFTON	NJ	\$77.37
09/25/22	WALGREENS NONE 07410 PHARMACIES	FAIR LAWN	NJ	\$24.50
09/25/22	WALGREENS NONE 07410 PHARMACIES	FAIR LAWN	NJ	\$2.11
09/26/22	FRESH PAWS MOBILE PET GROOMING squareup.com/receipts	North Arlington	NJ	\$137.03
09/28/22	AMAZON.COM*1U7900WV2 MERCHANDISE	AMZN.COM/BILL	WA	\$58.63
09/28/22	PAYPAL *NETFLIX.COM 8667160414	8667160414	CA	\$21.31
09/28/22	AMAZON.COM*146572JN0 MERCHANDISE	AMZN.COM/BILL	WA	\$18.12
09/28/22	AMAZON.COM*148ZL6JI0 MERCHANDISE	AMZN.COM/BILL	WA	\$24.51
09/28/22	AMAZON.COM*1458293Q0 MERCHANDISE	AMZN.COM/BILL	WA	\$35.17
09/29/22	AMZN MKTP US*1458283Q0 BOOK STORES	AMZN.COM/BILL	WA	\$31.50
09/29/22	RIDGEWOOD VET #4014 0723 201-447-6000	RIDGEWOOD	NJ	\$162.70
09/30/22	AMZN MKTP US*147MJ6EB2 BOOK STORES	AMZN.COM/BILL	WA	\$43.90
10/03/22	CHICV UK LIMITED*STYLEWE.COM WOMEN'S CLOTHING	RAYLEIGH	GB	\$50.48
10/03/22	FragranceNet.com COSMETIC STORE	800-727-3867	NY	\$77.58
10/05/22	KILROY'S WONDER MARKET 000000000655660 2014442241	GLEN ROCK	NJ	\$68.83
10/08/22	CHICV UK LIMITED*STYLEWE.COM WOMEN'S CLOTHING	RAYLEIGH	GB	\$47.48
10/10/22	NETFLIX.COM SUBSCRIPTION	866-579-7172	CA	\$21.31

Continued on next page



## Detail Continued

				Amount
10/10/22	CVS PHARMACY 8007467287	GLEN ROCK	NJ	\$7.52
10/11/22	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$2.99
10/11/22	THE ROKU CHANNEL CABLE & PAY TV	WILMINGTON	DE	\$8.52
10/12/22	CHICV UK LIMITED*JUSTFASHIONNOW.COM WOMEN'S CLOTHING	RAYLEIGH	GB	\$62.75
10/14/22	ACTBLUE* PRGSV.TAKEOVE +16175177600	SOMERVILLE	MA	\$3.00
10/14/22	KILROY'S WONDER MARKET 00000000655660 2014442241	GLEN ROCK	NJ	\$29.72

RAJ NARAYANAN  
Card Ending 4-16031

				Amount
10/03/22	PANERA BREAD #601494 FAST FOOD RESTAURANT	FAIR LAWN	NJ	\$6.28
10/10/22	ETHOS - LGA +14153222037	SAN FRANCISCO	CA	\$100.80

## Fees

				Amount
Total Fees for this Period				\$0.00

## 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 (or if you have a Plan balance, by paying your Adjusted Balance on your billing statement) by the due date each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

## 2022 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2022		\$250.00
Total Interest in 2022		\$0.00

Interest Charge Calculation

Days in Billing Period: 31

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	01/05/2019		17.50% (v)	\$0.00	\$0.00
Cash Advances	01/05/2019		28.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$0.00</b>
(v) Variable Rate					

Miles Earned



SkyMiles® Account Number: XXXXXX0331

	Current Period	Year to Date
Miles Earned for Eligible Purchases	2,028	17,590
Total Bonus Miles Earned and Adjustments	105	5,130
<b>Total Miles Earned</b>	<b>2,133</b>	<b>22,720</b>

Bonus Miles Earned and Adjustments

	Current Period
2X Miles at U.S. Supermarkets	99
2X Miles at Restaurants	6
<b>Total</b>	<b>105</b>

**IMPORTANT NOTICES****Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your American Express Cardmember Agreement (*Agreement*) for the account referenced with this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Agreement can be found after the below summary chart.

The changes below generally clarify or simplify existing language and will not affect the way your account works.

Summary of Changes, as of December 1, 2022	
<b>About the Plan It Feature</b>	We are clarifying the definitions of <i>qualifying purchases</i> and <i>qualifying amounts</i> .
<b>How we apply payments and credits</b>	We are adding additional information to this sub-section under <i>About your payments</i> in Part 2 of the Agreement.

ID 13378

***See the following page(s) for the Detail of Changes to Your Cardmember Agreement***

CMLENGDPRUS0233

**IMPORTANT NOTICES continued****Detail of Changes to Your Cardmember Agreement**

This notice amends your Agreement as described below. Any terms and conditions in the Agreement conflicting with these changes are completely replaced. Terms and conditions not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

**Effective December 1, 2022**, the following updates will be made to your Agreement.

The *About Plan It Feature* sub-section in Part 2 of the Agreement is amended by deleting and replacing it with the following:

<b>About the Plan It Feature</b>	<p>We may offer you Plan It, which allows you to create a payment plan for qualifying purchases or a qualifying amount, subject to a plan fee. This fee is a fixed finance charge that will be charged each month that a plan is active.</p> <p>You may use this feature by selecting qualifying purchases or a qualifying amount and a plan duration. You will be able to view the monthly plan payments, including the plan fee, for your selection. Each plan fee will be disclosed before you create the applicable plan and will be based on the plan duration, the APR that would otherwise apply to the purchases or amount, and other factors. When you set up a plan, the purchases or amount will be added to a plan balance and will be subject to a plan fee instead of the APR for purchases.</p> <p>A <i>qualifying purchase</i> for Plan It is a purchase of at least a specified dollar amount. A <i>qualifying amount</i> for Plan It is a specified portion of your balance. Qualifying purchases or a qualifying amount do not include purchases of cash or cash equivalents, balance transfers (if offered), purchases subject to Foreign Transaction Fees, or any fee owed to us, such as Annual Membership fees.</p> <p>Your ability to create plans will be based on a variety of factors such as your creditworthiness and your Credit Limit. You will not be able to create plans if your Account is cancelled. You will also not be able to create plans if one or more of your American Express accounts is enrolled in a payment program, or has a payment that is returned unpaid, or is past due. We will tell you the number of active plans you may have and we may change this number at any time. The plan durations offered to you, and your ability to include multiple qualifying purchases or a qualifying amount in a single plan, will be at our discretion and will be based on a variety of factors such as your creditworthiness, the purchase amount(s), and your Account history. You agree to manage your Account so that the total of your plan balances (including plan fees) is not more than your Credit Limit.</p> <p>Plans cannot be cancelled after they have been created but you can choose to pay them early by paying the New Balance shown on your most recent billing statement in full. If you pay a plan off early, you will not incur any future plan fees on that plan.</p>
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**IMPORTANT NOTICES continued**

The *How we apply payments and credits* sub-section in Part 2 of the Agreement is amended by deleting and replacing it with the following:

<b>How we apply payments and credits</b>	<p>Your Account may have balances with different interest rates. For example, purchases may have a lower interest rate than cash advances. Your Account may also have Plan balances which are assessed plan fees. If your Account has balances with different interest rates, Plan balances, or plan fees, here is how we generally apply payments in a billing period:</p> <ul style="list-style-type: none"><li>• We apply your payments, up to the Minimum Payment Due, first to any plan amounts included in your Minimum Payment Due, then to the balance subject to the lowest interest rate, and then to balances subject to higher interest rates.</li><li>• After the Minimum Payment Due has been paid, we apply your payments to the balance subject to the highest interest rate, then to balances subject to lower interest rates, and then to any Plan balances.</li></ul> <p>In most cases, we apply a credit to the same balance as the related charge. For example, we apply a credit for a purchase to the purchase balance. We may apply payments and credits within balances, and among balances with the same interest rate, in any order we choose. If there is a negative balance in any balance on the account at the end of a billing period, that excess credit will be redistributed to other balances in accordance with how we apply payments described above. This means that in certain circumstances, Plan balances may get paid before they otherwise would. If you receive a credit for a purchase placed into a plan, you must call us at the number on the back of your card to have the credit applied to the Plan balance.</p>
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**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. 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](http://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.

**Your Cardmember Agreement**

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).



Delta SkyMiles® Platinum

BALAN NARAYANAN  
Closing Date 10/17/22

DELTA  
SKYMILES

Account Ending 4-17005



## Vacasa is proud to accept American Express® Cards when you book your stay at any of our vacation homes

Vacasa is modernizing the way we vacation in and own vacation homes. We provide professional vacation home management to over 35,000 homes in some of the best vacation locations. From our 24/7 local support and professional cleaning, to smart locks for easy check-in, we deliver exceptional services wrapped in the comfort of a vacation home.

Whether you're looking for a place to make vacation memories or to get better care while earning more for your vacation home, Vacasa makes it easy.

[vacasa.com/amex](https://vacasa.com/amex)



**American Express®  
Cards Warmly  
Welcomed**

**LAITHWAITES.COM**

Start your wine adventure with Laithwaites and enjoy small batch, handcrafted wines from passionate winemakers, with a 100% money back guarantee.

**CASAONE.COM**

With competitive prices, free shipping, convenient payment options, and impeccable service, CasaOne is the one-stop shop for all your decor & furniture needs.

**GAINESWORLDCOFFEE.COM**

Coffee unique to their region and technique. Each so artfully distinctive, I have called my coffee Gaines World Coffee - the art of indulgence.

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 1 of your statement or the number that is on the back of your Card.