



Blue from American Express

p. 1/13

C F FROST  
Closing Date 01/17/14

Account Ending -21001

**New Balance** **\$2,626.90**  
**Minimum Payment Due** **\$46.00**  
**Payment Due Date** **02/11/14**

**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee of up to \$35.00 and your Purchase APR may be increased to the Penalty APR of 27.24%.

**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	8 years	\$3,458
\$81	3 years	\$2,931 (Savings = \$527)

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

See page 2 for important information about your account.

New York residents may contact the New York Department of Financial Services to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

**See Page 7** for an important Privacy Notice and the following pages for important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution and a notice for WA residents.

↓ 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 -21001**

Enter account number on all documents.  
Make check payable to American Express.

C F FROST  
123 STREET  
CITY STATE 12345



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



0000349992139447354 000807853000005100 34 H

**Membership Rewards® Points**

Available and Pending as of 12/31/13

**6,532**

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

**Account Summary**

Previous Balance \$2,749.22  
Payments/Credits -\$1,530.00  
New Charges +\$1,387.84  
Fees +\$0.00  
Interest Charged +\$19.84

**New Balance** **\$2,626.90**  
**Minimum Payment Due** **\$46.00**

Credit Limit \$10,200.00  
Available Credit \$7,573.10  
Cash Advance Limit \$1,300.00  
Available Cash \$1,300.00  
Days in Billing Period: 31

**Customer Care**



**Pay by Computer**

americanexpress.com/pbc

**Customer Care**

1-888-258-3741

**Pay by Phone**

1-800-472-9297



See Page 2 for additional information

Payment Due Date

**02/11/14**

New Balance

**\$2,626.90**

Minimum Payment Due

**\$46.00**

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

**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 Service 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 the New Balance 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 charge a fee of 2.7% of the converted US dollar amount.** 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. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

**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**
**Cash Advance at ATMs Inquiries**

1-888-BLUE-741

1-888-258-3741

1-336-393-1111

1-888-BLUE-741

1-888-258-3741

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](http://americanexpress.com)
**Mobile Site:** [amexmobile.com](http://amexmobile.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](http://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](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).

C F FROST  
Closing Date 01/17/14

Account Ending -21001

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

	<b>Total</b>
<b>Payments</b>	-\$1,500.00
<b>Credits</b>	-\$30.00
<b>Total Payments and Credits</b>	<b>-\$1,530.00</b>


**Detail** \*Indicates posting date

<b>Payments</b>	<b>Amount</b>
12/27/13* ONLINE PAYMENT - THANK YOU	-\$500.00
01/17/14* ONLINE PAYMENT - THANK YOU	-\$1,000.00
<b>Credits</b>	<b>Amount</b>
12/31/13 GUITAR CTR MGMT CO IWESTLAKE VLG GuitarCentrOffer	-\$30.00

**New Charges****Summary**

	<b>Total</b>
<b>Total New Charges</b>	<b>\$1,387.84</b>

**Detail**

	<b>C F FROST</b> Card Ending -21001		
			<b>Amount</b>
12/17/13	AMEX NYC INFOGENESISNEW YORK NY (973)526-6116		\$7.57
12/17/13	COURSEYS SMOKED MEATS SAINT JOE AR MISC/SPECIALTY RETAIL		\$68.84
12/18/13	AMEX NYC INFOGENESISNEW YORK NY (973)526-6116		\$9.79
12/21/13	ASI*KICKSTARTER COM 866-749-7545 WA SERVICE		\$75.00
12/21/13	NYCT EASYPAY PROGRAM 877-323-7433 NJ 877-323-7433		\$30.00
12/21/13	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		\$82.99
12/21/13	BROOKLYN INDUSTRIES-718-801-8900 718-801-8900		\$53.99
12/22/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		\$6.98
12/24/13	FANDANGO.COM MOVIE TKTS MOVIE TKTS FANDANGO.COM 866-857-5191		\$32.00

## Detail Continued

				Amount
12/26/13	FANDANGO.COM	MOVIE TKTS		\$30.50
	MOVIE TKTS			
	FANDANGO.COM			
	866-857-5191			
12/27/13	HLU*HULU 47297565-U	HULU.COM/BILL		\$7.99
	HULU.COM/BILL			
	HULUPLUS NU 47297565			
12/29/13	ITUNES MUSICUSA	ITUNCUPERTINO	CA	\$2.07
	ITUNES MUSIC STORE			
12/29/13	GUITAR CENTER #810	MANHATTAN	NY	\$315.72
	999-000-0000			
12/30/13	NYCT EASYPAY PROGRAM	877-323-7433	NJ	\$30.00
	877-323-7433			
12/31/13	ASI*KICKSTARTER COM	866-749-7545	WA	\$250.00
	SERVICE			
12/31/13	COMMUNITY COFFEE	ECOBATON ROUGE	LA	\$61.04
	MISC FOOD ST			
01/01/14	SEAMLESS * LA BRUSCH	800-905-9322		\$23.78
	438286467-45599	10285		
	ONLINE FOOD ORDER			
01/01/14	HEALTHYLIFE USA	WASHINGTON	DC	\$20.00
	800-555-0909			
	Description			
	HEALTHYLIFE USA			
01/02/14	AMEX NYC INFOGENESIS	NEW YORK	NY	\$4.95
	(973)526-6116			
01/02/14	GOTHAM COMEDY CLUB	212-3679000	NY	\$62.62
	2123679000			
01/03/14	ITUNES MUSICUSA	ITUNCUPERTINO	CA	\$1.29
	ITUNES MUSIC STORE			
01/04/14	ITUNES MUSICUSA	ITUNCUPERTINO	CA	\$9.99
	ITUNES MUSIC STORE			
01/04/14	SEAMLESS * COLOMBIA	800-905-9322		\$48.65
	439379286-44635	10285		
	ONLINE FOOD ORDER			
01/06/14	EUREST DINING 114791	NEW YORK	NY	\$5.05
	212-6402194			
	FOOD/BEVERAGE		\$5.05	
01/07/14	ExpPay AMEX NYC INFO	NEW YORK	NY	\$9.79
	(973)526-6116			
01/08/14	ExpPay AMEX NYC INFO	NEW YORK	NY	\$2.78
	(973)526-6116			
01/10/14	NYCT EASYPAY PROGRAM	877-323-7433	NJ	\$30.00
	877-323-7433			
01/12/14	ITUNES MUSICUSA	ITUNCUPERTINO	CA	\$9.99
	ITUNES MUSIC STORE			
01/13/14	AMEX NYC INFOGENESIS	NEW YORK	NY	\$9.24
	(973)526-6116			

**Blue from American Express**

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**Detail Continued**

				<b>Amount</b>
01/14/14	EUREST DINING 114791NEW YORK 212-6402194	NY		\$5.00
	FOOD/BEVERAGE		\$5.00	
01/15/14	AMERICAN MEBER 2125550002 2125552500	NY		\$15.00
01/15/14	ExpPay AMEX NYC INFONEW YORK (973)526-6116	NY		\$7.07
01/16/14	NYCT EASYPAY PROGRAM877-323-7433 877-323-7433	NJ		\$30.00
01/16/14	EUREST DINING 114791NEW YORK 212-6402194	NY		\$11.00
	FOOD/BEVERAGE		\$11.00	
01/17/14	AMAZON.COM AMZN.COM/BILL MERCHANDISE	WA		\$17.16

**Fees**

		<b>Amount</b>
<b>Total Fees for this Period</b>		<b>\$0.00</b>

**Interest Charged**

		<b>Amount</b>
01/17/14	Interest Charge on Purchases	\$19.84
<b>Total Interest Charged for this Period</b>		<b>\$19.84</b>

**2014 Fees and Interest Totals Year-to-Date**

		<b>Amount</b>
Total Fees in 2014		\$0.00
Total Interest in 2014		\$19.84

**Interest Charge Calculation**

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

	<b>Transactions Dated</b>		<b>Annual Percentage Rate</b>	<b>Balance Subject to Interest Rate</b>	<b>Interest Charge</b>
	<b>From</b>	<b>To</b>			
<i>Purchases</i>	01/16/2009		7.24% (v)	\$3,232.38	\$19.84
<i>Cash Advances</i>	01/16/2009		25.24% (v)	\$0.00	\$0.00
<b>Total</b>					<b>\$19.84</b>
<i>(v) Variable Rate</i>					



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Rev. 9/2012

## FACTS

### WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- transaction history and account history
- insurance claim history and credit history

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

#### For our everyday business purposes -

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Yes

No

#### For our marketing purposes -

to offer our products and services to you

Yes

No  
(but please see the "To limit direct marketing" box below for additional privacy choices)

#### For joint marketing with other financial companies

Yes

No

**For our affiliates' everyday business purposes -**  
information about your transactions and experiences

Yes

No

**For our affiliates' everyday business purposes -**  
information about your creditworthiness

Yes

Yes

#### For our affiliates to market to you

Yes

Yes

#### For nonaffiliates to market to you

No  
(although we may share aggregated or de-identified data)

We don't share personal information

- Visit us online: [www.americanexpress.com/communications](http://www.americanexpress.com/communications) or
- Call us at 1-855-297-7748 - our menu will prompt you through your choices

*Please note:*

If you are a *new* customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your personal information as described in this notice.

However, you can contact us at any time to limit our sharing.

We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail:

- Visit us online: [www.americanexpress.com/communications](http://www.americanexpress.com/communications) or
- Call us at 1-855-297-7748 (except for choices about e-mail communications)

Call 1-800-528-4800 or go to [americanexpress.com/contact](http://americanexpress.com/contact).

<b>Who is providing this notice?</b>	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.
<b>How does American Express protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does American Express collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or pay your bills</li> <li>• give us your income information or give us your contact information</li> <li>• use your credit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing of personal information?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include financial companies.</i></li> </ul>
<p>We may transfer personal information to other countries, for example, for customer service or to process transactions.</p> <p><b>AMEX Assurance Company customers:</b> You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law.</p> <p><b>California:</b> If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law.</p> <p><b>Vermont:</b> If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.</p>	





C F FROST  
Closing Date 01/17/14

Account Ending -21001

### Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

#### What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. 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.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. 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.

#### What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- 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.
- 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.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **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 then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within **10 days** telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

#### 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 are 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* at PO Box 981535, El Paso TX 79998-1535. 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.

**Annual EFT Error Resolution Notice**

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate using your American Express Card, including Express Cash transactions, or electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at [www.americanexpress.com/inquirycenter](http://www.americanexpress.com/inquirycenter). We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:

(1) Your name and card account number. (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information. (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call. We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

**Notice for residents of Washington State**

In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.



## Membership Rewards® Monthly Statement and Program News

p. 11/13

Prepared for C F FROST Account Number 1M123456789

**Total Points Balance** 6,532

**Points Earned this Period** 1,795

**Account Summary** December 1, 2013 - December 31, 2013

Opening Points Balance	41,367
Points Earned this Period	+1,795
Points Used this Period	-36,630
Reinstated Points and Adjustments	0
<b>Total Points Balance</b>	<b>6,532</b>

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

### Questions About Your Account?

 [membershiprewards.com](http://membershiprewards.com)

1-800-AXP-EARN(297-3276)  
International Collect: 305-816-

### Did You Know?

#### Use Points For Your Charges

Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at  
[membershiprewards.com/yourcharges](http://membershiprewards.com/yourcharges)

### Points Transaction Detail

December 1, 2013 - December 31, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
<b>Blue</b> XXXX-XXXX3-81001	1,795	0	1,795
<b>Total</b>	<b>1,795</b>	<b>0</b>	<b>1,795</b>

Points Used this Period	Total Points Used This Period	Request Date
Pay with Points - AMAZON Order Confirmed	-8,060	12/30/13
Pay with Points - AMAZON Order Confirmed	-28,570	12/30/13
<b>Total</b>	<b>-36,630</b>	

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting [membershiprewards.com](http://membershiprewards.com).** Terms and Conditions of the Membership Rewards Express® program apply. For more information, visit [membershiprewards.com/terms](http://membershiprewards.com/terms) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

SAMPLE



C F FROST  
Closing Date 01/17/14

Account Ending -21001

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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.

SAMPLE