



Earn Hundreds of Bonus Points for Everyday Banking

Guaranty Bank is proud to introduce My Checking, a special opportunity to earn hundreds of Membership Rewards® bonus points for opening an account, plus even more points based on your account's average daily balance. To sign up for an account today, just call **1-800-288-8822** toll-free or log on to www.guarantygroup.com/mychecking.

Call **1-800-288-8822** toll-free or visit www.guarantygroup.com/mychecking to sign up.

(MR Bonus ID 7649)

For complete terms and conditions, please visit www.membershiprewards.com/bonuspoints. Offer valid from 9/1/05-11/03/07. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program and provide your eligible enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks after you receive your monthly checking account statement. Personal accounts only. Guaranty Bank is Member FDIC. Bonus ID: 7649.

Earn 10x Points from FTD.COM® This Valentine's Day!

Find the perfect way to show how much you care this Valentine's Day, plus earn 10x points when you shop at FTD.COM. Send fresh flowers, delivered by a quality FTD® Florist. Or tempt their sweet tooth with cookies, chocolates, gift baskets, and more! So show you care and earn 10x points by visiting www.ftd.com/amexpromo or call **1-800-SEND-FTD** and give promo code **4134**.

Offer valid through 12/31/06. Not valid in retail stores or in conjunction with any other offer from FTD.COM. To earn bonus points, you must be enrolled in the Membership Rewards® program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 10-12 weeks after order is delivered and charges appear on your billing statement. Bonus ID: 7870.

Make Valentine's Day special this year with flowers and gifts from FTD.COM and earn 10x points when you shop at www.ftd.com/amexpromo or call **1-800-SEND-FTD** and give promotion code **4134**. (MR Bonus ID 7870)



Connoisseur 1,000 Thread-Count Linen Sheet Set

Nap in the lap of luxury--for only 25,000 Membership Rewards® points! This tightly woven 1,000-thread-count combed cotton sateen sheet set includes a deep-pocket fitted sheet for up to 21" deep mattresses, a flat sheet and a pair of pillowcases. Made of 100% combed cotton sateen and single-ply yarn for the ultimate sleeping experience. Available in King Size/Ivory (HLX126), King Size/White (HLX127), Queen Size/Ivory (HLX128) or Queen Size/White (HLX129).

Standard Membership Rewards program terms and conditions apply.

To redeem, visit www.membershiprewards.com/rewards or call **1-800-AXP-EARN** (297-3276).

(MR Message 7134)





2005 Year-End Summary - Coming Soon!



Your 2005 Year-End Summary will soon be available online. It provides a detailed report of all charges billed to your account during the year, and is organized into expense categories that help make tax preparation, as well as personal money management, much more efficient. Merchant charges processed and posted to your account after 12/31/2005 will appear on next year's summary. The Online Summary offers simple navigation that allows you to view charges by merchant name, date, or charge amount, download, print and save your Year-End Summary for future use, and much more. Your 2005 Year-End Summary will be available after February 10, 2006.

When available online, you can access it by visiting www.americanexpress.com/yearendsummary.

(CE 106751)

Earn Points When You Pay Your Bills Automatically



When you pay your wireless phone bill automatically with your Centurion® Card, you can earn double Membership Rewards® points automatically too. Automatic Bill Payment is the simple way to consolidate your bills and make sure they are paid on time. You can even continue to receive a paper statement of your bill from your service provider for your records. Terms and conditions apply. Not all providers service all markets. In some instances, it may take more than one billing cycle before initial paid amounts are posted to the Card account. Please remember to cancel these payments with your service provider if you close your Card account, and advise your service provider if your Card account number changes.

To start benefiting from the convenience of Automatic Bill Payment, visit www.americanexpress.com/abp46 for the links and phone numbers of service providers who accept the Card for automatic bill payment.

(CE 106757)

Exclusive Benefits at Equinox Fitness Clubs



Equinox brings Centurion® members more value to an already incredible fitness experience through exclusive Centurion benefits. Join Equinox with your Centurion Card and receive benefits such as special membership pricing, 5 personal training sessions, 10 childcare sessions, 3 Signature massages, a complimentary E-assessment, and 5 guest passes. You'll also receive ongoing annual benefits including 2 personal training sessions with the purchase of a package, two 50-minute Signature spa treatments with the purchase of 10 or more, and 2 coupons for The Shop.

For more information, call Equinox at 212-774-6376 or visit an Equinox location.

(CE 106758)

Program terms and conditions apply.

30% Off Vacations at SnapTravel.com/americanexpress



There's a new universe of family-friendly vacations out there for you to discover. From Orlando to the Caribbean, skiing to golfing, we are proud to offer you--powered by Snap Travel--spacious and luxurious accommodations. So, if you're looking for something beyond what you think of when you think of family vacations, let American Express and Snap Travel take you there.

Get 30% off when you book a vacation and pay with the Card. To book, or for more information, visit www.snaptravel.com/americanexpress or call 1-866-844-2015 today.

(CE 106755)

Subject to availability. Advance reservations required. Snap Travel is offered by RCI Holiday Network, Inc., an Indiana licensed real estate salesperson, whose principal broker is John Lawrence Hertweck. Snap Travel is a service mark licensed to such licensee. All Rights Reserved. Each Office is Independently Owned and Operated.

Discover a New Degree of Pleasure



You are invited to discover the par-excellence, premier hotel spa experience. From Napa to Paris, the ultimate mind/body connections are being served at Preferred Hotels & Resorts. A signature spa treatment, unique to the local property, as well as a welcome amenity await you, as our gift when you make an I Prefer Spa package reservation and pay with your American Express® Card.

To take advantage of this exclusive American Express offer, please visit www.preferredhotels.com/spajan or call 1-800-323-7500.

(CE 106756)

I Prefer Spa is valid January 1-December 31, 2006, at participating Preferred Hotels & Resorts. Signature amenity is unique to each hotel and valued at \$50 U.S. or local currency equivalent. Rates are subject to availability and are exclusive of local taxes and service charges. Reservations must be guaranteed and settled with an American Express® Card. Offer cannot be combined with any other offer. Blackout dates and other restrictions may apply. Void where prohibited. ©2005 Preferred Hotel Group.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Will Your Auto Insurance Company Be There for You?



Ameriprise Auto & Home Insurance is there for our clients. Our underwriters have received an "A" (Excellent) rating by A.M. Best, the leading independent rater of insurance companies. This rating attests to our financial strength, stability and soundness of operating performance. In other words, we'll be there when you need us. Besides great service, Ameriprise Auto & Home Insurance offers very competitive prices. In fact, you could save up to \$200. Call now to see how much you could save.

Auto & Home Insurance is underwritten by AMEX Assurance Company or IDS Property Casualty Insurance Company, De Pere, WI. Both companies are wholly owned subsidiaries of Ameriprise Financial, Inc., independent of American Express.

Call 1-800-842-3344 today and be sure to mention reference code 1N9 to receive your quick, no-obligation quote. Or, if you prefer, visit www.ameriprise.com/autohome to get your quote.

(CE 106747)

Travel Medical Protection - Travel with Peace of Mind



Travel Medical Protection, offered exclusively to American Express® Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45* days whether driving, flying on a Scheduled Airline or taking the Amtrak.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies: (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. *In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how you can enroll yourself and your loved ones, call 1-800-297-2900 and mention RSVP code MKU.

(CE 106768)

Now Accepting American Express® Cards!



Rex Stores - An electronics and appliance store with over 200 locations in 37 states that saves you money every day. Visit www.Rexstores.com for the location nearest you.

Blair Perrone Steakhouse - A classic New York Steakhouse, specializing in sizzling porterhouse steaks. Opened by Peter Luger veterans in midtown Manhattan. 212-796-8000.

Bob Stevens Appliance & TV - One of the largest selections of quality appliances. We specialize in providing personal attention for your appliance needs. 631-288-3000.

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 106711)

Extend Your Warranty!



Suddenly, your cell phone stops working only days after the manufacturer's warranty has expired. Easily fixed. With the Buyer's Assurance Plan, if you purchase a covered item entirely with your American Express® Card, the terms of the warranty are extended for up to one additional year on warranties of five years or less that are eligible in the U.S.

Buyer's Assurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0953 and is subject to change with notice. This document does not supplement or replace the Policy.

For more information, visit us online at www.americanexpress.com/ba.

(CE 106817)

Pay Your Bill Easily - Online



Manage your American Express® account payments on your schedule. Pay immediately or schedule a future payment. You can pay it online, anytime you have Internet access. Just enroll to Pay By Computer. It's the most convenient way to pay your bill and avoid a late fee. Once it's paid, you'll get instant confirmation. Plus, you can set up helpful Alerts. Enroll now at www.americanexpress.com/paycardbill.

Sign up today at www.americanexpress.com/paycardbill.

(CE 106815)

Centurion® Card Statement of Account

2,959,835 Membership Rewards® Points Available at 01/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number [Redacted]

Closing Date 02/28/06

Page 1 of 8

Table with 4 columns: Previous Balance \$ (92.40), Payment Activity \$ (-92.40), New Activity \$ Inc. Adjustments (+2,441.23), New Balance \$ (2,441.23)

Please Pay By 03/15/06

Please refer to page 3 for important information regarding your account

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.



Your 2005 Year-End Summary of Charges Online

Your 2005 Year-End Summary should now be available online. It provides a detailed report of all charges billed to your account during the year, and is organized into expense categories that help make tax preparation, as well as personal money management, much more efficient.

Access your 2005 Year-End Summary online by visiting www.americanexpress.com/yes2005.

Activity table with columns: Activity, Amount \$. Includes entries for Payment Received, World Access Services, Full Access Entertainment, and JetBlue Airline Charge.

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

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 03/15/06

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

JEFFREY E EPSTEIN 457 MADISON AVE 4FL NEW YORK NY 10022-6843

Total Amount Due \$2,441.23

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

Mail Payment to:

AMERICAN EXPRESS P.O. BOX 2855 NEW YORK NY 10116-2855

Input box for address change

000244123000244123 25 H

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXX

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft 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, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. Authorization for Electronic Debit: We will process checks electronically, at first presentment and any re-presentments, 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. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. Authorization for Electronic Payments: By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. Allocation of Payments and Credits: Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. This method of calculating the ADB and FC results in daily compounding of FC. Transactions Made in Foreign Currencies: If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion 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. Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) Credit Balance: If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service and
Lost or Stolen Card
1-877-877-0987
24 hours/7 days

Express Cash
1-800-CASH-NOW

International Collect
1-954-503-8905

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Large Print and Braille
Statements
1-877-877-0987



Correspondence

Customer Service, The
Centurion® Card from
American Express
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Customer Service
P.O. Box 297804
Ft. Lauderdale, FL
33329-7804

Payments
P.O. BOX 2855
NEW YORK NY
10116-2855

Change of Address

If correct on front
do not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
For Name or Company Name changes, please call the Customer Service number on the back of your Card.
If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
Please print clearly in blue or black ink only in the boxes provided.

Street Address

Grid for Street Address

City, State

Grid for City, State

Zip Code

Grid for Zip Code

Area Code and
Home Phone

Grid for Area Code and Home Phone

Area Code and
Work Phone

Grid for Area Code and Work Phone

Email (optional)

Grid for Email

Please provide your
e-mail address to
receive important
account updates and
exclusive Cardmember
offers and benefits.

You may visit the American Express Privacy Statement at
www.americanexpress.com/privacy for more details and to set your email preferences.

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Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXX

Closing Date
02/28/06

Page 3 of 8

Due in Full continued				Amount \$
02/23/06	AMAZON.COM SUPERSTORAMZN.COM/BILL	WA		16.23
	MERCHANDISE AMZ*SUPERSTORE ROC No. 0072056937			
02/24/06	CAPE AIR RESERVATIHYANNIS	MA		199.50
	TRANSPORTATION SERVICES			
02/24/06	CAPE AIR RESERVATIHYANNIS	MA		199.50
	TRANSPORTATION SERVICES			
02/24/06	CAPE AIR RESERVATIHYANNIS	MA		199.50
	TRANSPORTATION SERVICES			
Total Due in Full Activity				2,441.23

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel, the APR is 13.40%, the DPR is 0.0367%

Please refer to page 2
for further important
information regarding
your account

Prepared For
JEFFREY E EPSTEIN

DUPLICATE COPY

Account Number
XXXX-XXXX



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Membership Rewards Plus® Monthly Statement and Program News

American Express®



For questions about your Membership Rewards account, contact

1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
January 1, 2006 - January 31, 2006
Account activity after this period does not appear on this statement

Prepared for
JEFFREY E EPSTEIN
Membership Rewards® Account Number
1M33334712

Available Points

2,959,835

Everyday Spend Points
earned this period:

16,127

Points are available when charges are paid in full and all your accounts are in good standing.
Available points include Everyday Spend Points.

Earn Double Points for all your Everyday Spend - groceries, gas, pharmacy

Account Summary

Opening points balance	2,858,392
New points earned	+101,443
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=2,959,835

New Points Earned

01/01/06 - 01/31/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	93	0	0	93
Platinum XXXX-XXXXX9-32002	0	0	0	0
Gold XXXX-XXXXX8-42008	18,964	0	0	18,964
Add'l Gold XXXX-XXXXX8-45019	84	0	0	84
Add'l Gold XXXX-XXXXX8-43030	9,634	103	0	9,737
Business Gold XXXX-XXXXX8-41009	0	0	0	0
Gold XXXX-XXXXX2-61005	0	0	0	0
Add'l Gold XXXX-XXXXX2-62011	39,603	15,256	0	54,859
Add'l Gold XXXX-XXXXX2-63027	14,038	629	0	14,667
Add'l Gold XXXX-XXXXX2-62060	2,900	139	0	3,039
Totals	85,316	16,127	0	101,443

Membership Rewards Plus 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.** Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsplus or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Important Change to Your Membership Rewards® Statement

We have made an important improvement to your Membership Rewards statement. Beginning this month, your Membership Rewards statement will reflect a more up-to-date point balance. As always, points are available when all linked accounts are in good standing and payment requirements are met. If you need more information regarding this change, please call us at **1-800-AXP-EARN (297-3276)**.

(MR Message 1039)

Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



Earn Hundreds of Bonus Points For Buying and Selling a Home

You can earn hundreds of bonus points when you buy, sell, finance and refinance your home or business, plus more points for home warranty and van line moving services. All loan applications or requests for services must be submitted at www.awardsformortgageandrealstate.com/american-express or 1-866-905-2600. Restrictions apply, visit website for complete terms and conditions.

Offer valid 8/20/05-12/31/06 for loan applications to be submitted, real estate/van line transactions to be initiated, and for each new home warranty plan purchased and paid for in full. To earn bonus points, you must be enrolled in the Membership Rewards® program at the time of the completed transaction and provide an eligible, enrolled American Express® Card. Bonus points will be credited to your account 10-12 weeks after the completed transaction. Bonus ID: 8299

Visit www.awardsformortgageandrealstate.com/american-express or call 1-866-905-2600 today!

(MR Bonus ID 8299)

New - Reward Yourself with Cole Haan

Now you can redeem Membership Rewards® points for Cole Haan Gift Cards. Cole Haan celebrates the best of American style and luxury. Each season Cole Haan shoes, accessories and coats are inspired by a passion for beauty and artisan detail. The Cole Haan Gift Card is valid at all Cole Haan stores and online at www.colehaan.com.

For store locations, visit www.colehaan.com or call 1-800-201-8001.

(MR Message 8133)

Cole Haan

The New York Times

Get 50% Off The New York Times & Earn 500 Bonus Points

Sign up for home delivery of *The New York Times* with your American Express® Card and earn 500 bonus points. Plus, you'll save 50% off the regular home delivery rate for the first twelve weeks. Explore everything The Times offers: timely business insights, provocative Op-Ed columns, restaurant/book reviews and more—all at exceptional savings!

Valid 7/1/05-9/30/06 in The New York Times Delivery Service area only, to readers who have not had home delivery within past 90 days. Not valid for Sunday Only subscribers. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your subscription to an eligible, enrolled American Express Card. Service will continue after introductory period at regular home delivery rate and Card will be charged in advance every 4-weeks unless you cancel subscription. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID 7368.

Visit www.nytimes.com/amexoffer or call 1-888-7-NYT-YES to subscribe and take advantage of this rewarding offer today. Earn 500 bonus points and 50% off regular rates for home delivery of *The New York Times*! (MR Bonus ID 7368)

Redeem Membership Rewards® Points and Ski IntraWest Mountain Resorts!

Now you can redeem points for lift tickets and ski/snowboard rentals at IntraWest's most premier resorts including Stratton Mountain, Vermont, Mountain Creek, New Jersey, Snowshoe, West Virginia, Copper Mountain, Colorado and Winter Park Colorado. Each mountain is unique and offers something for every level of ability.

To learn more about these rewards and redeem points, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 1513)

Visit www.americanexpress.com/rewards to learn more about the mountains and how to redeem points.

Blackout dates apply. Terms and conditions of the Membership Rewards program apply. For more information, visit www.americanexpress.com/rewards.





Benefits with US Airways® Dividend Miles® Gold Preferred



As a Centurion® member, you can enroll in the US Airways® Dividend Miles® program as a Gold Preferred member with no mileage requirement. The exclusive program benefits can make your travel convenient and rewarding, including seating privileges, accelerated mileage accrual, elimination of blackout dates, and award travel to nearly 800 destinations with the Star Alliance™.

Centurion membership and US Airways partnership is subject to mutual consent of American Express and US Airways. Priority boarding privileges are not provided at all airports, by all airlines. All Dividend Miles terms and conditions apply, including the right to terminate or change the program or any portion of the program at any time, with or without notice. Upgrades and certain awards are subject to capacity controls.

To take advantage of this membership privilege, contact Centurion Member Services at **1-877-877-0987, option 3.**

(CE 106879)

Experience Your Reward®



With Your Reward, you can use Membership Rewards® points to create one-of-a-kind experiences. It's simple, you tell us your idea and a Reward Specialist handles the rest--from start to finish. Need ideas? Then choose from one of our many prepackaged experiences that provide you with a wide range of unique ideas.

Packages are subject to availability. All vendors must accept the American Express® Card. Unless otherwise noted, all gratuities and taxes are included in the package point value. Packages are based on certain costs and times associated with products and service. If these change, point redemption may increase. Terms and conditions of the Membership Rewards program apply. Visit www.americanexpress.com/rewards for full program terms and conditions.

Customize your unique experience or review the entire selection of rewards packages by visiting www.americanexpress.com/rewards or calling **1-800-AXP-EARN (297-3276).**

(CE 106880)

Planning Travel?



If you will be traveling soon, consult the new Global Assist® Destination website, which provides a quick and easy way to get information on 240 countries. Access all the information you need before you go, such as weather reports, currency exchange rates, U.S. Embassy locations, and more! And remember--when you're traveling more than 100 miles from home and need emergency financial, medical or legal assistance, the Global Assist Hotline* is available 24/7--just for you.

*While the many Global Assist Hotline coordination and assistance services are free benefits from American Express, Cardmembers are responsible for the costs charged by third-party service providers.

Visit www.americanexpress.com/ga to start preparing for your trip!

(CE 106881)

Imagine a Good Thing - Only Better



That's what American Express is doing when it comes to family vacations. We're adding something a little extra by offering you more than just great travel deals. From car rental upgrades to restaurant rebates, American Express wants to help make your family trip even more special.

Visit www.mylifemycard.com/familyvacation for great travel offers.

Visit www.mylifemycard.com/familyvacation for great travel offers.

(CE 106923)

Now Accepting American Express® Cards!



ADT® - A single ADT system can help protect your life and property from burglary, fire, carbon monoxide and more. Call **1-800-ADT-ASAP** or visit www.adt.com today.

Burger King® - Buy your next Whopper sandwich with the American Express Card. Have It Your Way® means Pay It Your Way® at participating restaurants. Go to www.bk.com.

HQ - NY Bistro in the heart of Soho serving Brunch, Lunch, and Dinner is accepting Valentine's reservations. 90 Thompson St. New York City. **212-966-2755.**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 106847)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Free Guide for Cardmembers from Ameriprise Financial

At Ameriprise Financial we're here to help Cardmembers achieve their financial success. That's why we would like to offer you our Smart Money Management Workbook--free with no obligation. The workbook is filled with easy-to-understand information about reducing your taxes, planning for college, balancing risk and investment, and determining your net worth.



To order your free guide, call Ameriprise Financial at 1-800-552-0109 or visit our website at www.ameriprise.com.

(CE 106871)

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Fraud Protection Guarantee



When you use the American Express® Card online or off, you won't be responsible for any unauthorized charges. Period. No fine print, no deductible--just pure protection, so you can shop with confidence anywhere on the Internet or in shops. Should any fraudulent charges appear on your statement, simply notify us at the number on the back of your Card.

To learn more, visit www.americanexpress.com/fraudprotectionguarantee.

(CE 106961)

Identity Theft Assistance from American Express



No matter how careful you are, identity theft can happen to you. But here's the good news. With Identity Theft Assistance, we have representatives on call when you need them--24/7--in case the unexpected does happen. We can help determine if you are a victim of identity theft, recommend steps for recovery, and offer tips on how to protect yourself in the future. On request we'll also send you a comprehensive package designed to further help you navigate the recovery process. Should you discover that somebody is using your identity online or in shops, you can turn to American Express for help. And more good news--as a valued Cardmember, you automatically receive Identity Theft Assistance, free of charge.

For more information, visit us online at www.americanexpress.com/idtheft.

(CE 106963)

Centurion® Card Statement of Account

3,051,693 Membership Rewards® Points Available at 02/28/06, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account [Redacted]

Closing Date 03/29/06

Page 1 of 12

Summary table with columns: Previous Balance \$ (2,441.23), Payment Activity \$ (-2,441.23), New Activity \$ Inc. Adjustments (+847.54), New Balance \$ (847.54)

Please Pay By 04/13/06

Please refer to page 3 for important information regarding your account

See Page 7 For A Notice Of Changes To Your Agreement

See Page 11 For An Important Privacy Notice

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.

Activity table with columns: Date, Description, Amount \$, Foreign Spending, Amount \$. Includes entries for Payment Received, Amazon.com, and European Union.

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

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 04/13/06

Continued on Page 3 Please enter account number on all checks and correspondence.

JEFFREY E EPSTEIN 457 MADISON AVE 4FL NEW YORK NY 10022-6843

Total Amount Due \$847.54

Make check payable to American Express. See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.



Mail Payment to:

AMERICAN EXPRESS P.O. BOX 2855 NEW YORK NY 10116-2855

Check here if address or telephone number has changed. Please note changes on reverse side.

Input box for address/phone change

000084754000084754 25 H

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXX

Closing Date
03/29/06

Page 3 of 12

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount \$
03/13/06	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0081722738			20.68
03/23/06	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0086708894			42.18
03/24/06	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0086999396			24.97
03/24/06	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0087765054			15.03
03/29/06	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0089386085			16.96
Total Due in Full Activity				847.54

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel, the APR is 13.40%, the DPR is 0.0367%

Please refer to page 2 for further important information regarding your account

DUPLICATE COPY

Account Number
XXXX-XXXX [REDACTED]

DUPLICATE COPY

Membership Rewards Plus® Monthly Statement and Program News

For questions about your Membership Rewards account, contact

1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
February 1, 2006 - February 28, 2006
Account activity after this period does not appear on this statement



Prepared for
JEFFREY E EPSTEIN
Membership Rewards® Account Number
1M33334712

Available Points
3,051,693

Everyday Spend Points
earned this period:
10,064

Points are available when charges are paid in full and all your accounts are in good standing. Available points include Everyday Spend Points.

Earn Double Points for all your Everyday Spend - groceries, gas, pharmacy

Account Summary	Opening points balance	2,959,835
	New points earned	+91,858
	Points transferred or redeemed	0
	Reinstated points and adjustments	0
	New points balance	=3,051,693

New Points Earned				
02/01/06 - 02/28/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	2,443	0	0	2,443
Platinum XXXX-XXXXX9-32002	0	0	0	0
Gold XXXX-XXXXX8-42008	4,465	0	0	4,465
Add'l Gold XXXX-XXXXX8-45019	94	0	0	94
Add'l Gold XXXX-XXXXX8-43030	-3,939	0	0	-3,939
Business Gold XXXX-XXXXX8-41009	0	0	0	0
Gold XXXX-XXXXX2-61005	0	0	0	0
Add'l Gold XXXX-XXXXX2-62011	45,880	9,252	0	55,132
Add'l Gold XXXX-XXXXX2-63027	29,723	643	0	30,366
Add'l Gold XXXX-XXXXX2-62060	3,128	169	0	3,297
Totals	81,794	10,064	0	91,858

Membership Rewards Plus 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.** Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsplus or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Switch to EarthLink® - Earn 3,000 Bonus Points!



Earn 3,000 Membership Rewards® points when you sign up for EarthLink's DSL, Cable, or Dial-Up Internet service. Enjoy powerful tools like AntiVirus, Firewall, and Spam Blocker. You'll get all the benefits of EarthLink's safe and secure Internet service, PLUS, add thousands of points to your Membership Rewards account.

Call 1-866-748-7902 or visit www.earthlink.net/partners/amx/stmt to sign up. Have your American Express Card and EarthLink offer code (DSL-1024883; Cable-1024882; Dial Up-1024481) handy when you sign up. (MR Bonus ID 6198)

Offer valid 10/10/05-10/31/06 only when you enroll through URL or phone number noted above and provide specific offer code. First time or upgrade to high-speed customers only. One bonus offer per Cardmember unless upgrading to high-speed. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of sign up and charge your monthly fees on an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks after the 2nd month of EarthLink continuous service appears on your billing statement. Bonus ID: 6198.

Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



Earn Double Membership Rewards® Points at Creative Playthings

Recognized for superior quality and value, Creative Playthings has over half a century of experience in crafting wooden swing sets and other family-oriented products for thousands of families.

Swing Sets · Play Houses · Trampolines · Basketball Systems · Hot Tubs · Billiards & Games

Offer valid through 5/31/06. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Double Points offer available at participating stores only. Bonus ID: 6526.

For the nearest store, visit us at www.creativeplaythings.com/amex or call 1-800-247-9464.

(MR Bonus ID 0526)

Panasonic
ideas for life

Limited Time Offer - Panasonic 2.4 GHz FHSS GigaRange® Digital Cordless Answering System

Panasonic 2.4 GHz FHSS GigaRange® Digital Cordless Answering System with Dual-Handsets--Only 14,500 Membership Rewards® points! Offer is valid through April 15, 2006. This system has a digital answering system with a 2-digit LCD call counter on base, voice menu, and remote control from handset or outside line. Includes two handsets, 1 base and 1 charger. Features Call Waiting, Caller ID (with service) and light-up indicator with ringer/message alert.

Standard Membership Rewards terms and conditions apply.

To redeem, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276) by April 15, 2006 and mention Reward code PRM353.

(MR Message 7349)



Redeem Membership Rewards® Points for the 5th Annual Tribeca Film Festival

Celebrate New York and the best in independent film at the Tribeca Film Festival, held from Tuesday, April 25th through Sunday, May 7th, 2006 at locations throughout the City. American Express® Cardmembers have an exclusive early-on-sale opportunity to purchase tickets from Saturday, April 8th through Thursday, April 13th.

To redeem Membership Rewards points for tickets, call the Festival box office at 1-866-941-FEST or go to tribecafilmfestival.org, and for Tribeca reward packages, log on to www.membershiprewards.com/exclusives. (MR Message 6245)

Crate&Barrel

Redeem Membership Rewards® Points This Spring for Shopping with Crate & Barrel

In addition to their exclusive collection of classic and contemporary furniture, Crate & Barrel offers a tempting variety of bedding, glassware, dinnerware, kitchen and outdoor living products. For a store near you, visit www.crateandbarrel.com or call 1-800-996-9960.

To start redeeming today, log on to www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 4002)

WILLIAMS-SONOMA

Redeem Membership Rewards® Points for a Williams-Sonoma Gift Certificate

With a gift certificate from Williams-Sonoma, Cardmembers enrolled in the Membership Rewards program can shop from among thousands of culinary products from around the world, including the finest professional-quality cookware, cutlery, dinnerware and tableware, plus unique specialty foods and an impressive selection of cookbooks.

For a store near you, visit www.williams-sonoma.com or call 1-800-541-2233.

(MR Message 0470)

Notice of Changes to Your Agreement

We are making **Important Changes** to your American Express Cardmember Agreement ("Agreement") governing the American Express® Card Account identified on this Notice.

These changes become effective on the dates indicated below, whether or not you receive a billing statement. This Notice formally amends your Agreement, and any contrary or conflicting language in that Agreement is replaced fully and completely. Note that the terms of your Account are subject to change (including increasing APRs/DPRs and fees, changing fixed APRs/DPRs to variable APRs/DPRs, and adding new terms) in accordance with the Agreement governing your Account. All terms of the Agreement not amended herein remain in full force and effect.

This is an important Notice of changes to your American Express Card Account Agreement. We recommend that you carefully review these changes, share them with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express Card.

FlexSelect Program

Effective January 31, 2006, we have discontinued the FlexSelect Program. Accordingly, the fourth paragraph of the **Flexible Payment Features** section of your Agreement, and the reference to "FlexSelect" in the first paragraph of that section, are deleted.

Application of Payments (Effective Immediately)

The second sentence of the last paragraph of the **Payments** section of your Agreement is replaced with the following:

"In most cases, we will apply and allocate payments to the Minimum Amount Due on Feature balances first, then to amounts due in full. The remainder of your payment will be applied to any outstanding Feature balances. Amounts applied to Feature balances will be applied first to Feature balances at lower **Annual Percentage Rates ("APRs")** and then to higher **APR** Feature balances."

Annual Fees

We are changing the annual fee structure for Additional Cards. We will charge a single annual fee for up to three Additional Platinum Cards on your Account, and a single annual fee for each Additional Platinum Card after the first three. We will charge a single annual fee for up to five Additional Gold Cards on your Account, and a single annual fee for each Additional Gold Card after the first five. We will apply this new structure on the renewal date of each Additional Card on your Account that occurs on or after August 1, 2006. There is no change to the annual fee for Additional Centurion Cards. Accordingly, effective August 1, 2006, we are replacing the **Annual Fees** section of your Agreement with the following:

"We will bill to your Account an annual fee of \$1,000 for the Basic Card and \$500 for each Additional Centurion Card. We will bill to your Account an annual fee of \$175 for up to three Additional Platinum Cards on your Account and \$175 for each Additional Platinum Card on your Account after the first three, \$45 for up to five Additional Gold Cards on your Account and \$45 for each Additional Gold Card on your Account after the first five."

Changing this Agreement/Assignment of this Agreement

Beginning on or around April 21, 2006, your account may be transferred from American Express Centurion Bank to its affiliate, American Express Centurion Services Corporation, if your account is in default under the terms of your Agreement. If your account is transferred, your account number will not change. Accordingly, the following sentence is added to the end of the **Changing this Agreement/Assignment of this Agreement** section of your Agreement:

"Your Account may be transferred to American Express Centurion Services Corporation if your Account is in default under the terms of this Agreement."

Also, effective May 1, 2006, the following sentence is added, if not already present, as a new third sentence in the same section:

"This written Agreement is a final expression of the agreement between the creditor and the debtor and the written Agreement may not be contradicted by evidence of any alleged oral agreement."

Other Important Information About Your Account

Regarding The Car Rental Loss and Damage Insurance Plan

We are adding coverage for Loss of Use as an additional benefit of the Car Rental Loss and Damage Insurance Plan. This coverage will be in effect for any Loss of Use incurred on or after May 1, 2006. Also, additional changes to the Plan have been noted below. Accordingly, the Description of Coverage for the Car Rental Loss and Damage Insurance Plan is revised as follows, effective May 1, 2006.

The following definition is added under the first paragraph of the Description of Coverage:

"Rental Auto" means a four-wheeled, two-axle passenger type motor vehicle, designed for and sold to accommodate private passenger transport on public roads.

The following is added to the end of the first paragraph in the "Who is Eligible for Coverage" section:

(3) You maintain your Permanent Residence within the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands.

"Permanent Residence" means the Covered Person's one primary dwelling place where the Covered Person permanently resides and intends to return.

The following is added to the end of the "Length of Coverage" section:

Note: In no event shall coverage be provided when the Cardmember rents a Rental Auto beyond 30 consecutive days from the same Rental Company, regardless of whether the original agreement is extended, or a new written agreement is entered into, or a new vehicle is rented.

Additionally, no coverage will be provided when the Primary Renter rents a Rental Auto for more than 30 consecutive days out of a 45 day period within the same geographic market/location (75 mile radius).

The following is added to the end of the last sentence in section A under "What is Covered": "and Loss of Use."

The following paragraph is added under the first paragraph of section A in the "What is Covered" section:

"Loss of Use" means the unavailability of a Rental Auto and consequent loss of revenue by the Rental Company due to damage or theft. Unless otherwise required by law, the Rental Company must submit a fleet utilization log indicating that during such time:

1. other Rental Auto was available; and
2. there was a demand for a Rental Auto.

The following word is removed from the fourth sentence in section B of "What is Covered": "osteopath"

Under "Vehicles Not Covered," the first bullet point is replaced with the following:

- expensive autos, which means autos with an original manufacturer's suggested retail price of \$75,000 or more when new;

Under "Vehicles Not Covered," the third bullet point is replaced with the following:

- trucks, pick-ups, cargo vans, custom vans;

Under "Vehicles Not Covered," the tenth bullet point is replaced with the following:

- full sized sport utility vehicles including but not limited to Range Rover;

NOTE: full sized sport utility vehicles with an original manufacturer's suggested retail price of less than \$75,000 are covered when rented for personal or business use only.

The following exclusion under the "Losses Not Covered" section is deleted:

- loss of use fees imposed by the Rental Company;

The first paragraph under "How to File a Claim" is replaced with the following:

Notification of damage, including vandalism, theft, or an accident must be reported to the appropriate law enforcement agency as soon as reasonably possible. This requirement applies regardless of whether the Rental Auto is involved with other vehicles. Failure to notify may result in denial of benefits.

If a loss occurs, a Cardmember should promptly notify the Car Rental Loss and Damage Claims Unit toll free at (800) 338-1670 in the U.S. only or call (440) 914-2950 from other locations worldwide. If the failure of a Cardmember to promptly report a loss prejudices the rights of the insurer, the claim may be denied.

The second paragraph under "How Benefits are Paid" is replaced with the following:

All other payments, with the exception of loss of life, shall be payable to the Cardmember or Passenger. Payments for loss of life of a Cardmember or Passenger shall be payable to the first surviving class of the following: 1) his or her spouse or Domestic Partner; 2) his or her children, equally per stirpes; 3) his or her estate.

"Domestic Partner" means persons of the same or opposite gender who either,

1. can provide documentation of registration of the Domestic Partner relationship pursuant to a state, county or municipal provision, or
2. can meet the following qualifications:
 - a) have resided with each other continuously for at least the past 12 months in a sole-partner relationship that is intended to be permanent; b) are not married to any other person; c) are at least 18 years old; d) are not related to each other by blood closer than would bar marriage per state law; and e) are financially interdependent as can be documented by copies of joint home ownership or lease, common bank accounts, credit cards, investments, or insurance.

The form number is replaced with the following: "CRLDI-DOC-CEN 11/05"

Car Rental Loss and Damage Insurance is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0925 and is subject to change with notice. This document does not supplement or replace the Policy.

ADDITIONAL INFORMATION FOR RESIDENTS OF LOUISIANA (CRLDI-RDR1-LA 11/05)

The **Rights of Recovery** section is replaced with the following:

If the Company makes any payment under this Policy and the Cardmember has the right to recover damages from another, the Company shall be subrogated to that right. However, the Company's right to recover is subordinate to the Cardmember's right to be fully compensated.

ADDITIONAL INFORMATION FOR RESIDENTS OF SOUTH DAKOTA (CRLDI-RDR1-SD 11/05)

Under **Losses Not Covered**, item number 5 is replaced with the following:

Car Rental Loss and Damage Insurance does not cover losses caused by or contributed to by:

5. violation of criminal law, or commission of a criminal act, whether cited or charged;

Under **Losses Not Covered**, item number 7 is replaced with the following:

Car Rental Loss and Damage Insurance does not cover losses caused by or contributed to by:

7. consumption of alcohol at or in excess of the legal blood alcohol level for a felony conviction in the state or locality in which the Accident occurred;

ADDITIONAL INFORMATION FOR RESIDENTS OF VERMONT (CRLDI-RDR1-VT 11/05)

Under **Losses Not Covered**, the following item is hereby removed:

7. alcohol intoxication on the part of the driver, as defined in the state where the Accident occurred;

ADDITIONAL INFORMATION FOR RESIDENTS OF WISCONSIN (CRLDI-RDR1-WI 11/05)

Under **Losses Not Covered**, the following items are hereby removed:

5. illegal activity, such as losses where the Rental Auto was used for, or involved in illegal activity or felony;
7. alcohol intoxication on the part of the driver, as defined in the state where the Accident occurred;
8. voluntarily taking any drug or acting under the influence or effect of that drug (unless taken as prescribed or administered by a Doctor);

Under **Losses Not Covered**, the following item is added:

18. the use of the Rental Auto for unlawful purposes, or for transportation of liquor in violation of law, or while the driver is under the influence of an intoxicant or a controlled substance or controlled substance analog, or a combination thereof, or under the influence of any other drug to a degree which renders him or her incapable of safely driving, or under the combined influence of an intoxicant and any other drug to a degree which renders him or her incapable of safely driving, or any use of the motor vehicle in a reckless manner.

ADDITIONAL INFORMATION FOR RESIDENTS OF WEST VIRGINIA (CRLDI-RDR1-WV 11/05)

Under **How Benefits are Paid**, the Footnote, to the note that reads: Note: Benefits will not be paid if, on the date of loss, on the date of claim filing, or on the date of potential claim payment, any amount due on Your Card account is past due or Your Card is cancelled, is hereby revised to read as follows: Does not apply to West Virginia and New York State residents.

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 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 Travel Related Services Company, Inc., Electronic Funds Services, P.O. Box 297815, Ft. Lauderdale, FL 33329-7815, or e-mail us by clicking on the Customer Service link online at www.americanexpress.com. 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 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); and 3) The date and 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 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 new accounts, 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.

An Important Notice Concerning Cardmember Privacy

This Privacy Notice is addressed to United States holders of personal American Express® Charge Cards or accounts, Optima® Cards or accounts, and other personal credit card accounts that we issue, and to United States holders of business charge and credit cards from OPEN from American Express®. This Notice explains how we collect and safeguard information about you and how to tell us your opt out choices. In this Notice, American Express Travel Related Services Company, Inc., American Express Centurion Bank, and American Express Bank, FSB are called "American Express," "we," "our," and "us." The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you." "Affiliates" refers to other companies in the American Express family, related to us by common control or ownership.

What Information Do We Collect?

We obtain information about you from a variety of sources. You provide us with information about yourself, for example, by completing Card applications. This includes your name, address, social security number, and income and asset information. Your use of the Card and your other transactions with us and our Affiliates provide us with additional information, such as your spending and payment history.

Other sources, such as credit reporting agencies and providers of marketing information, furnish us with additional information about your credit history, purchasing preferences, and other matters. We also obtain information in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

What Do We Do with This Information?

We use Cardmember Information in connection with delivering products and services to you. To do this it is often necessary to share it with our Affiliates and other companies we work with. These include companies that manage Card accounts, offer affinity, frequent-user, and reward programs, companies that perform marketing services and other business operations for us, and companies whose products or services are provided as a benefit of your Card account. We may also share Cardmember Information with other financial

institutions with whom we jointly offer products and services. And we may disclose it to other third parties as permitted by law. For example, we disclose Cardmember Information in response to subpoenas, to credit reporting agencies, and to help prevent fraud.

Your Opt Out Choices

You have "opt out" choices about offers that may be sent to you and how those offers may be delivered to you. You may also opt out from certain disclosures of Cardmember Information. Your opt out choices and how to opt out are explained below.

Offers for Products and Services of Other Companies

We work with other companies, such as merchants that accept the Card, so that you may receive offers for their products and services. We use Cardmember Information to help make these offers more relevant and valuable to you. If you respond to one of these offers, the other company will know certain information about you, such as your name, that you are a Cardmember, and that you met the qualifications established for the offer.

Your Choice: You may opt out from receiving these offers by calling us at 800-297-8378 or by filling out the attached form and returning it to the address on the form. You may also include the form with your regular payment.

Please Note: You may receive additional privacy notices that provide information and different opt out choices for other Card accounts that are applicable only to those accounts.

Please complete this form if you choose to opt out and wish to mail your response rather than use the toll-free number, which is 800-297-8378. Return this form to American Express along with your payment coupon using the payment envelope enclosed with your statement.

If you do not have a payment envelope, mail your response to:
American Express
Cardmember Information Services
P.O. Box 299836
Ft. Lauderdale
FL 33329-9836

Offers for Products and Services of Other Companies

Do not use Cardmember Information to send me offers for products and services of other companies.

Credit Information Provided to Our Affiliates

Do not share credit-related information about me (except as described in this Notice) with American Express Affiliates.

Offers for American Express Products and Services

Mail Offers: Do not use Cardmember Information to mail me offers for American Express products and services.

Telephone Offers: Do not contact me by telephone to offer me products and services.

Offers for American Express Products and Services**Mail Offers**

We may use Cardmember Information to mail you offers for American Express products and services.

Your Choice: To opt out from receiving these mailings, call us at **800-297-8378** or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

Telephone Offers

We may contact you by telephone about our products and services or those that we offer with our business partners.

Your Choice: To opt out from receiving telephone offers, call us at **800-297-8378** or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

Information We Share With Our Affiliates

Our Affiliates include publishers, travelers cheques issuers, travel agents and providers of Card-related insurance services. American Express Travel Related Services Company, Inc., and American Express Centurion Bank, and American Express Bank, FSB are Affiliates of each other. We may disclose certain Cardmember Information to our Affiliates to provide services for your Card account and to develop and send you offers for their products and services. We are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history. But you can opt out of our sharing with our Affiliates other credit-related information (such as your credit history as shown on a consumer report).

Your Choice: To opt out from our sharing credit-related information with our Affiliates (except as permitted by law) call us at **800-297-8378** or fill out the attached form and return it to the address on the form. You may also include the form with your regular payment.

E-Mail Offers

We may send you e-mail offers for our products and services, and those of our Affiliates and other companies we work with. We don't share e-mail addresses with other companies for them to market their own products and services to you.

Your Choice: To opt out from receiving these e-mail offers, enter your preferences at the "Set E-Mail Preferences" page of our Internet Privacy Statement at www.americanexpress.com/preferences.

Additional Information About Your Opt Out Choices

If you are the primary Cardmember on your Card account, your opt out choices will also apply to any other Cardmembers on your Card account. If you opt out, we may still include notices and information about the Card and other products and services when communicating with you about your Card account and related products and services.

Information Security

We take commercially reasonable physical, electronic and procedural steps to help safeguard Cardmember Information.

Former Customers

If you cancel your Card, or your Card account(s) are closed, we will continue to treat and safeguard Cardmember Information about you as described in this Notice.

For Vermont Cardmembers Only

If your Card account has a Vermont billing address, we will automatically treat your account as if you had checked the lower-left hand box on the attached opt out form. We may share your name and contact information, and information about our transactions or experiences with you, with financial institutions with whom we jointly offer financial products and services and with our Affiliates. This Notice describes opt out choices about certain other uses of Cardmember Information.

Centurion® Card Statement of Account

3,201,504 Membership Rewards® Points Available at 03/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number [Redacted]

Closing Date 04/30/06

Page 1 of 8

Summary table with columns: Previous Balance \$ (847.54), Payment Activity \$ (-847.54), New Activity \$ Inc. Adjustments (+1,043.14), New Balance \$ (1,043.14)

Please Pay By 05/15/06

Please refer to page 3 for important information regarding your account

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.



Continental Airlines OnePass® Gold Elite Membership

As a Gold Elite member, you'll enjoy the many privileges reserved for Continental Airlines' highly valued customers every time you fly. Benefits include: space-available upgrades, 100% mileage bonus on Continental and select OnePass partner flights, Priority Check-In and Boarding, preferred Economy-Class seating, and SkyTeam Elite travel benefits when traveling around the world on any of the eight SkyTeam partner airlines. All terms and conditions of the current OnePass program apply, including Continental Airlines and its partners' right to modify or terminate the OnePass program. For more details, visit the Frequent Flyer section of continental.com. To enroll, call Centurion Customer Service at 1-877-877-0987.

Activity table with columns: Activity, Amount \$. Rows include: 04/08/06 Payment Received - Thank You (-847.54), 04/06/06 AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0093202906 (-9.72 Credit), 03/30/06 POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES (431.33), 03/30/06 AMC THEATRES FANDANGO.COM NY MOVIE TKTS FANDANGO.COM 866-857-5191 ROC No. 0090247297 (24.50)

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

Continued on Page 3

Payment Coupon

Account Number 3715-657314-31005

Please Pay By: 05/15/06

Please enter account number on all checks and correspondence.

Make check payable to American Express.

JEFFREY E EPSTEIN 457 MADISON AVE 4FL NEW YORK NY 10022-6843

Total Amount Due \$1,043.14

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

Mail Payment to:

AMERICAN EXPRESS P.O. BOX 2855 NEW YORK NY 10116-2855

Input box for address change

000104314000104314 25 H

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXXX4-31005

Page 2 of 8

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft 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, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, 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. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB and FC results in daily compounding of FC.* **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, **in each instance increased by 2%.** This conversion 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. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service and
Lost or Stolen Card
1-877-877-0987
24 hours/7 days

Express Cash
1-800-CASH-NOW

International Collect
1-954-503-8905

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Large Print and Braille
Statements
1-877-877-0987



Correspondence

Customer Service, The
Centurion® Card from
American Express
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Customer Service
P.O. Box 297804
Ft. Lauderdale, FL
33329-7804

Payments
P.O. BOX 2855
NEW YORK NY
10116-2855

Change of Address

If correct on front
do not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- 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 (optional)																

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your email preferences.

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXX [REDACTED]

Closing Date
04/30/06

Page 3 of 8

Due in Full continued			Amount \$
04/03/06	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0093108595		98.43
04/11/06	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0096266833		90.23
04/13/06	TELECHARGE SVCE NEW YORK NY TICKETS/RESERVATION/ETC ROC No. 14181500		235.50
04/25/06	AMAZON.COM SUPERSTORAMZN.COM/BILL WA MERCHANDISE AMZ*SUPERSTORE ROC No. 0004279918		172.87
Total Due in Full Activity			1,043.14

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel, the APR is 13.65%, the DPR is 0.0374%

Please refer to page 2 for further important information regarding your account

Prepared For
JEFFREY E EPSTEIN

DUPLICATE COPY

Account Number
XXXX-XXXX



Page 4 of 8

DUPLICATE COPY

Membership Rewards Plus® Monthly Statement and Program News

For questions about your Membership Rewards account, contact

1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period

March 1, 2006 - March 31, 2006

Account activity after this period does not appear on this statement

Prepared for

JEFFREY E EPSTEIN

Membership Rewards® Account Number

1M33334712

Available Points

3,201,504

Everyday Spend Points
earned this period:

1,605

Points are available when charges are paid in full and all your accounts are in good standing. Available points include Everyday Spend Points.

American Express®



Earn Double Points for all your Everyday Spend - groceries, gas, pharmacy

Account Summary

Opening points balance	3,051,693
New points earned	+149,811
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=3,201,504

New Points Earned

03/01/06 - 03/31/06

	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	848	0	0	848
Platinum XXXX-XXXXX9-32002	0	0	0	0
Gold XXXX-XXXXX8-42008	10,792	0	0	10,792
Add'l Gold XXXX-XXXXX8-45019	52	0	0	52
Add'l Gold XXXX-XXXXX8-43030	27,533	0	0	27,533
Business Gold XXXX-XXXXX8-41009	0	0	0	0
Gold XXXX-XXXXX2-61005	0	0	0	0
Add'l Gold XXXX-XXXXX2-62011	50,120	1,028	0	51,148
Add'l Gold XXXX-XXXXX2-63027	45,999	258	0	46,257
Add'l Gold XXXX-XXXXX2-62060	12,862	319	0	13,181
Totals	148,206	1,605	0	149,811

Membership Rewards Plus 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.** Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsplus or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Mother's Day is May 14th! Remember Mom and Earn 10x Points From Butterfield Blooms

Delight the special people in your life with the extraordinary multi-sensory experience of a beautiful floral and botanical design from Butterfield Blooms. Choose from a unique selection to reflect your good taste and personal style and earn 10x Membership Rewards® points when you shop at www.butterfieldblooms.com/amxmr or call **1-888-8BBLOOM** and give promo code **9949**.

Offer valid through 12/31/06. Not valid in retail stores or in conjunction with any other offer from Butterfield Blooms. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 10-12 weeks after order is delivered and charges appear on your billing statement. Bonus ID: 5784.

Remember Mom with a unique floral and botanical design! Shop at www.butterfieldblooms.com/amxmr or call **1-888-8BBLOOM**, promo code **9949** and earn 10x points for you too.

(MR Bonus ID 5784)



Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Continued on reverse



ESCADA

Redeem Membership Rewards® Points for High Fashion and Exquisite Style with ESCADA

ESCADA's collections meet women's desires for individualized luxury while capturing the latest trends with innovative craftsmanship, unexpected details and contemporary fabrics. ESCADA collections include ready-to-wear, sport, evening, couture and accessories.

Visit www.escada.com or call 1-800-869-8424.

(MR Message 3255)



Earn Double Points When You Celebrate Mother's Day with Spa Finder Gift Certificates

Give the gift of relaxation and pampering from Spa Finder this Mother's Day, plus earn Double Membership Rewards® points. Spa Finder Gift certificates are redeemable at 3,000 day, destination, resort and medical spas worldwide www.spafinder.com or call 1-888-255-7727 and earn double points today.

Celebrate Spring! Earn double points on Spa Finder products or gift certificates redeemable at 3,000 spas worldwide. Visit www.spafinder.com or call 1-888-ALL-SPAS today.

(MR Bonus ID 0250)

Offer valid through 12/31/06. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 6-8 weeks after charges appear on your billing statement. Bonus ID: 0250.



Earn Double Points at 1-800-PetMeds with Free Shipping*

Save money on your pet medications at 1-800-PetMeds and earn double Membership Rewards® points! Plus, receive free shipping on orders over \$39. Save on flea, tick and heartworm medications including Frontline Plus, Advantage and Heartgard plus vitamins, supplements and treats—all conveniently delivered to your door. Visit www.1800petmeds.com or call 1-800-738-6337.

Enjoy Free Shipping* on your pet medications including prescription medications, vitamins, supplements, and treats plus earn double points. Visit www.1800petmeds.com or call 1-800-738-6337 today. (MR Bonus ID 2256)

Offer valid 3/1-5/31/06. *Free shipping excludes refrigerated items. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 6-8 weeks after charges appear on your billing statement. Bonus ID: 2256.

Redeem Membership Rewards® Points for the 5th Annual Tribeca Film Festival

Celebrate New York and the best in independent film at the Tribeca Film Festival, held from Tuesday, April 25th through Sunday, May 7th, 2006 at locations throughout the City. American Express® Cardmembers have an exclusive early-on-sale opportunity to purchase tickets from Saturday, April 8th through Thursday, April 13th.

To redeem points for tickets, call the Festival box office at 1-866-941-FEST or go to tribecafilmfestival.org, and for Tribeca reward packages, log on to www.membershiprewards.com/exclusives. (MR Message 6200)



Special Offer - TaylorMade R7 Quad Titanium Driver w/ Bonus 3 Dozen Maxfli Noodle Golf Balls

The TaylorMade R7 Quad is a remarkable new driver featuring a completely new technology called Taylor Made Launch Control (TLC). TLC gives players the freedom to change the driver's launch conditions by redistributing 24 grams of discretionary weight in a variety of ways. Includes accessory kit. Available in 9.5 or 10.5 degrees, in right or left hand, and regular or stiff flex. No custom options available. PLUS, get 3 dozen Maxfli Noodle Long & Soft Golf Balls FREE. Reward Code: PRM916, 43,000 Points.

To redeem, visit www.americanexpress.com/rewards. Or call 1-800-AXP-EARN (297-3276) by May 30, 2006.

(MR Message 6209)



Terms and conditions of the Membership Rewards® program apply.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



Exclusive Amenities from Five World-Class Partners



In addition to the special privileges you receive with the *Fine Hotels & Resorts* program, extraordinary benefits await you at five world-class partners: Amanresorts, Mandarin Oriental, Orient-Express Hotels, Trains & Cruises, The Peninsula Hotels, and Ritz Carlton Hotels & Resorts. These benefits include: room upgrade at time of reservation, when available, 6pm late check-out (4 pm guaranteed), and additional customized amenities--such as complimentary nights, dinner for two, or spa treatments.

Program terms and conditions apply. For full program information, visit www.americanexpress.com/centurion.

For reservations, please call Centurion Travel Service at **1-877-877-0987** and select option 1.

(CE 107052)

Enjoy the Privilege of Airline Elite Status



As a Centurion® member, enjoy elite frequent flyer status instantly with Continental Airlines, Delta Air Lines, and US Airways®. Simply enroll to enjoy elite-tier benefits: complimentary space-available upgrades, dedicated check-in, priority boarding, and accelerated mileage accrual.

Benefits may vary from program to program, are subject to change, and are based on space availability and class of ticket/fare purchased. Terms and conditions apply for each individual partner. Partner programs require enrollment and may change at any time without notice.

To enroll, visit www.americanexpress.com/centurion or call Centurion Customer Service at **1-877-877-0987**.

(CE 107051)

Free Guide for Cardmembers from Ameriprise Financial



At Ameriprise Financial we're here to help Cardmembers achieve their financial success. That's why we would like to offer you our *Smart Money Management Workbook*--free with no obligation. The workbook is filled with easy-to-understand information about reducing your taxes, planning for college, balancing risk and investment and determining your net worth.

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To order your free guide, call Ameriprise Financial at **1-866-239-8146** or visit our website at www.ameriprise.com.

(CE 107050)

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Start your day off right with home or office delivery of USA TODAY. USA TODAY delivers the news you need to know, when you need it, in a concise format to save you time. Enrich your life with exclusive stories only found in USA TODAY. Just 13 weeks for \$31.20, 26 weeks for \$62.40 or 52 weeks for \$124.80. Get an extra 2 weeks free when you sign up for EZ Pay. We'll charge your American Express® Card at the renewal rate--currently 13 weeks for \$39.00, 26 weeks for \$74.25, 52 weeks for \$134.99--until you call to cancel.

Only American Express Cards are accepted. Void in Alaska. Local sales tax, when applicable, will be added to your order. Savings calculated against the newsstand price of \$0.75 per copy.

Call **1-800-872-0001** and ask for promotion **555**. Or visit us online at www.myusatoday.com/bestdeal.

(CE 107099)

Meet the Future of Television with a DIRECTV PLUS® DVR!



Call **1-877-720-9114** and ask how to get a free lease upgrade to a DIRECTV® DVR after \$100 instant rebate and free standard installation in up to 3 additional rooms when you use your American Express® Card to pay for DIRECTV service. DIRECTV programming, equipment and DVR service available separately. On approved credit. Two-year programming commitment required. Offer code **8639**.

New lease customers only. In certain markets, programming/pricing may vary. Programming pricing, terms and conditions subject to change. Taxes not included. Equipment not transferable and may not be sold. Pricing residential. Not available in AK/HI. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement, copy provided at DIRECTV.com and in first bill. ©2006 DIRECTV, Inc. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.

Call DIRECTV at **1-877-720-9114** and provide offer code **8639** today! Offer valid between April 1 and June 30, 2006.

(CE 107098)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Join Us - Support Boys & Girls Clubs of America



American Express is proud to support the 2006 Centennial Celebration of Boys & Girls Clubs of America. Help create 100 more years of hope and opportunity for kids by donating to the BGCA. For every donation made with an American Express® Card, we will donate an additional \$5.

Visit www.mylifemycard.com/bgca for more information or to make a donation.

(CE 107103)

American Express will donate an additional \$5 for every donation with an American Express Card, up to \$25,000, through December 31st, 2006. Additional \$5 donation is not tax deductible to Cardmembers.

Now Accepting American Express® Cards!



Bon-Ton - Your source for great fashions from your favorite brands, plus a complete Home Store section for every style. Visit www.bonton.com for the location nearest you.

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 106981)

US Helicopter - Providing hourly departures from Wall Street and East 34th Street Heliports to JFK airport! Ride above the traffic with us, Monday-Friday all day long! www.flyush.com.

Pacha New York - The 1st American home of Europe's premiere clubbing experience. Four floors and 30,000 square feet of lavish nightlife. www.pachanyc.com. 212-209-7500.

Going Once. Don't Let Your Dream Trip Slip Away



Are you a golfer or a connoisseur? A trend-setter or a jet-setter? Find out where your passion will take you when American Express unveils Going Once. Starting April 25th, you'll get the chance to bid on the trip of a lifetime or buy an incredible vacation package at a Cardmember-only price. You decide. And while you're at it, choose any of the premium offers from top name brands. To learn more, visit www.trip.mylifemycard.com/dreamtrip.

(CE 107061)

Available to U.S. Cardmembers only. Quantities of travel packages are limited and will be sold on a first-come, first-served basis. All sales are final. Void where prohibited. Restrictions apply. See www.mylifemycard.com/dreamtrip for full details. Offers subject to full terms and conditions available on www.mylifemycard.com/dreamtrip.

Save 20-50% at Preferred Hotel Group



When you book a stay and pay with your American Express® Card you'll receive a rate savings of 20-50% off at participating properties. Additionally, each participating hotel will offer one of the following special welcome amenities:

Guaranteed room upgrade · Daily continental breakfast · Welcome bottle of wine or champagne · A unique hotel-specific amenity

To redeem this offer, you must use your American Express Card. Subject to availability. Rates and welcome amenities may vary and are valid at participating hotels only. Participating hotels are subject to change without notice. Offer can not be combined with other promotions or offers. Advance reservations/order required. Blackout dates apply. Must be of legal drinking age to consume alcohol. Please drink responsibly. Other restrictions may apply.

For reservations, visit www.preferredhotelgroup.com/april, call 1-800-323-7500 or contact your travel professional. Offer valid until December 31, 2006.

(CE 107100)

Save \$50 per Night at The Fairmont Copley Plaza Boston



The Fairmont Copley Plaza Boston invites you to experience a Golden Opportunity. Discover Fairmont Gold, from unrivaled service to the opulence of its private lounge. The Fairmont Copley Plaza's exclusive club level is truly a "hotel within a hotel" designed to meet the needs of our most discerning travelers. This offer includes \$50 savings each night of your stay, complimentary deluxe continental breakfast and evening canapes in our Fairmont Gold lounge and complimentary valet parking.

Offer valid from 4/1 - 9/4/06. 24-hour advance cancellation required. Rates and dates are subject to availability, based on single or double occupancy. Payment must be made with an American Express® Card.

For reservation, please call 1-866-840-8089 and mention Fairmont's Golden Opportunity or visit www.fairmont.com/copleyplaza and mention promo code PRGOP1.

(CE 107097)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Centurion® Card Statement of Account

3,304,874 Membership Rewards® Points Available at 04/30/06, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number [Redacted]

Closing Date 05/29/06

Page 1 of 8

Summary table with columns: Previous Balance \$ (1,043.14), Payment Activity \$ (-1,043.14), New Activity \$ Inc. Adjustments (+2,430.58), New Balance \$ (2,430.58)

Please Pay By 06/13/06

Please refer to page 3 for important information regarding your account

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.



Book a Vacation Through Centurion Destinations™ Vacations

For a world of travel adventure, look to Centurion Destinations Vacations. The eleven partners will help you create one-of-a-kind, personalized vacations.

Reserve your vacation today through Centurion Travel Service at 1-877-877-0987, and select option 1. Program terms and conditions apply.

Main activity table with columns: Activity, Amount \$, Foreign Spending, Amount \$. Includes rows for Payment Received, GUTHY-RENKER CORP, THE CHARLES HOTEL, BABYCENTER, and INFINITY.

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

Continued on Page 3

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 06/13/06

Please enter account number on all checks and correspondence.

Make check payable to American Express.

JEFFREY E EPSTEIN 457 MADISON AVE 4FL NEW YORK NY 10022-6843

Total Amount Due \$2,430.58

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

Mail Payment to:

AMERICAN EXPRESS P.O. BOX 2855 NEW YORK NY 10116-2855

Input box for address change

000243058000243058 25 H

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft 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, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, 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. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. **Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC):** We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. **This method of calculating the ADB and FC results in daily compounding of FC. Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion 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. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service and
Lost or Stolen Card
1-877-877-0987
24 hours/7 days

Express Cash
1-800-CASH-NOW

International Collect
1-954-503-8905

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Large Print and Braille
Statements
1-877-877-0987



Correspondence

Customer Service, The
Centurion® Card from
American Express
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Customer Service
P.O. Box 297804
Ft. Lauderdale, FL
33329-7804

Payments
P.O. BOX 2855
NEW YORK NY
10116-2855

Change of Address

If correct on front
do not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- 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 (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your email preferences.

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXX

Closing Date
05/29/06

Page 3 of 8

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount \$
05/16/06	LIFE SCIENCE PHARMACHARRIMAN PHARMACUETICALS	NY		45.00
05/18/06	THE CARLYLE HOTEL NEW YORK Arrival Date: 05/15/06 00000000	NEW YORK NY Departure Date: 05/17/06 No of Nights: 2		1,084.56
05/25/06	HOTEL PLAZA ATHENEE, PARIS VOUS REMERCIE DE VOTRE VISITE		37.00 **European Union Euro	48.32
05/25/06	FREE LANCE, PARIS VOUS REMERCIE DE VOTRE VISITE		230.00 **European Union Euro	300.38
05/28/06	AMAZON.COM SUPERSTORAMZN.COM/BILL MERCHANDISE AMZ* SUPERSTORE ROC No. 0020673481	WA		12.73
Total Due in Full Activity			-	2,430.58

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel, the APR is 13.90%, the DPR is 0.0381%

Please refer to page 2 for further important information regarding your account

Prepared For
JEFFREY E EPSTEIN

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Account Number
XXXX-XXXX 

Page 4 of 8

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Membership Rewards Plus® Monthly Statement and Program News

For questions about your Membership Rewards account, contact

1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period

April 1, 2006 - April 30, 2006

Account activity after this period does not appear on this statement

American Express®



Prepared for
JEFFREY E EPSTEIN
Membership Rewards® Account Number
1M33334712

Available Points

3,304,874

Everyday Spend Points
earned this period:

8,286

Points are available when charges are paid in full and all your accounts are in good standing.
Available points include Everyday Spend Points.

Earn Double Points for all your Everyday Spend - groceries, gas, pharmacy

Account Summary

Opening points balance	3,201,504
New points earned	+103,370
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=3,304,874

New Points Earned

04/01/06 - 04/30/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	1,043	0	0	1,043
Platinum XXXX-XXXXX9-32002	0	0	0	0
Gold XXXX-XXXXX8-42008	10,006	0	0	10,006
Add'l Gold XXXX-XXXXX8-45019	0	0	0	0
Add'l Gold XXXX-XXXXX8-43030	6,620	0	0	6,620
Business Gold XXXX-XXXXX8-41009	0	0	0	0
Gold XXXX-XXXXX2-61005	0	0	0	0
Add'l Gold XXXX-XXXXX2-62011	38,593	7,296	0	45,889
Add'l Gold XXXX-XXXXX2-63027	35,637	778	0	36,415
Add'l Gold XXXX-XXXXX2-62060	3,185	212	0	3,397
Totals	95,084	8,286	0	103,370

Membership Rewards Plus 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.** Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsplus or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Earn 10x Membership Rewards® Points from Teleflora's Flower Club!

Summer is almost here! Send the vibrant colors of the season with flowers from Teleflora's Flower Club. Choose from the Flower Club's selection of beautiful flowers to brighten any day and earn 10x points when you shop at www.membershiprewards.flowerclub.com or call 1-800-775-7523.

Send a vibrant bouquet and earn 10x points whenever you shop with Teleflora's Flower Club at www.membershiprewards.flowerclub.com or call 1-800-775-7523.

(MR Bonus ID 1600)



Valid through 12/31/06 ONLY on orders placed through URL or 800 number shown above. Cannot be combined with any other offer or special promotions. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 1600.

Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



**THE
SHARPER
IMAGE**

Find Unique Gift Ideas and Earn 5x Points from sharperimage.com

Find unique products and gifts ideas, PLUS, earn 5x Membership Rewards® points when you shop at www.sharperimage.com/amexpoints. The Sharper Image shares the fun of discovering innovative products that make life easier and more enjoyable. As one of America's premier specialty online retailers, sharperimage.com is the place to find something special for any occasion.

Valid ONLY at www.sharperimage.com/amexpoints through 12/31/06. Not valid in stores, phone/mail-orders or for The Sharper Image Auction site. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 10-12 weeks after charges appear on your billing statement. Bonus ID: 2110.

Shop at www.sharperimage.com/amexpoints today and find unique products and gift ideas, PLUS, earn 5x points for you.

(MR Bonus ID 2110)

Limited Time Offer from Nike Golf - Nike Slingshot Irons - Steel Shaft Only 63,000 Points

The slingshot irons were designed for the professional, the beginner and everyone in-between. They have an innovative shifting center of gravity that makes for unparalleled playability across all skill levels. Available in standard lie only. Take advantage of this great value, original point value was 80,000 points and you can redeem for only 63,000 points. Reward Code: **Nike17**. Offer Expires: 6/15/06.

To redeem, visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276) by June 15, 2006.

(MR Message 3489)

Terms and conditions of the Membership Rewards program apply.

Redeem Membership Rewards® Points for the Ultimate Banana Republic Wardrobe

Exceptional quality, luxury fabrics and refined tailoring define Banana Republic's signature style. Every season, you'll find a new collection of well-designed clothing and accessories for men and women.

For the nearest store, call 1-888-BR-STYLE or visit www.BananaRepublic.com.

(MR Message 6222)

BANANA REPUBLIC
BANANAREPUBLIC.COM

Redeem Membership Rewards® Points for Fondue at The Melting Pot

With more than 100 locations nationwide, The Melting Pot Restaurants, Inc. is a premier fondue restaurant franchise. At The Melting Pot, fondue becomes a memorable four-course dining experience where you can truly dip into something different. Enjoy a choice of four flavorful fondue cooking styles and a variety of tasty entrees served with their special dipping sauces. The menu also includes creamy cheese fondues, lively salads, fine wines and mouthwatering chocolate fondue desserts.

For more information, visit www.meltingpot.com.

(MR Message 4493)

The Melting Pot.
a fondue restaurant

Redeem Membership Rewards® Points for L'Occitane Gift Cards

Experience the essence of the Mediterranean by choosing L'Occitane Gift Cards for \$25, \$50, \$100 and \$150. World renown for luxurious personal care products and gift giving, enjoy L'Occitane for the skin, hair, body and home.

To start redeeming Membership Rewards points today, log on to www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 3094)

A True Story.
L'OCCITANE
EN PROVENCE

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



Fly Two-for-One



Receive a complimentary companion ticket when you purchase a qualifying First Class or Business Class ticket on 18 acclaimed partner airlines. Bring a friend, family member or colleague to intriguing new places, or create new memories in your favorites. The complimentary companion ticket must have the same itinerary as yours, and you can enjoy the flexibility of no blackout dates or cancellation fees.

To book your next flight, call Centurion Travel Service at 1-877-877-0987, option 1.
(CE 107237)

Complimentary ticket is subject to all government fees, taxes and charges. Program terms, conditions and restrictions apply. For full program information, visit www.americanexpress.com/centurion.

Enjoy Fine Dining Around the World



For dinner reservations across town, across the country, or across the ocean, look to the *Fine Dining* program available to you as a Centurion® member. Every day, a reservation is held at more than 1,000 of the most highly acclaimed restaurants worldwide. So when the need arises for a reservation at a hometown favorite or an outstanding restaurant in another city, *Fine Dining* can help.

To make a *Fine Dining* reservation, please call 1-877-877-0987, option 2.
(CE 107236)

Reservations are provided on a first-come, first-served basis, so please call as early as possible. All cancellations must be made by calling Centurion Concierge at least 24 hours in advance of the reservation, otherwise a \$15-per-person cancellation fee (\$60 minimum, \$120 maximum) will apply.

Now Accepting American Express® Cards!



Norwegian Coastal Voyage - Exploration cruise vacations visiting spectacular Norway, Sweden, Greenland, the Arctic and Antarctica. 1-800-323-7436. www.norwegiancoastalvoyage.us.

Bellerose Animal Hospital - A medical, surgical, dental hospital devoted to patient care and pain relief. 242-01 Jamaica Ave., Bellerose, NY. 718-347-1057. www.bellerosevet.com.

A Voce - Elegant Italian restaurant with Chef Andrew Carmellini, the James Beard Foundation's "Best Chef New York" for 2005. 41 Madison Ave., NYC. 212-545-8555. www.avocerestaurant.com.

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.
(CE 107147)

Discover the Convenience of Online-Only Statements



Still holding on to these paper statements? Let us keep the records for you! Did you know that your six most recent statements are online now? In addition, we have over a year's worth of exact copies of your historical statements available to you within 24 hours of your request--at no cost! Still think you need that paper reminder? Not to worry, we'll send you a monthly e-mail notifying you that your statement is ready to be viewed online. You'll be able to:

- View recent activity since your last statement
- Sort through your statement's transaction detail by date, merchant, or amount
- Download your transactions into Quicken or Microsoft Money

Switch to online-only statements today at www.americanexpress.com/onlineonly.
(CE 107384)

Take an Extra 15% Off Fine Jewelry & Watches



Goldspeed.com, with over 20,000 fine and luxury jewelry items in gold, platinum, diamond and designer styles, has an incredible offer exclusively for American Express® Cardmembers. Save an additional 15% off Goldspeed's already discounted prices. This exclusive offer also applies to name-brand and designer watches and to luxury gift items. With our Gift-wrapping and Gift card service, Goldspeed.com is a perfect source for Mother's and Father's day gifts, and wedding, anniversary and engagement gifts.

30-day return policy on all items on site except items personally engraved or marked Special order, final sale. Free shipping applies to total purchases over \$200. Offer expires 6/30/2006.

Visit www.Goldspeed.com and save an additional 15% off on Gold, Platinum and Diamond Jewelry and Name-Brand Watches when you pay with your American Express Card. Use Offer Code: GOLD at checkout.
(CE 107389)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

FREE Retirement Guide

It's never too early or too late to start planning for retirement. Request your free retirement guide, *What You Should Know Before You Retire*. This comprehensive guide was compiled by a team of specialists at Ameriprise Financial. Formerly American Express Financial Advisors, Ameriprise Financial is a financial planning and services company with more than two million clients and 110 years of experience.



For your free guide call Ameriprise Financial at 1-800-952-9271 or visit us at www.ameriprise.com.

(CE 107328)

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The Purchase Protection Plan

The cat knocked over the brand new vase--good thing you bought it with your Card. The Purchase Protection Plan will repair, replace, or reimburse the amount you charge to the Card for covered items, up to \$10,000 per Occurrence, if they are accidentally damaged or stolen within 90 days from the date of purchase.



CARDMEMBER
BENEFITS

For more information, visit us online at www.americanexpress.com/pp.

(CE 107116)

Purchase Protection Plan is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0951 and is subject to change with notice. This document does not supplement or replace the Policy.

Centurion® Card Statement of Account

3,444,882 Membership Rewards® Points Available at 05/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number [Redacted]

Closing Date 06/29/06

Page 1 of 8

Summary table with columns: Previous Balance \$ (2,430.58), Payment Activity \$ (-2,430.58), New Activity \$ Inc. Adjustments (+2,504.01), New Balance \$ (2,504.01)

Please Pay By 07/14/06

Please refer to page 3 for important information regarding your account

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.



Special Amenities through Fine Hotels & Resorts Program

The 2006 Fine Hotels & Resorts Program offers you an exclusive array of personal courtesies at over 500 of the world's finest properties. As a guest at any participating hotel or resort, enjoy preferential treatment and the following complimentary amenities for Centurion® members when you book through CTS--room upgrade at time of reservation (based on availability), daily complimentary continental breakfast for two, 4:00pm late checkout, plus an additional amenity specific to each property. Reserve your Fine Hotels & Resorts Program accommodations through CTS today by calling 1-877-877-0987. Program terms and conditions apply. For full program information, visit www.americanexpress.com/centurion.

Activity table with columns: Activity, Amount \$. Includes entries for Payment Received (2,430.58) and Amazon.com Superstore purchases (11.17, 95.23, 70.54) and a Rush Fee (15.00).

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

Continued on Page 3

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 07/14/06

Please enter account number on all checks and correspondence.

Make check payable to American Express.

JEFFREY E EPSTEIN 457 MADISON AVE 4FL NEW YORK NY 10022-6843

Total Amount Due \$2,504.01

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

Mail Payment to:

AMERICAN EXPRESS P.O. BOX 2855 NEW YORK NY 10116-2855

Input box for address change

000250401000250401 25 H

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXX

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft 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, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. Authorization for Electronic Debit: We will process checks electronically, at first presentment and any re-presentments, 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. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. Authorization for Electronic Payments: By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. Allocation of Payments and Credits: Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. This method of calculating the ADB and FC results in daily compounding of FC. Transactions Made in Foreign Currencies: If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion 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. Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) Credit Balance: If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service and Lost or Stolen Card
1-877-877-0987
24 hours/7 days

Express Cash
1-800-CASH-NOW

International Collect
1-954-503-8905

Hearing Impaired (9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Large Print and Braille Statements
1-877-877-0987



Correspondence

Customer Service, The Centurion Card from American Express
P.O. Box 297846
Ft. Lauderdale, FL 33329-7846

Customer Service
P.O. Box 297804
Ft. Lauderdale, FL 33329-7804

Payments
P.O. BOX 2855
NEW YORK NY 10116-2855

Change of Address

If correct on front do not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
For Name or Company Name changes, please call the Customer Service number on the back of your Card.
If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
Please print clearly in blue or black ink only in the boxes provided.

Street Address

Grid for Street Address

City, State

Grid for City, State

Zip Code

Grid for Zip Code

Area Code and Home Phone

Grid for Area Code and Home Phone

Area Code and Work Phone

Grid for Area Code and Work Phone

Email (optional)

Grid for Email (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your email preferences.

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXX

Closing Date
06/29/06

Page 3 of 8

Due in Full continued				Amount\$
06/03/06	THE CARLYLE HOTEL	NEW YORK	NY	828.72
	Arrival Date	Departure Date	No of Nights	
	06/02/06	06/02/06	1	
	00000000			
06/06/06	BKST-HARVARD-C-S #30	Cambridge	MA	172.45
	Merchandise			
	ROC No. 0003900901			
06/07/06	FREDERIC FEKKAI	NY	NY	342.00
	BARBER/BEAUTY SHOP			
	ROC No. 0000007063			
06/22/06	AMERICAN AIRLINES	DALLAS,	TX	10.00
	AMERICAN AIRLINES			
	Routing Details Not Available			
	Ticket Number: 00106183826515		Date of Departure: 06/22	
	Passenger Name: EPSTIEN/JEFF			
	Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.			
06/22/06	AMERICAN AIRLINES	DALLAS,	TX	958.90
	AMERICAN AIRLINES			
	From:	To:	Carrier:	Class:
	LAGUARDIA INTL A/P	ST LOUIS MO	AA	KR
		DES MOINES IA	AA	KR
		LAGUARDIA INTL A/P	AA	MR
	Ticket Number:		Date of Departure: 06/22	
	Passenger Name			
	Document Type: PASSENGER TICKET			
Total Due in Full Activity				2,504.01

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel, the APR is 13.90%, the DPR is 0.0381%

Please refer to page 2 for further important information regarding your account

DUPLICATE COPY

Account Number
XXXX-XXXX



DUPLICATE COPY

Membership Rewards Plus® Monthly Statement and Program News

American Express®



For questions about your Membership Rewards account, contact

1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period

May 1, 2006 - May 31, 2006

Account activity after this period does not appear on this statement

Prepared for

JEFFREY E EPSTEIN

Membership Rewards® Account Number

1M33334712

Available Points

3,444,882

Everyday Spend Points
earned this period:

21,985

Points are available when charges are paid in full and all your accounts are in good standing. Available points include Everyday Spend Points.

Earn Double Points for all your Everyday Spend - groceries, gas, pharmacy

Account Summary

Opening points balance	3,304,874
New points earned	+140,008
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=3,444,882

New Points Earned

05/01/06 - 05/31/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	2,431	0	0	2,431
Platinum XXXX-XXXXX9-32002	0	0	0	0
Gold XXXX-XXXXX8-42008	7,565	0	0	7,565
Add'l Gold XXXX-XXXXX8-45019	194	0	0	194
Add'l Gold XXXX-XXXXX8-43030	13,677	319	0	13,996
Gold XXXX-XXXXX2-61005	0	0	0	0
Add'l Gold XXXX-XXXXX2-62011	36,031	2,876	0	38,907
Add'l Gold XXXX-XXXXX2-63027	53,837	18,500	0	72,337
Add'l Gold XXXX-XXXXX2-62060	4,288	290	0	4,578
Totals	118,023	21,985	0	140,008

Membership Rewards Plus 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.** Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsplus or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Earn Bonus Points at Loews Hotels



There's no time like now to join the LoewsFirst frequent guest program. In addition to VIP extras like room upgrades and late checkout, you can also choose to earn 500 Membership Rewards® bonus points with every stay. Select Membership Rewards points as your welcome amenity and earn 500 bonus points with every qualified stay.

Offer valid through 12/31/06. To earn Membership Rewards bonus points, you must be enrolled in both the LoewsFirst & Membership Rewards programs at the time of stay. You must also have chosen Membership Rewards bonus points as the welcome amenity on your LoewsFirst member profile and you must charge your stay to the same eligible, Membership Rewards program enrolled American Express® Card indicated in your LoewsFirst member profile. A qualified stay is a non-consecutive overnight stay at a Loews Hotels at any published rate. Bonus points will be credited to your Membership Rewards account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 7403.

Earn bonus points at Loews Hotels. For more information or to enroll in the LoewsFirst program, visit www.loewsfirst.com. Be sure to choose Membership Rewards bonus points as your welcome amenity. (MR Bonus ID 7403)

Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



**Brand New Offer from Callaway Golf-Odyssey®
White Hot® XG™ # 1 Putter**

The Odyssey White Hot XG Putters have multi-layer insert technology for the softest, most responsive putter we've ever created.

Redeem today for only 15,000 points. Reward Code:
CWG145. Offer Expires 7/15/06.

Terms and conditions of the Membership Rewards program apply.

To redeem, visit
www.americanexpress.com/rewards. Or call
1-800-AXP-EARN
(297-3276) by July 15,
2006.

(MR Message 1279)

BANANA REPUBLIC

**Redeem Membership Rewards® Points for the
Ultimate Banana Republic Wardrobe**

Exceptional quality, luxury fabrics and refined tailoring define Banana Republic's signature style. Every season, you'll find a new collection of well-designed clothing and accessories for men and women.

For the nearest store, call
1-888-BR-STYLE or visit
www.BananaRepublic.com.

(MR Message 4360)



**Redeem Membership Rewards® Points for Brooks
Brothers Gift Cards!**

Established in 1818, Brooks Brothers is the premier American purveyor of classic apparel. Their collections continue to define elegance with timeless style and quality that is second-to-none.

For store locations, call
1-800-274-1815 or go to
www.BrooksBrothers.com.

(MR Message 1174)



Dine this Summer at Smith & Wollensky

Redeem Membership Rewards® points for a Smith & Wollensky Restaurant Group Gift Card, good at any Smith & Wollensky location throughout the country. Smith & Wollensky serves delicious prime dry-aged steaks and has one of the nation's greatest wine cellars. Plus, Smith & Wollensky Restaurant Group has five additional NYC concepts: Maloney & Porcelli, Park Avenue Café, Quality Meats, The Post House, and Cité. For more information call **1-877-783-2555** or visit www.smithandwollensky.com.

To start redeeming today, log on to
www.americanexpress.com/rewards or call
1-800-AXP-EARN
(297-3276).

(MR Message 3397)



Redeem Points for Dell Certificates!

Dell, maker of America's favorite PC, allows you to create your own customized systems and save hundreds of dollars at the same time. Just redeem Membership Rewards® points for a \$100 or \$250 Dell Home System Certificate and use it when purchasing a new Dell Inspiron® notebook or Dimension® desktop.

To order, visit
www.dell.com after you receive your Membership Rewards Certificate.

(MR Message 1470)



Use Your Centurion® Card to Make Bill Paying Easy



Enjoy the time-saving convenience of using your Card to pay your monthly bills. It's a simple and secure way to consolidate your payments and make sure your bills are paid on time. Contact your providers directly and tell them to charge your bills to your Card.

For a list of participating providers, visit www.americanexpress.com/centautobill.

(CE 107397)

Terms and conditions apply. Not all providers service all markets. In some instances, it may take more than one billing cycle before initial paid amounts are posted to the Card account. Please remember to cancel these payments with your service provider if you close your Card account, and advise your service provider if your Card account number changes.

Premium Access at Home Depot Center



As a Centurion® member, you have access to club level seats at the Home Depot Center in Los Angeles for sports, entertainment and live concert events. You will also receive one complimentary parking pass for every two tickets purchased as part of the package.

Call 1-800-455-1657, 8am to 11pm EST, 7 days a week for reservations and more information.

(CE 107398)

All sales are final and nonrefundable and resale is prohibited. Details and prices are subject to change. Suites, packages, and tickets, are available on a first-come, first-served basis. All ticket orders are subject to service charges. Payment must be made using the Centurion Card from American Express. Ticket limits may apply. Availability is limited. Tickets will be sold in pairs.

Now Accepting American Express® Cards!



Drexel Heritage - Welcome home to where over 95% of our products are yours to personalize. Visit www.drexelheritage.com to view our complete line of home furnishings.

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 107293)

Buddha Bar NYC - Our chefs offer a deliciously unique cuisine, combining the bold flavors of Asia with delicate French essences. 25 Little West 12th Street, New York, NY. 212-647-7314.

Ribot - Inventive but familiar Italian dishes stand out on a fresh and seasonal menu. A spacious outdoor café and bar complement the warm indoor dining room. www.ribotnyc.com.

Join Us - Support Boys & Girls Clubs of America



American Express is proud to support the 2006 Centennial Celebration of Boys & Girls Clubs of America. Help create 100 more years of hope and opportunity for kids by donating to BGCA. For every donation made with an American Express® Card, we will donate an additional \$5.

Visit www.mylifemycard.com/donatebgca for more information or to make a donation.

(CE 107405)

American Express will donate an additional \$5 for every donation made with an American Express Card, up to \$25,000, through December 31, 2006. Additional \$5 donation is not tax deductible.

Are You Overpaying For Personal Checks?



Tired of ordering your personal checks through your bank? Since 1997, American Express Publishing has been offering personal and business checks and accessories to Cardmembers at prices up to 50% less than financial institutions. Other quality products we offer are address labels, deposit slips, checkbook organizers, stamps, binders, and more. We adhere to security features that exceed industry standards, as well as strict confidentiality of account information. And, we offer an unconditional money-back satisfaction guarantee.

Order now at www.amexpub.com/checks/statement or call 1-800-662-2314 to request a brochure.

(CE 107462)

Order your checks now from a trusted name--American Express.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

The Purchase Protection Plan



CARDMEMBER
BENEFITS

The cat knocked over the brand new vase--good thing you bought it with your Card. The Purchase Protection Plan will repair, replace, or reimburse the amount you charge to the Card for covered items, up to \$1,000 per Occurrence, if they are accidentally damaged or stolen within 90 days from the date of purchase.

For more information, visit us online at www.americanexpress.com/pp.

(CE 107461)

Purchase Protection Plan is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0951 and is subject to change with notice. This document does not supplement or replace the Policy.

Identity Theft Assistance from American Express



CARDMEMBER
BENEFITS

No matter how careful you are, identity theft can happen to you. But here's the good news--with Identity Theft Assistance, we have representatives on call when you need them--24/7--in case the unexpected does happen. We can help determine if you are a victim of identity theft, recommend steps for recovery, and offer tips on how to protect yourself in the future. On request we'll also send you a comprehensive package designed to further help you navigate the recovery process. Should you discover that somebody is using your identity online or in shops, you can turn to American Express for help. And, more good news--as a valued Cardmember, you automatically receive Identity Theft Assistance, free of charge.

For more information, visit us online at www.americanexpress.com/idtheft.

(CE 107460)

Extend Your Warranty!



CARDMEMBER
BENEFITS

Suddenly your camera stops working the day after the manufacturer's warranty expires. Easily fixed. With the Buyer's Assurance Plan, if you purchase a covered item entirely with your American Express® Card, the terms of the warranty are extended for up to one additional year on warranties of five years or less that are eligible in the U.S.

For more information, visit us online at www.americanexpress.com/ba.

(CE 107112)

Buyer's Assurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0953 and is subject to change with notice. This document does not supplement or replace the Policy.

Centurion® Card Statement of Account

3,296,048 Membership Rewards® Points Available at 05/30/06, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number [Redacted]

Closing Date 07/30/06

Page 1 of 8

Summary table with columns: Previous Balance \$ (2,504.01), Payment Activity \$ (-2,504.01), New Activity \$ Inc. Adjustments (+4,140.52), New Balance \$ (4,140.52)

Please Pay By 08/14/06

Please refer to page 3 for important information regarding your account

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.



2006 US Open Tennis Championships

See top names in men's and women's tennis compete at the 2006 US Open Tennis Championships in NYC. Centurion® members are invited to experience great Grand Slam tennis action...

Main activity table with columns: Activity, Amount \$, Foreign Spending, Amount \$. Includes entries for 'Payment Received - Thank You' and 'Due in Full Activity for JEFFREY E EPSTEIN'.

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

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 08/14/06

Continued on Page 3 Please enter account number on all checks and correspondence.

JEFFREY E EPSTEIN 457 MADISON AVE 4FL NEW YORK NY 10022-6843

Total Amount Due \$4,140.52

Make check payable to American Express. See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.



Mail Payment to:

AMERICAN EXPRESS P.O. BOX 2855 NEW YORK NY 10116-2855

Check here if address or telephone number has changed. Please note changes on reverse side.

Input box for address/phone change

000414052000414052 25 H

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXX

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft 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. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. Authorization for Electronic Debit: We will process checks electronically, at first presentment and any re-presentments, 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. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. Authorization for Electronic Payments: By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. Allocation of Payments and Credits: Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. This method of calculating the ADB and FC results in daily compounding of FC. Transactions Made in Foreign Currencies: If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion 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. Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) Credit Balance: If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service and
Lost or Stolen Card
1-877-877-0987
24 hours/7 days

Express Cash
1-800-CASH-NOW

International Collect
1-954-503-8905

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Large Print and Braille
Statements
1-877-877-0967



Correspondence

Customer Service, The
Centurion® Card from
American Express
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Customer Service
P.O. Box 297804
Ft. Lauderdale, FL
33329-7804

Payments
P.O. BOX 2855
NEW YORK NY
10116-2855

Change of Address

If correct on front
do not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
For Name or Company Name changes, please call the Customer Service number on the back of your Card.
If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
Please print clearly in blue or black ink only in the boxes provided.

Street Address

Grid for Street Address

City, State

Grid for City, State

Zip Code

Grid for Zip Code

Area Code and Home Phone

Grid for Area Code and Home Phone

Area Code and Work Phone

Grid for Area Code and Work Phone

Email (optional)

Grid for Email (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at
www.americanexpress.com/privacy for more details and to set your email preferences.

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXXX

Closing Date
07/30/06

Page 3 of 8

Due in Full continued				Foreign Spending	Amount \$
				** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	
07/10/06	ORBITZ.COM	CHICAGO	IL		6.99
	ORB*AP1101012NN96WGU ROC No. 51420681P				
07/17/06	L & B, LONDON SW1X			390.00	730.78
	GOODS/SERVICES			**Pounds Sterling	
07/18/06	JOE'S CAFE, LONDON SW3			18.86	35.27
	GOODS/SERVICES			**Pounds Sterling	
07/21/06	POLO RETAIL CORP	NEW YORK	NY		2,302.63
	APPAREL/ACCESSORIES				
Total Due in Full Activity					4,140.52

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel, the APR is 14.15%, the DPR is 0.0388%

Please refer to page 2 for further important information regarding your account

Prepared For
JEFFREY E EPSTEIN

DUPLICATE COPY

Account Number
XXXX-XXXX



Page 4 of 8

DUPLICATE COPY

Membership Rewards Plus® Monthly Statement and Program News

American Express®



For questions about your Membership Rewards account, contact

1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period

June 1, 2006 - June 30, 2006

Account activity after this period does not appear on this statement

Prepared for
JEFFREY E EPSTEIN
Membership Rewards® Account Number
1M33334712

Available Points

3,296,048

Everyday Spend Points
earned this period:

3,492

Points are available when charges are paid in full and all your accounts are in good standing. Available points include Everyday Spend Points.

Earn Double Points for all your Everyday Spend - groceries, gas, pharmacy

Account Summary

Opening points balance	3,444,882
New points earned	+101,166
Points transferred or redeemed	-250,000
Reinstated points and adjustments	0
New points balance	=3,296,048

New Points Earned

06/01/06 - 06/30/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	2,489	0	0	2,489
Platinum XXXX-XXXXX9-32002	30	0	0	30
Gold XXXX-XXXXX8-42008	9,420	514	0	9,934
Add'l Gold XXXX-XXXXX8-45019	261	0	0	261
Add'l Gold XXXX-XXXXX8-43030	37,965	0	0	37,965
Gold XXXX-XXXXX2-61005	0	0	0	0
Add'l Gold XXXX-XXXXX2-62011	30,592	254	0	30,846
Add'l Gold XXXX-XXXXX2-63027	8,343	371	0	8,714
Add'l Gold XXXX-XXXXX2-62060	8,574	2,353	0	10,927
Totals	97,674	3,492	0	101,166

Points Transferred or Redeemed

06/01/06 - 06/30/06	Points Transferred or Redeemed	Request Date
\$500 Saks Fifth Avenue Gift Certificate <small>Account number 0015285258</small>	50,000	6/02/06
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0015285259</small>	100,000	6/02/06
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0015285260</small>	100,000	6/02/06
Total	250,000	

Membership Rewards Plus 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.** Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsplus or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Continued on reverse



Earn Double Points Every Day from Signature Days!

Signature Days Gift Cards offer the perfect gift—a memorable experience. Your recipient can drive their dream car, learn to skydive, golf on one of the world's finest courses, relax at a luxurious spa, or enjoy a meal prepared by a personal chef—more than 1,500 different activities nationwide. Use your American Express® Card and earn double Membership Rewards® points!

Offer valid through 12/31/06. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited to your account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 5132.

Signature Days has the perfect experience for every occasion. Visit www.signatredays.com and start earning double points today. The experience of a lifetime is just a click away!

(MR Bonus ID 5132)



Earn Bonus Points at Wyndham Hotels & Resorts - Every Time You Stay!

Membership Rewards® enrollees who are also members of Wyndham ByRequest can earn 500 bonus points every time they stay at Wyndham Hotels & Resorts. Simply specify Membership Rewards points as your loyalty currency by entering your American Express® Card account number when you enroll in the Wyndham ByRequest program.

Offer valid through 12/31/06. Bookings on travel websites, other than Wyndham.com, are not eligible for Wyndham ByRequest benefits, including points. See www.wyndham.com/membershiprewards for details. To earn Membership Rewards bonus points, you must be enrolled in both the Membership Rewards program and the Wyndham ByRequest program at the time of stay and you must charge your stay on the same eligible, enrolled American Express Card included in your Wyndham ByRequest profile. Bonus points will be credited to your Membership Rewards account within 10-12 weeks after stay is completed. Bonus ID: 2395.

Earn 500 bonus points every time you stay at Wyndham Hotels & Resorts. See wyndham.com/membershiprewards for complete details or to join the complimentary Wyndham ByRequest program. (MR Bonus ID 2395)



Redeem Points for the Watch of Your Dreams at Tourneau, the World's Largest Watch Store

Tourneau, America's largest purveyor of fine watches, with more than 100 brands and over 8,000 styles offers excellent selection, value and service. Redeem points and select from \$100 or \$500 certificates, or an array of Tourneau branded watches. For store locations and to view Tourneau's fine timepieces, go to www.tourneau.com or call Shop-At-Home 1-800-348-3332.

To start redeeming today, log on to www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 3011)



Limited Time Offer from Tumi - Tumi Zip-Around Letter Pad Only 17,000 Points

Crafted from Tumi's signature full-grain napa leather, this product features turned edge construction, leather interior, zip-around closure, interior zip pocket, four note and card pockets, pen sleeve and premium-quality notepad. Redeem before August 15, 2006, for the special rate of only 17,000 points! (Reward Code: **CMP43**. Offer Expiration 8/15/06.)

To redeem, visit www.americanexpress.com/rewards. Or call 1-800-AXP-EARN (297-3276) by August 15, 2006.

(MR Message 9442)

Terms and conditions of the Membership Rewards® program apply.



Starwood Preferred Guest® Welcomes Le Méridien®



Le Méridien San Francisco, the newest addition to the Le Méridien portfolio in the U.S., is set in the heart of the city's financial district, near the Embarcadero and deeply entrenched in San Francisco's inspired surroundings. As a valued Centurion® member, you can enjoy Starwood Preferred Guest Gold status and earn free night awards at over 850 hotels and resorts worldwide, now including Le Méridien®, Sheraton®, Four Points® by Sheraton, St. Regis®, The Luxury Collection®, W Hotels® and Westin®.

Program terms and conditions apply. For additional information, go to www.americanexpress.com/centurion.

Join Starwood Preferred Guest Gold status today by calling Centurion Member Services at 1-877-877-0987 and select option 3 to enjoy award-winning hotels and no blackout dates.

(CE 107518)

Stay in Touch with Home When Traveling Internationally



Avoid the hassle of international roaming by renting an international cell phone from WorldRoam. Enjoy VIP treatment with a complete rental package delivered to your door and English-speaking support available at any moment. Request YoutoMe, a service exclusive to American Express, and friends and family can reach you on your U.S. cell phone number or a U.S. toll-free number.

All costs must be charged to your Centurion® Card. Rental charges commence on the "Start Date" and conclude on "Disconnection Date." Delivery charges may apply. A \$300 deposit is applied up to 9 days before "Start Date." If deposit amount is exceeded, charges will apply based on usage. Call charges (including the YouToMe Service calls) range from \$1.99 to \$6.99 per minute, based on origin of call. The final invoice details all costs.

For more information, call Centurion Concierge at 1-877-877-0987 and select option 2.

(CE 107517)

Now Accepting American Express® Cards!



Inlet Seafood Restaurant - Offering fresh seafood and spectacular sunsets. Inlet's dock welcomes all boats for fuel, bait and ice. East Lake Dr., Montauk, NY. 631-668-4272.

230 Fifth - Steven Greenberg's luxurious Rooftop Bar featuring breathtaking views of New York's skyline and the cuisine of Chef Zak Pelaccio. 212-725-4300 or visit www.230-FIFTH.com.

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 107503)

Are You Overpaying for Personal Checks?



Tired of the inconvenience of ordering your personal checks through your bank? Since 1997, American Express Publishing has been offering personal and business checks and accessories to Cardmembers at prices up to 50% less than financial institutions. Other quality products we offer are address labels, deposit slips, checkbook organizers, stamps, binders, and more. We adhere to security features that exceed industry standards, as well as strict confidentiality of account information. And, we offer an unconditional money-back satisfaction guarantee. Order your checks now from a trusted name--American Express.

Order now at www.amexpub.com/checks/statement or call 1-800-662-2314 to request a brochure.

(CE 107628)

Identity Theft Assistance from American Express®



No matter how careful you are, identity theft can happen to you. But here's the good news. With Identity Theft Assistance, we have representatives on call when you need them--24/7--in case the unexpected does happen. We can help determine if you are a victim of identity theft, recommend steps for recovery, and offer tips on how to protect yourself in the future. On request, we'll also send you a comprehensive package designed to further help you navigate the recovery process. Should you discover that somebody is using your identity online or in shops, you can turn to American Express for help. And more good news: as a valued Cardmember, you automatically receive Identity Theft Assistance, free of charge.

For more information, visit us online at www.americanexpress.com/idtheft.

(CE 107612)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Save Time Paying Your Bills with the Card



CARDMEMBER
BENEFITS

Enjoy the time-saving convenience of using your Card to pay your bills. You can consolidate your payments and make sure your bills are paid on time. And you're backed by the security of American Express. Contact your providers directly and tell them to charge your monthly bills like cable/satellite to your Card.

Visit www.americanexpress.com/abp45 for more information.

(CE 107609)

Terms and conditions apply. Not all providers service all markets. In some instances it may take more than one billing cycle before initial paid amounts are posted to the Card account. Please remember to cancel these payments with your service provider if you close your Card account, and advise your service provider if your Card account number changes.

Fraud Protection Guarantee



CARDMEMBER
BENEFITS

When you use the American Express® Card online or off, you won't be responsible for any unauthorized charges. Period. No fine print, no deductible--just pure protection, so you can shop with confidence anywhere on the Internet or in shops. Should any fraudulent charges appear on your statement, simply notify us at the number on the back of your Card.

(CE 107611)

To learn more, visit www.americanexpress.com/fraudprotectionguarantee.

Extend Your Warranty!



CARDMEMBER
BENEFITS

Suddenly, your camera stops working the day after the manufacturer's warranty expired. Easily fixed. With the Buyer's Assurance Plan, if you purchase a covered item entirely with your American Express® Card, the terms of the warranty are extended for up to one additional year on warranties of five years or less that are eligible in the U.S.

For more information, visit us online at www.americanexpress.com/ba.

(CE 107610)

Buyer's Assurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0953 and is subject to change with notice. This document does not supplement or replace the Policy.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

DUPLICATE COPY

08/29/06

Account:

Page 1 of 10

JEFFREY E EPSTEIN
457 MADISON AVE 4FL
NEW YORK NY 10022-6843



Dear Cardmember,

We have enclosed important information regarding your Account and encourage you to review it carefully and then file it for safekeeping.

If you have any questions, please call the toll free number on your statement or on the back of your card.

Thank you for choosing American Express.

JEFFREY E EPSTEIN
457 MADISON AVE 4FL
NEW YORK NY 10022-6843



DUPLICATE COPY

Membership Rewards Plus® Monthly Statement and Program News

American Express®



For questions about your Membership Rewards account, contact

1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
July 1, 2006 - July 31, 2006
Account activity after this period does not appear on this statement

Prepared for
JEFFREY E EPSTEIN
Membership Rewards® Account Number
1M33334712

Available Points
3,422,927

Everyday Spend Points
earned this period:
20,010

Points are available when charges are paid in full and all your accounts are in good standing. Available points include Everyday Spend Points.

Earn Double Points for all your Everyday Spend - groceries, gas, pharmacy

Account Summary

Opening points balance	3,296,048
New points earned	+126,879
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=3,422,927

New Points Earned

07/01/06 - 07/31/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	4,141	0	0	4,141
Platinum XXXX-XXXXX9-32002	0	0	0	0
Gold XXXX-XXXXX8-42008	10,359	217	0	10,576
Add'l Gold XXXX-XXXXX8-45019	0	0	0	0
Add'l Gold XXXX-XXXXX8-43030	18,323	336	0	18,659
Gold XXXX-XXXXX2-61005	0	0	0	0
Add'l Gold XXXX-XXXXX2-62011	65,332	19,121	0	84,453
Add'l Gold XXXX-XXXXX2-63027	3,234	309	0	3,543
Add'l Gold XXXX-XXXXX2-62060	5,480	27	0	5,507
Totals	106,869	20,010	0	126,879

Membership Rewards Plus 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.** Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsplus or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.



Earn DOUBLE Points from DiscountOfficeSupplies.com!

Earn DOUBLE Membership Rewards® points every time you shop at DiscountOfficeSupplies.com, your ultimate online source for everyday office essentials. Stock up your small business or home office with an amazing selection of over 40,000 items ranging from the basics to the latest electronics. Plus, orders over \$50 qualify for FREE SHIPPING*!

Start shopping, saving, and earning double points at DiscountOfficeSupplies.com today!

(MR Bonus ID 0251)

*Offer valid through 12/31/06. Free Shipping does not apply to orders under \$50 and excludes select oversized items and furniture selections. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account 6-8 weeks after charges appear on your billing statement. Bonus ID: 0251.

Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



2006 US Open Tennis Championships

Membership Rewards® program enrollees are able to redeem points to purchase tickets to the 2006 US Open Tennis Championships, held from August 28 - September 10 at the USTA National Tennis Center in Flushing, NY.

To redeem points and purchase tickets, call Ticketmaster at 1-866-OPEN-TIX or log on to www.USOpen.org.

(MR Message 0323)



For a Limited Time Only - Audiovox 7" Portable DVD Player 22,500 Points While Supplies Last!

Take advantage of this limited-time offer and redeem for the Audiovox 7" Portable DVD Player at a discount of over 20,000 points! Watch movies on the go. Features a 16:1 aspect ratio, a 7" diagonal widescreen, built-in stereo speakers, and a DVD/CD/MP3 playback. Includes carrying case, two folding headphones, rechargeable battery, AC adapter, and a wireless remote. Redeem while supplies last through September 15, 2006. (Reward Code: RY1790. Offer Expiration: 9/15/06)

Terms and conditions of the Membership Rewards® program apply.

To redeem, visit www.americanexpress.com/rewards. Or call 1-800-AXP-EARN (297-3276) by September 15, 2006.

(MR Message 8406)



Redeem Membership Rewards® Points for a Williams-Sonoma® Gift Certificate

With a gift certificate from Williams-Sonoma, Cardmembers enrolled in the Membership Rewards program can shop from among thousands of culinary products from around the world, including the finest professional-quality cookware, cutlery, dinnerware and tableware, plus unique specialty foods and an impressive selection of cookbooks.

For a store near you, visit williams-sonoma.com or call 1-800-541-2233.

(MR Message 9451)

Notice of Changes to Your Agreement

We are making **Important Changes** to your American Express Cardmember Agreement ("Agreement") governing the American Express® Card Account identified on this Notice.

These changes become effective on the dates indicated below, whether or not you receive a billing statement. This Notice formally amends your Agreement, and any contrary or conflicting language in that Agreement is replaced fully and completely. Note that the terms of your Account are subject to change (including increasing APRs/DPRs and fees, changing fixed APRs/DPRs to variable APRs/DPRs, and adding new terms) in accordance with the Agreement governing your Account. All terms of the Agreement not amended herein remain in full force and effect.

This is an important Notice of changes to your Agreement. We recommend that you carefully review these changes, share them with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express Card.

Finance Charges on Features

Effective with billing periods beginning on or after September 1, 2006, the following sentence is added to the end of paragraph A of the **Finance Charges on Features** section of your Agreement:

"In addition, Finance Charges will not accrue during a billing period on any Feature balance if, by the Closing Date of that billing period, payment in full of the New Balance shown on the statement for the previous billing period is credited to your Account; provided, however, that Finance Charges will accrue on transactions added at your request to a Feature balance during the billing period."

Average Daily Balance Method for Calculation of Finance Charges

Effective with billing periods beginning on or after September 1, 2006, the first sentence of the second paragraph of the **Average Daily Balance Method for Calculation of Finance Charges** section of your Agreement is deleted, and the third paragraph of that section is deleted and replaced with the following:

"At our discretion, we may exclude certain categories of debit transactions or fees from the calculation of the daily balances. Unless we elect to use a later date, we add a Charge to the daily balance as follows: For Charges (other than Finance Charges) that are added to a balance automatically, we add the Charge to the appropriate daily balance for the Feature as of the transaction date of the Charge. For Charges that are not added to a balance automatically (e.g., in response to a specific transfer request), we add the Charge to the appropriate daily balance for the Feature as of the date we process the request."

Linked Accounts

Effective October 1, 2006, you will accrue 2 points for every dollar charged at any Centurion Rewards partner and billed to your Centurion Card account. For every dollar charged at these establishments and billed to your other linked accounts you will accrue only 1 point.

Other Important Information About Your Account

Roadside Assistance Enhancement

Effective October 1, 2006, we are enhancing Roadside Assistance by removing the requirement that you must be at least 50 miles from home to receive program services. Roadside Assistance program services will be available when you are at home or traveling locally. Program Terms and Conditions apply.

Best Value Guarantee Decommission

The Best Value Guarantee program will terminate on October 1, 2006. Any purchases charged to your Card account on or after October 1, 2006, will not be eligible for the program. Accordingly, any provisions under the heading **Best Value Guarantee** that accompany your Agreement are deleted effective October 1, 2006.

Free Shipping and Handling Decommission

The program that provides limited free shipping and handling for online and catalog purchases from select merchants charged to your Card Account will terminate on October 1, 2006. Such transactions made after September 30, 2006, will not be eligible for the free shipping and handling program.

Event Ticket Protection Plan

Effective October 1, 2006, we are adding the **Event Ticket Protection Plan** as an additional benefit for your American Express Card. A copy of the Description of Coverage appears below.

EVENT TICKET PROTECTION PLAN- DESCRIPTION OF COVERAGE

Underwritten by AMEX Assurance Company Administrative Office, 3500 Packerland Drive, De Pere, Wisconsin, 54115
(Herein called the Company)

Coverage Overview

The Event Ticket Protection Plan provides insurance to a Cardmember when the expense of a Ticket has been charged to the Cardmember's Account and the Ticketholder cannot use the Ticket due to a Covered Incident for which benefits are payable under this Plan. We will reimburse You, up to a maximum coverage limit of \$5,000 per Occurrence Centurion, for the expense of the unused Ticket charged to Your Account for two Covered Incidents for each Account for each 12-month period beginning when the eligible Ticket has been charged to the Cardmember's Account. If Ticket reimbursement, due to a Covered Incident for which benefits are provided under this Plan, is provided to the Ticketholder by a Producer, Venue, or other insurance, the coverage provided by the Event Ticket Protection Plan becomes secondary and will pay only that portion of the Ticket expense not reimbursed by the Producer, Venue, or other insurance.

Definitions

Certain words used in this Description of Coverage are capitalized throughout and have special meanings.

Account: means Your American Express Card account.

Cardmember: means a person who has been issued an American Express Card that is current and for which the Account is in good standing and who maintains a Permanent Residence in the 50 United States of America or the District of Columbia.

Covered Incident: means an incident listed under the Description of Benefits section of the Plan.

Delay: means any delay other than a Transportation Accident.

Destroyed Ticket: means a Ticket that cannot be redeemed as a direct result of a misfortune experienced by the Ticketholder which takes place prior to the Event and destroys the Ticketholder's Ticket.

Event: means a public gathering for an audience that will include the Ticketholder, which is legal, takes place within the 50 United States of America or the District of Columbia, and which requires an admission fee in exchange for a Ticket.

Lost Ticket: means a Ticket misplaced and not located or located after the Event for which it was purchased.

Medical Emergency: means an unforeseen bodily injury or illness to You or any member of Your household, of such severity as to require Medically Necessary treatment.

Medically Necessary: means unforeseen urgently required treatment to You or any member of Your household by a Physician or Dentist.

Multi-day Ticket: means a Ticket that may be used more than once for an Event that is the same or related and which occurs on consecutive days over a period of not more than several successive weeks.

Occurrence: means the expense charged to the same Account of a Cardmember for the entire cost of the purchase, separately or together, of any number of Tickets for the same Event, including Ticket handling fees.

Permanent Residence: means the one primary dwelling place where the Cardmember permanently resides and to which they intend to return.

Physician or Dentist: means a person licensed in the healing arts, other than a member of the Cardmember's family, and acting within the scope of their license for the service or treatment provided.

Plan: means the Description of Coverage for the Event Ticket Protection Plan.

Policy: means the Group Insurance Master Policy and any attachments, endorsements, riders and applications associated with it.

Producer: means the person or group of persons who provide the financial backing and who are responsible for conducting the Event.

Season Ticket: means the purchase of admission as a subscriber or season Ticketholder to a series of similar forms of diversion, education or entertainment to be attended over a period of weeks, months, or years.

Ticket: means written evidence permitting admission to an Event, including a Multi-day Ticket or Season Ticket, which clearly indicates the name of the Event, the date on which the Event is to take place and the Event Venue, by means of which an Occurrence can be established. Ticket does not include transportation on a vehicle of any kind to or at an Event or parking at an Event.

Ticketholder: means either the Cardmember who has charged the expense of their Ticket to an Account or a person who has received a Ticket from the Cardmember either by arrangement with such person or as a gift.

Transportation Accident: means physical damage to the vehicle transporting You to the Event which delays or ends the Ticketholder's travel and causes the Ticketholder to miss the Event.

Venue: means the name and location of the facility where the Event is to take place.

We, Us, Our: means AMEX Assurance Company and its duly authorized agents.

You, Your, Yourself: means the Cardmember.

Description Of Benefits

Benefits are payable only to the Cardmember, to whose Account the expense of the Ticket has been charged, when a loss occurs as a result of any of the following:

(1) Medical Emergency; (2) cancellation of the Event by the Producer or Venue without providing full reimbursement of the Ticket cost, an equal value ticket or a rain check; (3) catastrophe, regardless of cause, in the immediate vicinity of the Event site to which the Ticketholder's access is prevented by governmental authority; (4) Transportation Accident; (5) Destroyed Ticket; (6) theft of Ticket; (7) jury duty; (8) subpoena or other unanticipated legal process; (9) death; (10) or emergency call to duty as a member of a National Guard unit or Active Reserve or for active duty members of the United States Armed Forces; or (11) Lost Ticket.

Exclusions

Benefits are not payable if the loss for which coverage is sought was directly or indirectly, wholly or partially, contributed to or caused by the following:

(1) infirmity, disease or sickness of the Ticketholder, other than as defined by Medical Emergency; (2) Delay; (3) fraud or illegal activity of any kind by the Ticketholder; (4) confiscation by any governmental authority; (5) active participation in a civil public disturbance or protest; or (6)

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
[REDACTED]

Closing Date
08/29/06

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negligent failure of a duty to care by any third party in whose possession a Ticket has been temporarily placed by the Ticketholder.

Claims

If a Ticketholder experiences a loss for which You believe a benefit is payable under this Plan, You must provide both Notice of Claim and Proof of Loss.

Notice of Claim

Notice of claim should be provided to Us within 30 days of the loss. You may contact us by phone by calling toll-free stateside 1-800-620-4991 or, if from overseas, by calling collect 1-303-273-6498. You may also write to us at Event Ticket Protection Plan, PO Box 402, Golden CO 80402.

Failure to provide notice of claim within 30 days will not invalidate a claim or reduce any benefit payment that may be found to be eligible, if it can be shown that it was provided as soon as reasonably possible. At the time You provide Us with notice of claim, We will assist You with Your proof of loss by providing You with instructions and with documents, which You must complete and return to Us. You are required to cooperate with Us and provide documentation as requested by Us which is required and necessary to process Your claim and determine if benefits are payable. If all required documentation is not received within 30 days of the date of the Covered Incident (except for documentation which has not been furnished for reasons beyond Your control), coverage may be denied. It is Your responsibility to provide all required documentation necessary.

Proof of Loss

Proof of loss requires that You send Us all the information We request, at Your expense, in order that Your claim may be evaluated and that We may make a determination as to whether the claim may be paid.

Except in the instance of theft, Destroyed Ticket or Lost Ticket, as noted under the Description of Benefits, We will require that You provide Us with the Ticket which could not be used because of a Covered Incident for which insurance is provided under this Plan. In addition to the Ticket, We will ask that You include with Your proof of loss any documentation We may request in order to establish the existence of a Covered incident eligible for coverage under the Description of Benefits. We reserve the right to deny the claim if the Ticket You submit as part of Your proof of loss evidences redemption by any mark, stamp, hole, tear or other evidence of redemption.

If admission to an Event was charged to Your Account, but in lieu of a Ticket You received only confirmation of admission by e-mail or the promise of admission to the Event upon picking up a Ticket at the Event, and if a Covered Incident occurred for which a claim may be payable under this Plan, You must cooperate with Us in providing proof of loss as to the Covered Incident, and We will attempt to complete the necessary research to determine that the charge to Your account was for admission to the Event as claimed by You.

You must provide satisfactory proof of loss as soon as possible after We have informed You as to what You must provide Us and in no case more than 30 days after being so informed, except if it can be shown that it was provided as soon as reasonably possible.

Proof of loss documentation may be mailed to Us at the same address as listed above for mailing a notice of claim.

Payment of Claims

If Ticket reimbursement, due to a Covered Incident for which benefits are provided under this Plan, is provided to the Ticketholder by a Producer, Venue, or other insurance, the coverage provided by the Event Ticket Protection Plan becomes secondary and will pay only that portion of the Ticket expense not reimbursed by the Producer, Venue, or other insurance.

If Your proof of loss demonstrates that Your claim is payable according to this Plan, We will reimburse You the amount charged to Your Account for the Event Ticket You purchased, less any reimbursement You may receive, up to the maximum coverage limit as stated in the Coverage Overview section.

Any payment that We make in good faith will fully discharge Us to the extent of that payment.

When a Covered Incident has caused the Ticketholder to experience a loss for the total charge to the Account and that charge is more than the actual face value of the Ticket, eligible benefits will be available on a pro rata reimbursement basis determined by the number of separate Tickets purchased for that Event.

When a Covered Incident has caused the Ticketholder to experience a loss in conjunction with a Multi-day Ticket or Season Ticket, eligible benefits will be available on a pro rata basis determined by days for Multi-day Tickets and by series length for Season Tickets.

Benefits are only eligible for the Ticketholder who experienced a loss for which this Plan provides benefits. You will be reimbursed only for those Tickets and on a pro rata basis.

Right of Recovery

In the event of a payment under this Plan, We are entitled, and become subrogated, to the extent of such payment, to all of the Ticketholder's rights and remedies against any responsible party. Upon Our request, the Ticketholder must provide us reasonable assistance, including signing documents if necessary, to bring suit in the Ticketholder's name and do nothing after loss to harm Our rights. When You have been paid under this Plan by Us and the Ticketholder recovers from another, the amount recovered shall be held in trust for Us and reimbursed to Us to the extent of Our payment. If Our payments for losses exceed the maximum amount payable to You under any benefit of this Plan, We have the right to recover any amount exceeding the maximum amount payable.

General Provisions

Description of Coverage

Any conflict between the terms of the Description of Coverage and the Policy will be decided in favor of the Policy. A copy of the Policy will be
S8586 BPMUET12C/0806

maintained and kept by Us and may be examined by You at any time.

Entire Contract; Changes

This Plan, the Policy, any applications, endorsements or riders and any other attachments make up the entire contract. Any statement You make is a representation and not a warranty. This Plan may be changed at any time by providing notice to you. Only the President, Vice-President or Secretary of AMEX Assurance Company may change or waive the provisions of the Plan. No agent or other person may change the Plan or waive any of its terms.

Termination or Cancellation

Coverage will cease 12:01am standard time on the earliest of the following: (1) the date You no longer maintain a Permanent Residence in the 50 United States of America or the District of Columbia; (2) the date We determine that misrepresentation or fraud occurred; (3) the date the Policy is cancelled; (4) the date You are no longer a Cardmember and Your Account ceases to remain in good standing; or (5) the date the Plan is not available in the location where You maintain a Permanent Residence.

Termination of coverage will not prejudice any claim originating prior to termination subject to all other terms of this Plan.

Fraud

If any request for benefits made under the Plan is determined to be fraudulent or if any fraudulent means or devices are used by You, any Ticketholder, or by anyone acting on Your behalf to obtain benefits, all benefits will be forfeited.

Legal Actions

No legal action may be brought to recover against this Plan within 60 days after initial written proof of loss has been received by Us. No such action may be brought after three years from the time written proof of loss is required to be given.

If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

Important Additional Information For You

Benefits provided under the Event Ticket Protection Plan extend to Tickets You purchase and charge to Your Account that You intend to use or have purchased on behalf of others or as gifts. Reimbursement for any Covered Incident applies only to You. Only You have a claim to insurance benefits under the Event Ticket Protection Plan.

AMEX Assurance Company may cancel this Plan at any time by sending a written notice at least thirty (30) days in advance to You at Your last known address.

The Event Ticket Protection Plan is underwritten by AMEX Assurance Company, Administrative Office, De Pere, WI. Coverage is determined by the terms, conditions and exclusions of Group Master Policy AX0974 and is subject to change with notice. This document does not replace the Policy.

This document replaces all existing prior Plan documents You may have received for the Event Ticket Protection Plan.

This Description of Coverage is an important document. Please read it and keep it in a safe place.

In Witness Whereof, We have caused this Description of Coverage to be signed by Our officers:



Kenneth J. Ciak, President
AMEX Assurance Company
ETP-DOC 12/05



Paul R. Johnston, Secretary
AMEX Assurance Company
CEN

Important information regarding benefit changes for Missouri residents:

The Description of Coverage ETP-DOC 12/05 has changed to ETP-DOC-CEN 05/06.
AMEX ASSURANCE COMPANY, Administrative Office: 3500 Packerland Drive, De Pere, WI 54115

For residents of Missouri, the Event Ticket Protection Plan Description of Coverage to which this rider is attached is amended to include the ***bold italicized*** language as follows:

Notice of Claim

Notice of claim should be provided to Us within 30 days of the loss ***however, no claim will be denied based upon the insured's failure to provide notice within such specified time, unless this failure operates to prejudice the rights of the insurer.*** You may contact us by phone by calling toll-free stateside 1-800-620-4991 or, if from overseas, by calling collect 1-303-273-6498. You may also write to us at Event Ticket Protection Plan, PO Box 402, Golden CO 80402.

General Provisions

Legal Actions

No legal action may be brought to recover against this Plan within 60 days after initial written proof of loss has been received by Us. No such

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Prepared For
JEFFREY E EPSTEIN

Account Number
[REDACTED]

Closing Date
08/29/06

Page 9 of 10

action may be brought after **ten years** from the time written proof of loss is required to be given.

If a time limit of this Plan is less than allowed by the laws of the state where You live, the limit is extended to meet the minimum time allowed by such law.

Questions

For questions please call the telephone number on the back of Your card.

There are no other changes to the Description of Coverage.

By: Kenneth J. Ciak, President
ETP-RDR1-MO 05/06

Paul R. Johnston, Secretary

Important information regarding benefit changes for Vermont residents:

AMEX ASSURANCE COMPANY, Administrative Office: 3500 Packerland Drive, De Pere, WI 54115

For residents of Vermont, the Event Ticket Protection Plan Description of Coverage to which this rider is attached is amended to include the ***bold italicized*** language as follows:

Important Additional Information For You

AMEX Assurance Company may cancel this Plan at any time by sending a written notice at least ***forty-five (45)*** days in advance to You at Your last known address.

There are no other changes to the Description of Coverage.

By: Kenneth J. Ciak, President
ETP-RDR1-VT 12/05

Paul R. Johnston, Secretary



Notice of Changes to Your Agreement

We are making **Important Changes** to your American Express® Card Account identified on this Notice.

These changes become effective on the dates indicated below, whether or not you receive a billing statement. This Notice formally amends your Agreement, and any contrary or conflicting language in that Agreement is replaced fully and completely.

This is an important Notice of changes to your American Express Card Account. We recommend that you carefully review these changes, share them with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have questions regarding this Notice, please call the telephone number listed on the back of your American Express Card.

Everyday Spend Bonus Decommission

Effective October 1, 2006, you will no longer accrue 2 Membership Rewards points for every dollar of "everyday spend" charged to your Linked Accounts. Instead you will receive 1 point for every dollar of "everyday spend." Accordingly, the third sentence of the first paragraph of the Point Accrual section of the program terms and conditions is deleted.

Centurion® Card Statement of Account

3,325,317 Membership Rewards® Points Available at 08/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number [Redacted]

Closing Date 09/29/06

Page 1 of 8

Summary table with columns: Previous Balance \$ (0.00), Payment Activity \$ (0.00), New Activity \$ Inc. Adjustments (+4,729.42), New Balance \$ (4,729.42)

Please Pay By 10/14/06

Please refer to page 3 for important information regarding your account

Your membership will be renewed next month. Please refer to the Renewal Notice on Page 3

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.



Discover Fine Hotels & Resorts Offers Online

Visit the new Fine Hotels & Resorts online directory. Now you can learn about the exclusive offers available to Centurion® members with the simple click of a mouse.

To learn more, visit www.americanexpress.com/centurion.

Main activity table with columns: Activity, Amount \$. Includes sub-totals for Total of Payment Activity (0.00) and Total Due in Full Activity (4,729.42).

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

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 10/14/06

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

JEFFREY E EPSTEIN 457 MADISON AVE 4FL NEW YORK NY 10022-6843

Total Amount Due \$4,729.42

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

Mail Payment to:

AMERICAN EXPRESS P.O. BOX 2855 NEW YORK NY 10116-2855

Input box for address change

000472942000472942 25 H

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Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXX

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft 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, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. Authorization for Electronic Debit: We will process checks electronically, at first presentment and any re-presentments, 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. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. Authorization for Electronic Payments: By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. Allocation of Payments and Credits: Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. This method of calculating the ADB and FC results in daily compounding of FC. Transactions Made in Foreign Currencies: If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion 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. Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) Credit Balance: If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service and
Lost or Stolen Card
1-877-877-0987
24 hours/7 days

Express Cash
1-800-CASH-NOW

International Collect
1-954-503-8905

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897

Large Print and Braille
Statements
1-877-877-0987



Correspondence

Customer Service, The
Centurion® Card from
American Express
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Customer Service
P.O. Box 297804
Ft. Lauderdale, FL
33329-7804

Payments
P.O. BOX 2855
NEW YORK NY
10116-2855

Change of Address
If correct on front
do not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
For Name or Company Name changes, please call the Customer Service number on the back of your Card.
If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
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 (optional)

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at
www.americanexpress.com/privacy for more details and to set your email preferences.

Important Notice

Renewal Notice

Your membership renews next month. The following account terms are in effect at time of renewal, unless otherwise indicated.

Please refer to page 2 for further important information regarding your account

Statement Information: The amount due on any statement is payable upon receipt of the statement and must be paid by the closing date of the next statement to keep your account current.

Annual Fee: The annual fee is \$1,000.00 for the Basic Centurion Card and \$500.00 for each Additional Centurion Card. The annual fee is \$175.00 for up to three Additional Platinum Cards on your Account and \$175.00 for each Additional Platinum Card on your Account after the first three, \$45.00 for up to five Additional Gold Cards on your Account and \$45.00 for each Additional Gold Card on your Account after the first five. You can avoid paying the annual fee by discontinuing your membership by calling the Customer Service telephone number on Page 2 when you receive the statement on which the annual fee is billed. The \$5.00 annual subscription fee for *Departures* magazine is included in the annual fee for your Centurion membership. If you do not wish to receive *Departures* magazine, please call 1-877-509-3993, Monday through Friday, 9am - 5pm EST.

Grace Period for Purchases on Flexible Payment Features: 30 days on average if previous balance is paid in full, for enrollees in Sign & Travel® or Extended Payment Option™ Flexible Payment Features - otherwise, no grace period.

Method of Computing the Balance Subject to Finance Charge for Purchases on Flexible Payment Features: Average Daily Balance (including new purchases, excluding new purchases made on the Sign & Travel® or Extended Payment Option™ Flexible Payment Feature by Cardmembers enrolled in such Features).

APR Information: The Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for each billing period may vary based on the applicable Prime Rate. The Prime Rate used to determine the variable APRs and DPRs is the Prime Rate published in *The Wall Street Journal* (a) on the first day of that billing period or (b) two days prior to the Closing Date of that billing period, whichever is higher. For either of those dates that is not a customary publication day for *The Wall Street Journal*, we will substitute the closest preceding customary publication day. Please see your Cardmember Agreement. Any promotional rate will terminate if you fail to pay the minimum amount due by the payment due date or upon any condition that causes a default or other penalty rate to apply to your account and then the applicable default or penalty rate will apply. You may have access to one or more Flexible Payment Features as part of your Card account.

The APRs and DPRs listed below are applicable to the following as of the Closing Date of this statement: Centurion/Sign & Travel

Tier	Rate Description	APR	DPR
PREFERRED	Prime + 5.90%	14.15%	0.0388%
STANDARD	Prime + 5.90%	14.15%	0.0388%
DEFAULT	Prime + 21.99%	30.24%	0.0828%

Prepared For
JEFFREY E EPSTEIN

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Account Number
XXXX-XXXX



Page 4 of 8

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Membership Rewards Plus® Monthly Statement and Program News

American Express®



For questions about your Membership Rewards account, contact

1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period

August 1, 2006 - August 31, 2006

Account activity after this period does not appear on this statement

Prepared for

JEFFREY E EPSTEIN

Membership Rewards® Account Number

1M33334712

Available Points

3,325,317

Points are available when charges are paid in full and all your accounts are in good standing.

Available points include Everyday Spend Points.

Everyday Spend Points earned this period:

9,191

Earn Double Points for all your Everyday Spend - groceries, gas, pharmacy

Account Summary

Opening points balance	3,422,927
New points earned	+102,390
Points transferred or redeemed	-200,000
Reinstated points and adjustments	0
New points balance	=3,325,317

New Points Earned

08/01/06 - 08/31/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	0	0	0	0
Platinum XXXX-XXXXX9-32002	0	0	0	0
Gold XXXX-XXXXX8-42008	4,029	0	0	4,029
Add'l Gold XXXX-XXXXX8-45019	0	0	0	0
Add'l Gold XXXX-XXXXX8-43030	11,577	0	0	11,577
Gold XXXX-XXXXX2-61005	0	0	0	0
Add'l Gold XXXX-XXXXX2-63019	21,140	8,197	0	29,337
Add'l Gold XXXX-XXXXX2-63027	17,650	495	0	18,145
Add'l Gold XXXX-XXXXX2-62060	3,982	466	0	4,448
Add'l Gold XXXX-XXXXX2-63076	34,821	33	0	34,854
Totals	93,199	9,191	0	102,390

Points Transferred or Redeemed

08/01/06 - 08/31/06	Points Transferred or Redeemed	Request Date
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0016173395</small>	100,000	8/31/06
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0016173396</small>	100,000	8/31/06
Total	200,000	

Membership Rewards Plus 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.** Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsplus or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Continued on reverse



Earn 10x Points When You Send Gorgeous Flowers!

Earn 10x Membership Rewards® points when you send flowers from Teleflora's Flower Club at www.membershiprewards.flowerclub.com. Teleflora's unique floral bouquets don't come around every day. But if you'd like, we can deliver them in only a day. Plus earn bonus points for you! 100% florist designed and hand delivered.

Valid through 12/31/06 ONLY on orders placed through URL shown above. Cannot be combined with any other offer or special promotions. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 1600.

Earn 10x Points whenever you shop with Teleflora's Flower Club at www.membershiprewards.flowerclub.com or call 1-800-775-7523 starting now and anytime throughout 2006.

(MR Bonus ID 1600)



Earn DOUBLE Points on Stays of \$850 or More in a Single Transaction at Vail Resorts

The snow hasn't started to fly, but planning your ski vacation now could be a great way to kick off your winter. Book a stay at Vail, Beaver Creek, Breckenridge, Keystone or Heavenly resort between 8/15/06-10/15/06, and you can look forward to a world-class vacation to some of North America's best ski resorts--and double points!

Bonus points offer valid only for bookings made through 1-866-736-8549 or www.snow.com/amex. Bonus points will only be awarded on individual payments of \$850 or more in a single transaction. Maximum 5,000 bonus points per Cardmember during promotion period. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program at the time of booking and you must charge your booking on an eligible, enrolled American Express® Card between 8/15/06-10/15/06 and travel through 4/15/07. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 5716.

For Reservations call 1-866-736-8549, visit www.snow.com/amex or contact your professional travel Planner and have them call 1-866-736-8549.

(MR Bonus ID 5716)



QuietComfort® Noise-Cancelling Headphones from Bose: QC™ 2 & New QC3 Models Available!

With QuietComfort® headphones from Bose®, you'll enjoy an unmatched combination of quality audio performance, acclaimed noise reduction technology and lightweight, comfortable fit. Your choice: QC™ 2 headphones for around-ear use (35,000 points - BOS70) and the new QC3 headphones if you prefer a smaller, on-ear alternative (40,000 points - BOS98). Redeem for these great Bose products by October 15, 2006.

To redeem, visit www.membershiprewards.com/boseheadphones or call 1-800-AXP-EARN (297-3276) by October 15, 2006.

(MR Message 5125)

Terms and conditions of the Membership Rewards® program apply.



Redeem Membership Rewards® Points for Live Entertainment

Redeem Membership Rewards points for ticket savings on concerts, the arts, family entertainment or sporting events at the American Express® Ticket Savings Center.

To take advantage of this offer, simply visit www.ticketmaster.com/amex.

(MR Message 6228)

Ticket limits apply. Subject to availability. Point values and redemption levels vary by show.



Redeem Membership Rewards® Points for The Home Depot Gift Cards!

You can redeem Membership Rewards points for The Home Depot Gift Card, good at The Home Depot or EXPO Design Center. Choose from more than 40,000 items, from appliances to interior decor to power tools. The Home Depot Gift Card is just right for enhancing your home, condominium, apartment or office. Shop at one of the more than 1,800 convenient locations throughout the U.S. and Canada. Or for more information, visit www.homedepot.com or www.EXPO.com.

To start redeeming Membership Rewards points today, log on to www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 3154)



Gain Access to Airport Lounges with Priority Pass™



With this exclusive Centurion® benefit, enjoy access to over 500 airport lounges worldwide, regardless of which carrier you are flying, traveling class, or whether you belong to an airline lounge program. Simply show your Priority Pass at the door for entry. Guests may join you for a nominal fee that is charged directly to your Card.

To enroll, visit www.americanexpress.com/centurion or call Centurion Customer Service at 1-877-877-0967 and select option 3. For a list of lounge locations, visit www.prioritypass.com.

(CE 107775)

Program terms and conditions apply. For full program information, visit www.americanexpress.com/centurion. Centurion member must present Priority Pass card to gain access to participating lounges. Centurion member must be 21 years of age to enter into the airport club lounge without a parent or guardian. Centurion members' guests may access participating lounges for a \$24 fee, which will automatically be charged to the Centurion Card after the visit has been reported by the participating lounge.

Explore the Centurion® Website



Learn more about your Centurion membership on the Centurion website. The website is a resource available exclusively to Centurion members. Use the site to enroll in your benefits and review the details of Centurion benefit programs. You can also search for *By Invitation Only*® events, *Fine Hotels & Resorts* properties, and select restaurants.

Visit www.americanexpress.com/centurion to learn more about your benefits 24 hours a day, 7 days a week.

(CE 107774)

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Start your day off right with home or office delivery of USA TODAY. USA TODAY delivers the news you need to know, when you need it, in a concise format to save you time. USA TODAY...It's what people are talking about. Just 13 weeks for \$35.75, 26 weeks for \$71.50 or 52 weeks for \$143.00.

To redeem, call 1-800-872-0001 and mention code 727 or visit us at www.subscribe.usatoday.com/yourdeal.

(CE 107778)

Only American Express® Cards are accepted. Void in Alaska. Local sales tax when applicable will be added to your order.

Now Accepting American Express® Cards!



Perillo Tours - America's travel company to Italy and Hawaii. Since 1945. First class, fully escorted, all-inclusive vacations. Call 1-800-431-1515 or www.perillotours.com.

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 107978)

Xaviar's of Piermont - What happens when genius encounters a blank plate. Located at 506 Piermont Avenue in Piermont, NY. Contact us at 845-359-7007 or www.xaviers.com.

In Vino - Offers a wide selection of quality wines, with a list topping out at 189 wines. Serves a full menu with our famous pastas. 215 E. 4th St., NYC. Call 212-539-1011.

Join Us - Support Boys & Girls Clubs of America



American Express is proud to support the 2006 Centennial Celebration of Boys & Girls Clubs of America. Help create 100 more years of hope and opportunity for kids by donating to BGCA. For every donation made with an American Express® Card, American Express will donate an additional \$5.

Visit www.mylifemycard.com/donatebgca for more information or to make a donation.

(CE 107780)

American Express will donate an additional \$5 for every donation made with an American Express Card, up to \$25,000, through December 31st, 2006. Additional \$5 donation is not tax deductible.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Are You Overpaying for Personal Checks?



CARDMEMBER
BENEFITS

Tired of the inconvenience of ordering your personal checks through your bank? Since 1997, American Express Publishing has been offering personal and business checks and accessories to Cardmembers at prices up to 50% less than financial institutions. Other quality products we offer are address labels, deposit slips, checkbook organizers, stamps, binders, and more. We adhere to security features that exceed industry standards, as well as strict confidentiality of account information. And, we offer an unconditional money-back satisfaction guarantee.

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www.amexpub.com/checks/statement or call
1-800-662-2314 to request
a brochure.

(CE 107890)

Order your checks now from a trusted name--American Express.

Extend Your Warranty!



CARDMEMBER
BENEFITS

Suddenly your camera stops working the day after the manufacturer's warranty expired. Easily fixed. With the Buyer's Assurance Plan, if you purchase a covered item entirely with your American Express® Card, the terms of the warranty are extended for up to one additional year on warranties of five years or less that are eligible in the U.S.

For more information, visit
us online at
www.americanexpress.com/ba.

(CE 107888)

Buyer's Assurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0953 and is subject to change with notice. This document does not supplement or replace the Policy.

Use the Card to Make Bill Paying Easy



CARDMEMBER
BENEFITS

Enjoy the time-saving convenience of using your Card to pay your bills. You can consolidate your payments and make sure your bills are paid on time. And you're backed by the security of American Express. Contact your providers directly and tell them to charge your monthly bills like wireless to your Card.

Visit
www.americanexpress.com/abp45 for more
information.

(CE 107887)

Terms and conditions apply. Not all providers service all markets. In some instances it may take more than one billing cycle before initial paid amounts are posted to the Card account. Please remember to cancel these payments with your service provider if you close your Card account, and advise your service provider if your Card account number changes.

Centurion® Card Statement of Account

3,291,871 Membership Rewards® Points Available at 09/30/06, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number [Redacted]

Closing Date 10/29/06

Page 1 of 8

Summary table with columns: Previous Balance \$ (4,729.42), Payment Activity \$ (-4,729.42), New Activity \$ Inc. Adjustments (+1,078.88), New Balance \$ (1,078.88)

Please Pay By 11/13/06

Please refer to page 3 for important information regarding your account

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.



Fly Your Own Way with the Private Jets Services Program

The Private Jets Services Program features six leading industry providers, offering the convenience, flexibility and privacy to enhance your travel plans.

Program terms and conditions apply. For full program information, visit www.americanexpress.com/centurion.

Activity table with columns: Activity, Amount \$. Includes entries for Payment Received, Amazon.com payments, and Membership Renewal Fee.

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

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 11/13/06

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

JEFFREY E EPSTEIN 457 MADISON AVE 4FL NEW YORK NY 10022-6843

Total Amount Due \$1,078.88

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

Mail Payment to:

AMERICAN EXPRESS P.O. BOX 2855 NEW YORK NY 10116-2855

Input box for address change

000107888000107888 25 d

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXX

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft 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, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. Authorization for Electronic Debit: We will process checks electronically, at first presentment and any re-presentments, 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. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. Authorization for Electronic Payments: By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. Allocation of Payments and Credits: Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. This method of calculating the ADB and FC results in daily compounding of FC. Transactions Made in Foreign Currencies: If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion 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. Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) Credit Balance: If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service and
Lost or Stolen Card
1-877-877-0987
24 hours/7 days

Express Cash
1-800-CASH-NOW

International Collect
1-954-503-8905

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
in NY: 1-800-522-1897

Large Print and Braille
Statements
1-877-877-0987



Correspondence

Customer Service, The
Centurion Card from
American Express
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Customer Service
P.O. Box 297804
Ft. Lauderdale, FL
33329-7804

Payments
P.O. BOX 2855
NEW YORK NY
10116-2855

Change of Address

If correct on front
do not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
For Name or Company Name changes, please call the Customer Service number on the back of your Card.
If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
Please print clearly in blue or black ink only in the boxes provided.

Street Address

Grid for Street Address

City, State

Grid for City, State

Zip Code

Grid for Zip Code

Area Code and
Home Phone

Grid for Area Code and Home Phone

Area Code and
Work Phone

Grid for Area Code and Work Phone

Email (optional)

Grid for Email

Please provide your
e-mail address to
receive important
account updates and
exclusive Cardmember
offers and benefits.

You may visit the American Express Privacy Statement at
www.americanexpress.com/privacy for more details and to set your email preferences.

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel, the APR is 14.15%, the DPR is 0.0388%

Please refer to page 2
for further important
information regarding
your account

Prepared For
JEFFREY E EPSTEIN

DUPLICATE COPY

Account Number
XXXX-XXXX



Page 4 of 8

DUPLICATE COPY

Membership Rewards Plus® Monthly Statement and Program News

American Express®



For questions about your Membership Rewards account, contact

1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
September 1, 2006 - September 30, 2006
Account activity after this period does not appear on this statement

Prepared for
JEFFREY E EPSTEIN
Membership Rewards® Account Number
1M33334712

Available Points
3,291,871

Everyday Spend Points
earned this period:
14,976

Points are available when charges are paid in full and all your accounts are in good standing. Available points include Everyday Spend Points.

Earn Double Points for all your Everyday Spend - groceries, gas, pharmacy

Account Summary

Opening points balance	3,325,317
New points earned	+196,554
Points transferred or redeemed	-230,000
Reinstated points and adjustments	0
New points balance	=3,291,871

New Points Earned

09/01/06 - 09/30/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	4,729	0	0	4,729
Platinum XXXX-XXXXX9-32002	0	0	0	0
Gold XXXX-XXXXX8-42008	20,059	0	0	20,059
Add'l Gold XXXX-XXXXX8-45019	0	0	0	0
Add'l Gold XXXX-XXXXX8-43030	7,309	263	0	7,572
Gold XXXX-XXXXX2-61005	0	0	0	0
Add'l Gold XXXX-XXXXX2-63019	83,775	471	0	84,246
Add'l Gold XXXX-XXXXX2-63027	34,011	659	0	34,670
Add'l Gold XXXX-XXXXX2-62060	17,046	13,531	0	30,577
Add'l Gold XXXX-XXXXX2-63076	14,649	52	0	14,701
Totals	181,578	14,976	0	196,554

Points Transferred or Redeemed

09/01/06 - 09/30/06	Points Transferred or Redeemed	Request Date
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0016265674</small>	100,000	9/08/06
\$1,000 Saks Fifth Avenue Gift Certificate <small>Account number 0016265675</small>	100,000	9/08/06
\$200 Saks Fifth Avenue Gift Certificate <small>Account number 0016265676</small>	20,000	9/08/06
\$100 Saks Fifth Avenue Gift Certificate <small>Account number 0016265677</small>	10,000	9/08/06
Total	230,000	

Membership Rewards Plus 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.** Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsplus or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Continued on reverse



The Capital Grille Invites You to Enjoy an Extraordinary Meal at Two New Locations

The Capital Grille is pleased to celebrate the grand opening of two new locations: Milwaukee, WI and Lombard, IL. Enjoy dry-aged steaks, chops and fresh seafood, and an award-winning collection of over 400 wines. From mouthwatering appetizers to irresistible desserts, you can savor classic fare in an atmosphere that is both luxurious and relaxed. For more information, visit www.thecapitalgrille.com.

Redeem Membership Rewards® points for a \$100 or a \$250 certificate to The Capital Grille at www.membershiprewards.com.

(MR Message 6456)

All Membership Rewards® program terms and conditions apply.

Earn Triple Points at Hilton Hawaiian Village® Beach Resort & Spa and Hilton Waikoloa Village

Starting this fall, you can earn 3x points at Hilton Hawaiian Village on Oahu or Hilton Waikoloa Village on Hawaii's Big Island. Book an eligible rate from \$229 and stay from 10/1/06 to 4/30/07 to earn points for all charges, including resort purchases, charged to your room when you use your American Express® Card!

To earn bonus points, you must be enrolled in the Membership Rewards® program at the time of registration and charge your stay on an eligible, enrolled American Express Card. Eligible rates range from \$229 to \$629/room/night, single or double occupancy. Ineligible rates include (not limited to) government and military, Kama'aina (Hawaii resident), wholesaler package, corporate and group/convention rates. Room charges include all spending charged to your room, plus eligible rate lodging charges, excluding applicable taxes when final bill is paid on the enrolled Card. Bonus points will be credited to your account 10-12 weeks after charges appear on your statement. Bonus ID: 5263.

Visit www.HiltonHawaiianVillage.com, call 1-800-HILTONS or contact your local travel professional. Must enter request code P5 and pay an eligible rate.

(MR Bonus ID 5263)



Travel should take you places®

Redeem Today for the Sony XM Ready Shelf System - Only 35,000 Points!

The Sony XM-ready shelf system features XM Connect & Play compatibility, 170 watts of total power with 85 watts per channel x 2, 5-disc CD changer with CD pop-up loading mechanism, PC/audio in for digital music or PC input, 3-way speaker system, S-Master® digital amplifier and AM/FM tuner with 30 presets. Redeem today for this or other great products from Sony only in the Membership Rewards® program. Reward Code: HLX450. Points: 35,000.

To redeem, visit www.membershiprewards.com/SonyXMReady or call 1-800-AXP-EARN (297-3276) by November 15, 2006.

(MR Message 8464)



Terms and conditions of the Membership Rewards program apply.

Redeem Membership Rewards® Points for the Red, White & Blue Concert Honoring Doug Flutie

The 2006 Red, White and Blue award will be presented to Doug Flutie at his retirement celebration by the city of Boston for his unyielding support of the city and its charities. This star-studded benefit concert will include performances by Keith Lockhart and friends including of the band Boston.

For more information, log on to www.americanexpress.com/bostonredwhiteandblue.

(MR Message 4348)

Offer valid 9/18/2006-11/13/2006. Subject to availability. Proceeds will benefit the Doug Flutie, Jr. Foundation for Autism. Tickets are not tax deductible.

Redeem Membership Rewards® Points for Brooks Brothers Gift Cards!

Brooks Brothers is the premier American purveyor of classic apparel. The collections for men, women and boys continue to define elegance with timeless style and quality that is second-to-none.

Shop using your Brooks Brothers Gift Cards in retail and factory stores nationwide, online at www.BrooksBrothers.com or by catalog at 1-800-274-1815.

(MR Message 3522)





Get Your Premium Seats for Sports Action in NYC and LA



You have access to some of the best seats in the house through our Premium Tickets Program offered as part of your Centurion Card benefits. Enjoy prime seating and VIP access at venues in New York and Los Angeles while you take in the best in professional entertainment.

For tickets, call
1-800-455-1657,
(8am-11pm EST,
seven days a week).

(CE 107961)

All sales are final and nonrefundable and resale is prohibited. Details and prices are subject to change. Suites, packages and tickets are available on a first-come, first-served basis. All ticket orders are subject to service charges. Payment must be made using the Centurion Card from American Express. Availability is limited.

Reward Yourself with a Gift Card from Saks Fifth Avenue



Earn SaksRewards when you shop with your Centurion Card at Saks Fifth Avenue stores and saks.com. The more you spend, the larger the Saks Gift Card Reward--up to \$800. Simply enroll your Centurion Card in the SaksRewards program, and we can track your spend at Saks Fifth Avenue retroactive from January 1, 2006.

To enroll in the SaksRewards program, call **1-888-307-7736**. Please see the October newsletter to learn about this month's exclusive Saks Fifth Avenue La Prairie gift.

(CE 107962)

SaksRewards terms and conditions apply. SaksRewards provides rewards to customers who enroll in the program with a Centurion Card. Rewards are not valid on Off 5th store purchases. Other exclusions apply. If you enroll and spend \$1,000 or more in qualifying purchases during the 2006 calendar year, you will earn an SFA Gift Card Reward toward future purchases at Saks Fifth Avenue. The SFA gift card will be mailed to you by April, 2007 for your 2006 spend.

Earn Membership Rewards® Bonus Points at One Carnegie Hill



Sign a lease at One Carnegie Hill and earn 25,000 Membership Rewards bonus points when you pay your rent with an American Express® Card. Introducing the Upper East Side's extraordinary new luxury rental, featuring an 18,000-square-foot Residents' Club and exclusive benefits available through this special offer from Related Rentals and American Express - One Carnegie Hill - 215 East 96th Street. Offer valid until 2/28/07.

For more information on One Carnegie Hill, visit us at www.onecarnegiehill.com. For more information on the Membership Rewards program, visit www.americanexpress.com/rewards or call **1-800-AXP-EARN (297-3276)**.
(CE 107905)

To earn bonus points, you must be enrolled in the Membership Rewards program at the time of sign-up or renewal and you must charge your rent on an eligible, enrolled American Express Card. Rent payment must be made through Automatic Bill Payment. ID: 0270

Save 61% OFF the Newsstand Price for Sports Weekly!



Subscribe or give a gift of *Sports Weekly* and SAVE UP TO 61% OFF the Newsstand! USA Today's *Sports Weekly* takes readers inside the dugouts, locker rooms, and playing fields. Including the best fantasy information available for baseball and football. *Sports Weekly* offers the impacting content avid sports fans want.

52 weeks only \$34.95.

Call **1-800-872-1415** and mention promo 145 or go online to www.mysportsweekly.com/bestdeal.

(CE 108038)

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Now Accepting American Express® Cards!



Roto-Rooter - America's Neighborhood Plumber®. For fast, professional plumbing and drain service, call **1-800-GET-ROTO (438-7686)** or schedule online at www.rotorooter.com.

Porter House New York - Michael Lomonaco's contemporary American steakhouse with a premier seafood program. 10 Columbus Circle, NYC. **212-823-9500. www.porterhousenewyork.com.**

AJ Maxwell's Steakhouse - Classics in a sophisticated Rockefeller Center locale, ideal for business lunches, pre-theater, or private events. 57 W. 48th St. **212-262-6200. www.ajmaxwells.com.**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 107921)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

FREE Dream BookSM Guide

People who write down their retirement dreams are much more likely to achieve them. So Ameriprise Financial created the *Dream Book* guide to help you do just that. The *Dream Book* helps you craft a vision of your ideal retirement, and take steps toward making it a reality. Ameriprise Financial is a financial planning company with more than 110 years of experience. Let Ameriprise Financial help you get started--request yours today.



To request your *Dream Book* guide, call Ameriprise Financial at 1-866-801-7517 or visit www.ameriprise.com.

(CE 108057)

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Boys & Girls Clubs of America gives young people the skills they need to succeed. The Club is a place that offers programs and activities every day--after school and on weekends--when kids are in need of positive, productive outlets. BGCA is dedicated to inspiring and enabling all young people to realize their full potential.



Visit www.mylifemycard.com/bgca to learn more about BGCA and how you can help create 100 more years of hope and opportunity for kids.

(CE 108008)

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(CE 108125)

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With CreditSecure[®] from American Express, you'll get the tools you need to help protect one of your most valuable assets--your credit. You'll receive unlimited access to your credit reports and scores from all three national credit bureaus, along with 24/7 credit monitoring, and much more.



To learn more, or to take advantage of our 30-day review period, visit us at www.americanexpress.com/creditprotection.

(CE 108070)

Save Time Paying Your Bills with the Card

Enjoy the time-saving convenience of using your Card to pay your bills. You can consolidate your payments and make sure your bills are paid on time. And you're backed by the security of American Express. Contact your providers directly and tell them to charge your monthly bills like cable/satellite to your Card.



Visit www.americanexpress.com/abp45 for more information.

(CE 108071)

Terms and conditions apply. Not all providers service all markets. In some instances it may take more than one billing cycle before initial paid amounts are posted to the Card account. Please remember to cancel these payments with your service provider if you close your Card account, and advise your service provider if your Card account number changes.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Centurion® Card Statement of Account

3,461,646 Membership Rewards® Points Available at 10/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number [Redacted]

Closing Date 11/29/06

Page 1 of 9

Table with 4 columns: Previous Balance \$ (1,078.88), Payment Activity \$ (-1,078.88), New Activity \$ Inc. Adjustments (+1,684.56), New Balance \$ (1,684.56)

Please Pay By 12/14/06

Please refer to page 3 for important information regarding your account

See Page 9 For A Notice Of Changes To Your Membership Rewards® Program Account

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.



Save Time Paying Your Bills with the Card

Enjoy the time-saving convenience of using your Card to pay your bills. You can consolidate your payments and make sure your bills are paid on time. And you're backed by the security of American Express. Contact your providers directly and tell them to charge your monthly bills like cable/satellite to your Card.

Activity table with columns: Date, Description, Amount \$. Includes entries for Payment Received, Admit One Tickets, Amazon.com, and Mercedes Benz. Total Due in Full Activity: 1,684.56

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

Payment Coupon

Account Number 3715-657814-31005

Please Pay By: 12/14/06

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

Total Amount Due \$1,684.56

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

JEFFREY E EPSTEIN 457 MADISON AVE 4FL NEW YORK NY 10022-6843



Mail Payment to:

AMERICAN EXPRESS P.O. BOX 2855 NEW YORK NY 10116-2855



000168456000168456 25 H

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

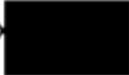
For Sign & Travel, the APR is 14.15%, the DPR is 0.0388%

Please refer to page 2
for further important
information regarding
your account

Prepared For
JEFFREY E EPSTEIN

DUPLICATE COPY

Account Number
XXXX-XXXX



Page 4 of 9

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Membership Rewards Plus® Monthly Statement and Program News

For questions about your Membership Rewards account, contact

1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

American Express®



Statement Period
October 1, 2006 - October 31, 2006
Account activity after this period does not appear on this statement

Prepared for
JEFFREY E EPSTEIN
Membership Rewards® Account Number
1M33334712

Available Points

3,461,646

Everyday Spend Points
earned this period:

1,323

Points are available when charges are paid in full and all your accounts are in good standing.
Available points include Everyday Spend Points.

Earn Double Points for all your Everyday Spend - groceries, gas, pharmacy

Account Summary

Opening points balance	3,291,871
New points earned	+169,775
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=3,461,646

New Points Earned

10/01/06 - 10/31/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	79	0	0	79
Platinum XXXX-XXXXX9-32002	0	0	0	0
Gold XXXX-XXXXX8-42008	-3,846	0	0	-3,846
Add'l Gold XXXX-XXXXX8-45019	304	0	0	304
Add'l Gold XXXX-XXXXX8-43030	8,299	0	0	8,299
Gold XXXX-XXXXX2-61005	0	0	0	0
Add'l Gold XXXX-XXXXX2-63019	28,101	390	0	28,491
Add'l Gold XXXX-XXXXX2-63027	59,476	487	0	59,963
Add'l Gold XXXX-XXXXX2-62060	18,388	414	0	18,802
Add'l Gold XXXX-XXXXX2-63076	57,651	32	0	57,683
Totals	168,452	1,323	0	169,775

Membership Rewards Plus 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.** Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsplus or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Special Holiday Offer at BonusPointsMall.com™



BonusPointsMall.com is a new feature of the Membership Rewards® program, where you can earn double points at over 125 brand-name retailers all year round. As a special gift for you during the holidays, earn 3x points from November 15th to December 31st!

Shop now at **BonusPointsMall.com** and watch the points add up--it's that simple!

(MR Bonus ID-2X pts: 0807, MR Holiday Bonus ID: 0972)

Offer valid 12am EST 12/15/06 to 11:59pm EST 12/31/06. To be eligible, you must be a U.S. Cardmember enrolled in the Membership Rewards program at the time of purchase and you must charge your qualifying purchase through BonusPointsMall.com on an eligible, enrolled American Express® Card. Bonus points are awarded for all qualifying transactions at participating merchants through BonusPointsMall.com. Additional terms and conditions apply and appear at www.BonusPointsMall.com/terms.jsp. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Bonus ID-2X Pts: 0807, Holiday Bonus: 0972.

Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



Give the Holiday Gift That Speaks Volumes

Barnes & Noble Gift Cards--Good in all Barnes & Noble and B. Dalton Bookseller stores nationwide and online at Barnes & Noble.com (www.bn.com). Choose nearly anything and everything from books for every interest to CDs and DVDs and more, all from America's largest bookstore, Barnes & Noble.

To start redeeming today, log on to www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 2197)

Barnes & Noble is not a sponsor or co-sponsor of this promotion. Please see back of gift card for terms and conditions of use. Barnes & Noble is not liable for any alleged or actual claims related to this point redemption offer.

Earn 2x Points This Holiday Season on Purchases of \$65 or more at Clinique.com!

Exclusively at Clinique.com, American Express® Cardmembers can earn double Membership Rewards® points with every Clinique.com purchase of \$65 or more until 12/31/06. Browse Clinique's full range of holiday gifts, as well as skin care products for both men and women.

Visit Clinique.com today to earn double points!

(MR Bonus ID 2638)

Offer valid for purchases made 7/1/06 - 12/31/06 only and not valid on previous purchases. Earn 2x points on any single purchase of \$65 or more. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 2638.

CLINIQUE

Redeem Membership Rewards® Points for The Cheesecake Factory® Gift Cards!

The Cheesecake Factory is much more than just cheesecake! The Cheesecake Factory is a unique, upscale casual dining restaurant offering more than 200 menu selections including appetizers, specialty salads, pastas, and pizzas, as well as great steaks and burgers, sandwiches, fresh fish and seafood. Be sure to save room for one of their 40 delicious cheesecakes and desserts with a cappuccino or latte. At The Cheesecake Factory, there is truly "Something for Everyone!"

To start redeeming Membership Rewards points today, log on to www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 4401)



Celebrate the Season - Earn 10x Points at FTD.COM®!

Celebrate the season with flowers and gifts and earn 10x Membership Rewards® points when you shop at www.ftd.com/amexpromo. Decorate the table with our exclusive line of FTD® Holiday Centerpieces. Or tempt their sweet tooth with delicious gourmet gifts including cookies, chocolates, fruit baskets, and more! Same-day delivery is available on florist-delivered products.

Decorate the table with FTD® and earn 10x points when you shop at www.ftd.com/amexpromo.

(MR Bonus ID 7870)

Offer expires 12/31/06. Not valid in retail stores or combined with other offers from FTD. Bonus points awarded based on retail price only. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 10-12 weeks after delivery date and charges appear on billing statement. Bonus ID: 7870.





Centurion Benefits at Bergdorf Goodman and Neiman Marcus



Shop Bergdorf Goodman and Neiman Marcus for a perfect holiday gift and experience an exclusive rewards program. Earn InCircle points--reach membership status with 5,000 points in one calendar year. Membership benefits include invitations to special events, additional points on your birthday and copies of exclusive Bergdorf Goodman and Neiman Marcus publications.

Visit www.InCircle.com for complete details and to view rewards.

(CE 108138)

Earn one InCircle point for each dollar charged at Bergdorf Goodman and Neiman Marcus on your enrolled Card--exclude sales tax, shipping, beauty salons, alterations, gift packaging and gift cards. You have until March 1, 2007, to redeem 2006 program points.

Book an Exclusive Vacation with Orient-Express



Interested in a trip of a lifetime? Orient-Express Hotels, Trains & Cruises has created three exceptional trips exclusively for Centurion members. Visit Peru, France, or Asia and experience insider access beyond what is available to others. Trips are limited to 24 passengers and fill up fast, so call Centurion Travel Service today at 1-877-877-0987, option 1 and be sure to mention promotion code C7850040.

Call Centurion Travel Service at 1-877-877-0987, option 1 and mention promotion code C7850040.

(CE 108139)

Program terms and conditions apply. For full program information, visit www.americanexpress.com/centurion.

Book a Vacation Through Centurion DestinationsSM Vacations



For a world of travel adventure, look to Centurion Destinations Vacations. The eleven partners will help you create one-of-a-kind, personalized vacations. Whether your ideal travel experience is a family get-together or a romantic getaway, laid-back beach bumming or nonstop adventure--look to these travel specialists to create the vacation of a lifetime.

Reserve your vacation today through Centurion Travel Service at 1-877-877-0987, and select option 1.

(CE 108180)

Program terms and conditions apply. For full program information, visit www.americanexpress.com/centurion.

Now Accepting American Express[®] Cards!



Tuesday Morning - Find a treasure trove of first-quality, closeout-priced home accents, luxury linens, crystal, gifts, and more. www.tuesdaymorning.com or 1-888-TUE-8989.

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 108096)

Basso 56 - Chef-owner Paolo Catini offers regional Italian cuisine in the Lincoln Center/Columbus Circle/Carnegie Hall area. 234 W. 56th St., NYC. 212-265-2610.

Turco's - Specialty supermarket and catering located at 380 Downing Drive in Yorktown Heights or 381 North Central in Hartsdale. Contact us at 914-761-4414 or www.turcos.com.

Pay Your Quarterly Taxes with the Card - Earn Rewards



Earn rewards while paying your taxes. You can pay your Quarterly Estimated (1040ES) federal, state, and local property taxes as well as Quarterly Employee Withholdings (Form 941) business taxes with the American Express[®] Card. For additional information, visit www.americanexpress.com/taxes.

www.americanexpress.com/taxes

(CE 108181)

All federal, state, local and business tax payments made with the Card are subject to a convenience fee charged by either of the two IRS-approved payment processors, Official Payments Corp. and PAY1040.com. All Card terms and conditions apply.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

The Gift Cards that Give More



Especially during the holidays, our next generation Gift Cards are a thoughtful way to show you care. Just like the classic American Express® Gift Card, they can also be used at millions of different places for all kinds of things.* And now, you can give more because each Gift Card has special offers from retailers, restaurants and merchants nationwide.

Purchase yours online today.

Visit www.americanexpress.com/gift.

(CE 108183)

*In the U.S. where American Express is accepted. Terms, conditions and restrictions apply to Gift Card use. Special offers are subject to change. Visit www.americanexpress.com/specialoffers for more details.

Cardmembers Save with Ameriprise Auto & Home Insurance



American Express Cardmembers could save hundreds on auto insurance with Ameriprise Auto & Home Insurance. Cardmembers who switched to our auto insurance saved an average of \$456 per year.* Our competitive pricing, quality service and financial stability have satisfied more than half-a-million drivers. Join one of the fastest-growing insurance companies in the country today.

Call 1-800-842-3344 today and be sure to mention reference code 1N9 to receive your quick, no-obligation quote. Or, if you prefer, visit www.ameriprise.com/autohome to get your quote.

(CE 108136)

Auto & Home Insurance is underwritten by Ameriprise Insurance Company, AMEX Assurance Company or IDS Property Casualty Insurance Company, De Pere, WI.

*Savings is a 12-month average reported by new policyholders between 5/1/05 - 2/28/06. Individual savings and experience may vary based upon a variety of factors including, but not limited to, driving experience and type of automobile insured.

Help Us Support BGCA's Centennial Celebration



Boys & Girls Clubs of America gives young people the skills they need to succeed. The Club is a place that offers programs and activities every day--after school and on weekends--when kids are in need of positive, productive outlets. BGCA is dedicated to inspiring and enabling all young people to realize their full potential.

Visit www.mylifemycard.com/bgca to learn more about BGCA and how you can help create 100 more years of hope and opportunity for kids.

(CE 108154)

Are You Overpaying For Personal Checks?



Tired of the inconvenience of ordering your personal checks through your bank? Since 1997, American Express Publishing has been offering personal and business checks and accessories to Cardmembers at prices up to 50% less than financial institutions. Other quality products we offer are address labels, deposit slips, checkbook organizers, stamps, binders, and more. We adhere to security features that exceed industry standards, as well as strict confidentiality of account information. And, we offer an unconditional money-back satisfaction guarantee.

Order now at www.amexpub.com/checks/statement or call 1-800-662-2314 to request a brochure.

(CE 108256)

Order your checks now from a trusted name--American Express.

Protect Your Identity - Protect Your Credit



With CreditSecure® from American Express, you'll get the tools you need to help protect one of your most valuable assets--your credit. You'll receive unlimited access to your credit reports and scores from all three national credit bureaus, along with 24/7 credit monitoring, and much more.

To learn more, or to take advantage of our 30-day review period, visit us at www.americanexpress.com/creditprotection

(CE 108207)

Notice of Changes to Your Agreement

We are making **Important Changes** to the Membership Rewards® program associated with your American Express® Card Account identified on this Notice.

These changes become effective on the dates indicated below, whether or not you receive a statement. This Notice formally amends your Agreement, and any contrary or conflicting language in that Agreement is replaced fully and completely.

This is an important Notice of changes. We recommend that you carefully review these changes, share them with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have any questions, please call the telephone number listed on the back of your American Express Card.

Program Name Change

Effective April 15, 2007, the name of the Membership Rewards Plus® program is changing to the Membership Rewards FirstSM program.

Centurion® Card
Statement of Account

3,608,588
Membership Rewards®
Points Available
at 11/30/06, when charges due are paid in full and all accounts are in good standing.

Prepared For
JEFFREY E EPSTEIN

Account Number
[REDACTED]

Closing Date
12/29/06

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
1,684.56	-1,684.56	+1,988.61	1,988.61

Please Pay By
01/13/07

Please refer to page 3
for important information
regarding your account

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.



Earn Double Points on Holiday Retail Purchases

Use your American Express® Card for all your qualifying retail purchases from November 1 - December 31, 2006, and you can earn double Membership Rewards® points. Plus, the many retail benefits that come with your Card allow you to shop with confidence and security. So, shop with your American Express Card during the holidays and reap the rewards of Cardmembership. Enrollment is required.

See the *CustomExtras*™ pages at the end of your statement for additional terms and conditions.

Activity	* Indicates posting date	Amount \$
12/15/06*	Payment Received - Thank You	-1,684.56
Due in Full Activity for JEFFREY E EPSTEIN		Amount \$
Card XXXX-XXXX-31005		
12/02/06	DEUTSCHE LUFTHANSA DEUTSCHE LUFTHANSA From: MINSK (BY MSQ) To: FRANKFURT INTL NEW YORK (JFK INT' FRANKFURT INTL MINSK (BY MSQ) Carrier: 99 Class: 99	1,879.62
Ticket Number: [REDACTED]		
12/05/06	AMAZON.COM AMZN.COM/BILL WA 98101 AMAZON.COM MERCHANDISE ROC No. 0025349046	14.87
12/15/06	POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES	65.00

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

Payment Coupon

Account Number
3715-657814-31005

Please Pay By:
01/13/07

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

JEFFREY E EPSTEIN
457 MADISON AVE 4FL
NEW YORK NY 10022-6843

Total Amount Due
\$1,988.61

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or telephone number has changed. Please note changes on reverse side.

Mail Payment to:

AMERICAN EXPRESS
P.O. BOX 2855
NEW YORK NY 10116-2855

[REDACTED] 000198861000198861 25 H

DUPLICATE COPY

Prepared For
JEFFREY E EPSTEIN

Account Number
XXXX-XXXXX

Closing Date
12/29/06

Page 3 of 8

Due in Full continued			Amount \$
12/27/06	AMAZON.COM 98101 AMAZON.COM MERCHANDISE FOC No. 0042313022	AMZN.COM/BILL WA	29.12
Total Due in Full Activity			1,988.61

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel, the APR is 14.15%, the DPR is 0.0388%

Please refer to page 2
for further important
information regarding
your account

Prepared For
JEFFREY E EPSTEIN

DUPLICATE COPY

Account Number
XXXX-XXXXX 

Page 4 of 8

DUPLICATE COPY

Membership Rewards Plus® Monthly Statement and Program News



For questions about your Membership Rewards account, contact

1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
November 1, 2006 - November 30, 2006
Account activity after this period does not appear on this statement

Prepared for
JEFFREY E EPSTEIN
Membership Rewards® Account Number
1M33334712

Available Points
3,608,588

Points are available when charges are paid in full and all your accounts are in good standing.

Account Summary	Opening points balance	3,461,646
	New points earned	+146,942
	Points transferred or redeemed	0
	Reinstated points and adjustments	0
	New points balance	=3,608,588

New Points Earned			
11/01/06 - 11/30/06	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX4-31005	1,685	0	1,685
Platinum XXXX-XXXXX9-32002	0	0	0
Gold XXXX-XXXXX8-42008	31,621	0	31,621
Add'l Gold XXXX-XXXXX8-45019	0	0	0
Add'l Gold XXXX-XXXXX8-43030	15,937	0	15,937
Gold XXXX-XXXXX2-61005	0	0	0
Add'l Gold XXXX-XXXXX2-63019	31,030	0	31,030
Add'l Gold XXXX-XXXXX2-63027	17,737	0	17,737
Add'l Gold XXXX-XXXXX2-62060	6,049	0	6,049
Add'l Gold XXXX-XXXXX2-63076	42,883	0	42,883
Totals	146,942	0	146,942

Membership Rewards Plus 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.** Eligible Card charges are outlined in the Membership Rewards Plus program Terms and Conditions in your Membership Rewards Plus Guide. If you have questions, please visit www.americanexpress.com/membershiprewardsplus or call 1-800-AXP-1090 (297-1090). From overseas, call collect 305-816-2799.

Stay at a Marriott Vacation Club Villa!



Marriott Vacation Club Villas offer all of the comforts of home in some of the world's most sought after vacation destinations. Spacious villas feature kitchens, living and dining areas, master bedrooms with soaking tub, washer/dryer and more! Choose from 2 destinations with these exclusive Membership Rewards packages. Choose from a 5 or 7-night package with accommodations in a one or two-bedroom villa in sunny Palm Beach, Aruba--or stay 3 nights in a two-bedroom villa in beautiful Palm Desert, CA.

Terms and conditions of the Membership Rewards® program apply. For more information, visit www.membershiprewards.com. Taxes and fees may apply.

To preview this reward and to redeem points, visit www.membershiprewards.com or call 1-800-AXP-EARN (297-3276). For more information, visit www.vacationclub.com.

(MR Message 4259)

Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



LOEHMANN'S

Earn Double Points This Holiday Season Every Time You Spend \$150 or More at Loehmann's!

Shop for everyone on your list at Loehmann's, and earn a gift for you too--double points! Loehmann's is a place to find a variety of top designer names at bargain prices. Now you can earn double Membership Rewards® points every time you spend \$150 or more from November 28, 2006 - January 1, 2007 at Loehmann's.

Offer valid for purchases made 11/28/06 - 1/1/07 in store only and not valid on gift cards or previous purchases. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase of \$150 or more on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 4966.

Visit www.loehmanns.com to find a Loehmann's store nearest you.

(MR Bonus ID 4966)



Saks Fifth Avenue

Celebrate this holiday season and give the ultimate gift of choice. Redeem Membership Rewards® points for a Saks Fifth Avenue gift certificate. A modern retailing icon, Saks Fifth Avenue has always been synonymous with world-class luxury. For over 80 years, Saks Fifth Avenue has been the premier choice for discerning shoppers with refined taste and a trendsetting fashion sense. Known for offering the very best in high-quality fashion, Saks is an ideal place for stylish and sophisticated gifts.

For store locations nearest you, visit www.saks.com or call 1-800-347-9177.

(MR Message 4304)

harman/kardon®

Reward Yourself with the Harmon Kardon® Universal Activity Based Remote - 30,000 Points

Simplify your home theater with this universal activity-based remote. Features a Web-based setup where all your electronic equipment is programmed into the remote by filling out simple online forms. It also enables you to choose an activity icon from the color LCD screen! Redeem for this or other great home theater goods only from the American Express Membership Rewards® program. (Reward code: RY2766. Points: 30,000).

To redeem, visit www.membershiprewards.com/HarmonKardonRemote or call 1-800-AXP-EARN (297-3276) by January 15, 2007.

(MR Message 4294)

Terms and conditions of the Membership Rewards program apply.



Redeem Membership Rewards® Points to Plan a Winter Wonderland Vacation!

Enter the world of Vail, Beaver Creek, Breckenridge, Keystone and Heavenly resorts, where you'll ski through pristine alpine bowls, stroll through quaint villages lined with eclectic boutiques, ride rails in one of the world's top terrain parks and carve turns on an immaculately groomed cruiser. Or, simply stop and take in the dramatic view of a sparkling blue lake or dine in a cozy mountain lodge. Create a one of a kind vacation when you redeem Membership Rewards points for the ultimate ski experience.

Terms and conditions of the Membership Rewards® program apply. For more information, visit www.membershiprewards.com.

To preview this reward and to redeem points, visit www.membershiprewards.com or call 1-800-AXP-EARN (297-3276).

(MR Message 7042)



Book an Exclusive Vacation with Orient-Express



Interested in a trip of a lifetime? Orient-Express Hotels, Trains & Cruises has created three exceptional trips exclusively for Centurion members. Visit Peru, France, or Asia and experience insider access beyond what is available to others. You can also earn up to 50,000 Membership Rewards® bonus points through Centurion Destinations™ Vacations.

Program terms and conditions apply. For full program information, visit www.americanexpress.com/centurion. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card in the Centurion member's name. Bonus points will be credited to your Membership Rewards account within 10-12 weeks after charges appear on your billing statement.

Trips are limited to 24 passengers and fill up fast, so call Centurion Travel Service today at 1-877-877-0967, option 1 and be sure to mention promotion code C7850040.

(CE 108283)

Book Your Next Cruise Through Cruise Privileges



The Cruise Privileges program features some of the finest cruise lines in the world and special amenities created exclusively to enhance your cruise vacation. The variety of travel options makes it easy to find a style to suit your interests--active or laid back, cozy or grand. And, when you book a cruise through one of these partners, you can receive valuable amenities, including a \$500 shipboard credit.

Program terms and conditions apply. For full program information, visit www.americanexpress.com/centurion.

To see how Cruise Privileges can complement your voyage, call Centurion Travel Service at 1-877-877-0967, and select option 1.

(CE 108282)

Now Accepting American Express® Cards!



The Vermont Country Store - Rediscover long-lost brands and hard-to-find products. Shop at www.vermontcountrystore.com, by catalogue 802-362-8470, or at our stores.

The Russian Tea Room - The New York City landmark opens its doors offering modern Continental cuisine and famous Russian classics. For reservations, call 212-581-7100.

Acqua at Seaport - Come and visit us at the South Street Seaport and try one of our chef's exquisitely prepared dishes. 21 Peck Slip, New York City. 212-349-4433.

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located at the top of your statement or the number that is on the back of your Card.

(CE 108220)

Savings at usaflorist.com



Order a perfect gift for any occasion and receive \$10.00 off every order of \$29.99 or more. Make the holidays, a birthday, anniversary or any special day memorable. It's easy with our same-day delivery service.

Order online at www.usaflorist.com/AMX or call 24 hours at 1-800-838-8853 and refer to code AMX to receive your savings.

Valid only with the American Express® Card and minimum purchase of \$29.99. Same-day delivery when ordered by 3pm in recipients' time zone. Not valid in conjunction with any other offer. Offer expiration date is 9/20/2007.

(CE 108295)

Pay Your Quarterly Taxes with the Card - Earn Rewards



Earn rewards while paying your taxes. You can pay your Quarterly Estimated (1040ES) federal, state, and local property taxes as well as Quarterly Employee Withholdings (Form 941) business taxes with the American Express® Card.

For additional information, visit www.americanexpress.com/taxes.

All federal, state, local and business tax payments made with the Card are subject to a convenience fee charged by either of the two IRS-approved payment processors, Official Payments Corp. and PAY1040.com. All Card terms and conditions apply.

www.americanexpress.com/taxes

(CE 108288)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Experience Luxury and Savings - Preferred Hotel Group



American Express® Cardmembers are invited to enjoy unique amenities and superb rates with savings between 20% and 50% at participating Preferred Hotel Group properties. In addition, each participating hotel will offer one of the following special welcome amenities: Guaranteed room upgrade . Daily breakfast . Welcome bottle of wine or champagne . A unique hotel specific amenity Offer valid through 12/31/07. All rates are per room, per night and not combinable with any other promotions or programs, some restrictions such as minimum stays and blackout dates apply. Rates may vary, are valid at participating hotels only, subject to availability and may change without notice. Welcome amenities vary and are subject to change without notice. Guarantee and payment must be made with your American Express Card. Void where prohibited.

Please visit us at www.preferredhotelgroup.com/amex or your travel agent to book your Stay More package today!

(CE 108301)

Sail into Adventure with Celebrity Cruises® and Mariner Club



With the American Express® Mariner Club, the ocean is your playground. By booking a Celebrity Cruises Sailing with the American Express Mariner Club, you can enjoy exclusive benefits such as competitive fares, a friendly and professional on-board host, an exclusive cocktail party, a complimentary shoreside event, Cardmember-only benefits and more!

Call American Express Travel toll-free at 1-877-AXP-4577 and Mention Promo Code: F1910001 to learn about this and other exciting Celebrity sailings.

(CE 108285)

Explore the wonders of the British Isles. Depart on May 17 for a 9-day visit that includes Holland, Scotland and Ireland. As part of the American Express Mariner Club enjoy a morning tour of Kirkwall, Orkney Islands, Scotland. If you would like to explore Norway, Sweden, Finland, Estonia, Denmark and Russia instead, choose the 14-day Scandinavia and Russia cruise departing June 16th.

Discover the pleasure of sailing with Celebrity and the American Express Mariner Club.

Mariner host, shoreside events and cocktail parties contingent on minimum number of passengers and are subject to change.

Offers are capacity controlled & may be modified/withdrawn without prior notice. American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not liable for the actions/inactions of such suppliers. CST# 1022318-10, TA-002. Registered Iowa Travel Agency NV # 2001-0126, Washington UBI# 600-469-694, ML#1192. 2006 American Express. Ship's Registry: The Bahamas Promo Code: F1910001

FREE Dream Book™ Guide



People who write down their retirement dreams are much more likely to achieve them. So Ameriprise Financial created the *Dream Book* Guide to help you do just that. The *Dream Book* helps you craft a vision of your ideal retirement, and to take steps toward making it a reality. Ameriprise Financial is a financial planning company with more than 110 years of experience. Let Ameriprise Financial help you get started--request yours today.

To request your *Dream Book* Guide, call Ameriprise Financial at 1-866-801-7517.

www.ameriprise.com

(CE 108278)

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Your friends and loved ones will have the freedom to use their gift at millions of places, virtually everywhere American Express Cards are accepted.* And each Gift Card comes with a choice of special offers that can be used at participating retailers, restaurants and other merchants nationwide.**

To learn more or order online, visit us at www.americanexpress.com/gift.

(CE 108360)

*In the U.S., use only at merchants that accept American Express. ** Terms, conditions and restrictions apply to Gift Card use. Special offers are subject to change. Visit www.americanexpress.com/specialoffers for more details.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Centurion® Card Statement of Account

3,779,950 Membership Rewards® Points Available at 12/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For JEFFREY E EPSTEIN

Account Number [Redacted]

Closing Date 01/29/07

Page 1 of 8

Table with 4 columns: Previous Balance \$ (1,988.61), Payment Activity \$ (-1,988.61), New Activity \$ Inc. Adjustments (+533.65), New Balance \$ (533.65)

Please Pay By 02/13/07

Please refer to page 3 for important information regarding your account

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-877-877-0987.



Exclusive Benefits at Equinox Fitness Clubs

Equinox brings you more value to an already incredible fitness experience through exclusive Centurion benefits. Join Equinox with your Centurion® Card and receive benefits such as special membership pricing, 5 personal training sessions, 10 childcare sessions, 3 Signature massages, a complimentary E-assessment, and 5 guest passes. Also, receive ongoing annual benefits including 2 personal training sessions with the purchase of a package, two 50-minute Signature spa treatments with the purchase of 10 or more, and 2 coupons for The Shop.

Program terms and conditions apply. For more information, call Equinox at 212-774-6376 or visit an Equinox location. For a full list of Equinox locations, go to equinoxfitness.com.

Activity table with columns: Activity, Amount \$. Includes entries for 'Payment Received - Thank You' and 'Due in Full Activity for JEFFREY E EPSTEIN' with details for THE CHARLES HOTEL and BRITESMILE 0049.

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Account Number 3715-657814-31005

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Continued on Page 3

Please enter account number on all checks and correspondence.

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