DUPLICATE COPY

05/24/11

Account:
XXXX-XXXXX0-[redacted]

G MAXWELL
ELLMAX LLC
[redacted]

Dear Cardmember,

An important legal notice regarding the account referenced above is included on the reverse of this letter and/or on the enclosed additional page(s). This legal notice, when indicated, supplements or modifies the terms of your Cardmember Agreement. We encourage you to review it carefully and then file it for safekeeping.

If you have any questions, you may call our general customer service number, 1-800-528-4800, or you may call the toll free number on the back of your card.

Thank you.

G MAXWELL
ELLMAX LLC
[redacted]

499918445042410524

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, 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, use and safeguard information about you and how to limit the use and disclosure of your information.

In this Notice, "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc., American Express Centurion Bank and American Express Bank, FSB. These entities are "Affiliates" of each other, which are companies in the American Express family that are related to each other by common ownership or control. Our Affiliates also include publishers, travelers cheque issuers, travel agents and providers of Card-related insurance services. The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you(r)."

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 about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

What Do We Do with Cardmember 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.

Information We Share with Our Affiliates
You can inform us not to share with our Affiliates credit-related information (except as permitted by law), such as your credit history as shown on a consumer report. If you make this choice, we are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history.

Valuable Partner Offers
We work with carefully selected business partners, 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 business partner 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. You can inform us not to send you these offers.

Your Choices
Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers and offers from our Affiliates, by mail, telephone and/or e-mail, or share your credit-related information with our Affiliates, by visiting us at: **www.americanexpress.com/communications** You can also inform us of your choices (except for e-mail communications) by calling us at **1-800-297-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts. **Please note that any choices you make will only apply to this account.**

If you are the primary Cardmember on your Card account, any choices you make in accordance with this Notice will also apply to any other Cardmember on this account (except for e-mail communications). If you make choices not to receive offers as indicated above, 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 use reasonable administrative, technical and physical security measures to protect your 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 informed us not to share your credit-related information with our Affiliates.

Billing Dispute Procedures

What To Do If You Find a Mistake on Your Statement

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

American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information*: Your name and account number.
- *Dollar amount*: The dollar amount of the suspected error.
- *Description of problem*: Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

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

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

- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake*: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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 to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:
(1) Your name and card account number. (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information. (3) The dollar amount of the suspected error.

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

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

DUPLICATE COPY

Business Gold Rewards Card
ELLMAX LLC
G MAXWELL
Closing Date 06/23/11

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,547.04**
Please Pay By	**07/08/11**

See page 2 for important information about your account.

Welcome to American Express!

Membership Rewards® Points
As of 06/23/11
190,512

Account Summary

Previous Balance	$0.00
Payments/Credits	-$0.00
New Charges	+$1,547.04
Fees	+$0.00
New Balance	**$1,547.04**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
07/08/11
Amount Due
$1,547.04

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

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

[redacted] 00015470400015470 4 20 H

AMEX000008

SDNY_GM_00325808

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on the Pay Over Time balance if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Service & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Service & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000009

SDNY_GM_00325809

EFTA_00198563

EFTA01684807

New Charges

Summary

	Total
Total New Charges	**$1,547.04**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
06/02/11	CONKLIN OFFICE SERVI413-7331187 413-7331187	$190.53
06/05/11	SETAI SOUTH BEACH LLMIAMI BEACH FL LODGING	$275.00
06/05/11	EPICURE MARKET EPICUMIAMI BEACH FL 305-672-0385	$18.46
06/05/11	CHEVRON LARRYS SERVIMIAMI BEACH FL 0000000000 Description Price FUEL/MISCELLANEOUS $40.00	$40.00
06/06/11	STARBUCKS CORP082420MIAMI BEACH FL 800-7827282	$5.30
06/07/11	PALM BEACH LAKES BP WEST PALM BEA FL 561-471-5512 Quantity Description Price 17 Unleaded Super $4.04	$70.00
06/07/11	DR ROBERTS C GREER DLAKE PARK FL DOCTOR & PHYSICIAN	$115.00
06/07/11	C STARBUCKS PB161529WEST PALM BEA FL 561-6830834 FOOD $3.03	$3.03
06/08/11	STARBUCKS CORP008219NEW YORK NY 800-7827282	$3.43
06/08/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$58.77
06/11/11	LOBELS LOBELS NEW YORK NY MISC FOOD STORE	$130.37
06/12/11	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
06/12/11	STARBUCKS CORP008219NEW YORK NY 800-7827282	$5.00
06/20/11	NOBU 57 NEW YORK NY RESTAURANT FOOD/BEVERAGE $83.57 TIP $15.43	$99.00
06/21/11	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$65.90
06/22/11	HSS - CASHIER NEW YORK NY HOSPITAL Description 188070	$459.52

Continued on reverse

Detail Continued

			Amount
06/22/11	STARBUCKS CORP008219NEW YORK 800-7827282	NY	$3.43

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$0.00
Total Interest in 2011	$0.00

DUPLICATE COPY

OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2011
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Save automatically when you use your Card at these OPEN Savings partners.

- FedEx Express — Save 5%
- FedEx Ground — Save 5%
- FedEx Office — Save 5%
- Hertz — Save up to 10%
- AirTran — Save 5%
- OfficeMax WORK WITH US — Save 5% on transactions of $100 or more.
- hpdirect.com — Save 5%
- Hyatt — Save 3%
- Symantec — Save 10%
- Iron Mountain — Save 10%
- Courtyard by Marriott — Save 5%
- Fairfield Inn & Suites by Marriott — Save 5%
- Residence Inn by Marriott — Save 5%
- TownePlace Suites by Marriott — Save 5%
- SpringHill Suites by Marriott — Save 5%
- EPSON Exceed Your Vision — Save 5%
- Barnes & Noble — Save 5%
- Logoworks by HP — Save 5%
- 1800flowers.com — Save 5%
- fireclog — Save 10%
- CAREY Driving Success — Save 5%

Enjoy added savings for your business. Learn more at **opensavings.com**

AMEX000012

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.

SDNY_GM_00325812

EFTA_00198566

EFTA01684810

AMEX000013

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 07/24/11

OPEN℠

Account Ending 0-[redacted]

New Balance	**$2,190.22**
Please Pay By	**08/08/11**

See page 2 for important information about your account.

Membership Rewards® Points
As of 07/24/11
204,359

Account Summary

Previous Balance	$1,547.04
Payments/Credits	-$1,547.04
New Charges	+$2,190.22
Fees	+$0.00
New Balance	**$2,190.22**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
08/08/11
Amount Due
$2,190.22

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

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

[redacted] 00021902200021902 2 0 H

AMEX000014

SDNY_GM_00325814

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

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Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000015

SDNY_GM_00325815

EFTA_00198569

EFTA01684813

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 07/24/11

OPEN SM

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$1,547.04
Credits	$0.00
Total Payments and Credits	**-$1,547.04**

Detail

*Indicates posting date

Payments		**Amount**
07/15/11*	ONLINE PAYMENT - THANK YOU	-$1,547.04

New Charges

Summary

	Total
Total New Charges	**$2,190.22**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
06/24/11	J SISTERS 57 INC 212-813-0281 NY BEAUTY/BARBER SHOP	$78.40
06/24/11	J SISTERS 57 INC 212-813-0281 NY BEAUTY/BARBER SHOP	$94.05
06/24/11	Bliss Spa 57 0000000(212)888-0033 26335994 10022 Fabulous Facial Gratuity	$87.78
06/25/11	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
06/26/11	SEARLE 60TH STREET 0NEW YORK NY 2127505153 Description Price MEN'S/BOYS' CLOTHIN $389.77	$389.77
06/28/11	PERFORMANCE PHYSICALNEW YORK NY 212-604-1316 Description MEDICAL SERVIC	$120.00
06/28/11	OXO INTERNATIONAL 800-545-4411 TX OXOGOODGRIPS	$279.98
06/29/11	NIOS SPA NIOS SPA NEW YORK NY HEALTH & BEAUTY SPA	$26.13
07/01/11	PARADISE BAKERY & CAASPEN CO 9709257585	$5.50
07/01/11	CAMPO DE FIORI ASPENASPEN CO 9709207717 TIP $72.05	$350.00

Continued on reverse

Detail Continued

		Amount
07/02/11	AMEN WARDY HOME 9812ASPEN CO MISC HOME FURNISHINGS	$119.90
07/02/11	THE BUDDY PROGRAM ASPEN CO CHARITABLE ORG	$40.00
07/02/11	MEZZALUNA 2749000072ASPEN CO RESTAURANT TIP $1.37	$15.00
07/02/11	Covet Bright and ShiAspen CO JEWELRY/WATCH/SILVRWR	$74.12
07/03/11	STARBUCKS ASPEN KEYSTONE CO 888-838-0495	$4.61
07/07/11	STARBUCKS ASPEN KEYSTONE CO 888-838-0495	$4.07
07/08/11	STARBUCKS ASPEN KEYSTONE CO 888-838-0495	$4.07
07/08/11	STARBUCKS ASPEN KEYSTONE CO 888-838-0495	$4.61
07/10/11	TARGET 1438 1438 NAPA CA DISCOUNT STORE	$47.56
07/10/11	WHOLEFDS NPA 10288 07072246300 7072246300 GROCERY STORES	$31.65
07/11/11	HSS-RADIOLOGY PROF BNEW YORK NY HOSPITAL Description 182765	$12.48
07/12/11	SHAKLEE CORPORATION PLEASANTON CA 925-924-2000 Description SPECIALTY RETA	$226.31
07/18/11	.BLUE WILLOW NEW VERNON, N NJ 9999999999	$105.00
07/18/11	KMARTCOM - 7840 KMARNAPERVILLE IL www.kmart.com 1-866-562-7	$27.21
07/19/11	KMARTCOM - 7840 KMARNAPERVILLE IL www.kmart.com 1-866-562-7	$37.72

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$0.00
Total Interest in 2011	$0.00

DUPLICATE COPY

OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2011
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Save automatically when you use your Card at these OPEN Savings partners.

- FedEx Express — Save 5%
- FedEx Ground — Save 5%
- FedEx Freight — Save 5%
- FedEx Office — Save 5%
- Hertz — Save up to 10%
- AirTran — Save 5%
- OfficeMax WORK WITH US — Save 5% on transactions of $100 or more.
- hpdirect.com — Save 5%
- HYATT — Save 3%
- IRON MOUNTAIN — Save 10%
- Courtyard by Marriott — Save 5%
- Fairfield Inn & Suites by Marriott — Save 5%
- Residence Inn by Marriott — Save 5%
- TownePlace Suites by Marriott — Save 5%
- SpringHill Suites by Marriott — Save 5%
- EPSON Exceed Your Vision — Save 5%
- Barnes & Noble — Save 5%
- Logoworks by hp — Save 5%
- 1800flowers.com — Save 5%
- firedog — Save 10%
- CAREY — Save 5%

Enjoy added savings for your business. Learn more at **opensavings.com**

AMEX000018

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.

SDNY_GM_00325818

EFTA_00198572

EFTA01684816

AMEX000019

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 08/24/11

OPEN℠

Account Ending 0-[redacted]

New Balance	**$661.88**
Please Pay By	**09/08/11**

See page 2 for important information about your account.

See Page 5 for Important information regarding benefits underwritten by AMEX Assurance Company and Tokio Marine.

Membership Rewards® Points
As of 08/24/11
70,739

Account Summary

Previous Balance	$2,190.22
Payments/Credits	-$2,190.22
New Charges	+$661.88
Fees	+$0.00
New Balance	**$661.88**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
09/08/11
Amount Due
$661.88

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

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

[redacted] 00006618800006618 8 20 H

AMEX000020

SDNY_GM_00325820

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on the Pay Over Time balance if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000021

SDNY_GM_00325821

EFTA_00198575

EFTA01684819

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 08/24/11

OPEN SM

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$2,190.22
Credits	$0.00
Total Payments and Credits	**-$2,190.22**

Detail

*Indicates posting date

Payments		Amount
08/17/11*	ONLINE PAYMENT - THANK YOU	-$2,190.22

New Charges

Summary

	Total
Total New Charges	**$661.88**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
07/26/11	SHERRY-LEHMANN 646-747-0495 NY WINE	$63.04
08/01/11	BEAUTYDEALS.NET 800-217-8790 800-217-8790	$41.34
08/02/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$11.45
08/02/11	PAYPAL *NATURALWOOF 4029357733 CA 402-935-7733 Description PET SHOPS, PET	$23.45
08/03/11	DIPTYQUE DISTRIBUTIONEW YORK NY 2126843140 Description Price GENERAL MERCHANDISE $522.60	$522.60

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on reverse

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$0.00
Total Interest in 2011	$0.00

Notice of Change to Your Policy

We are making **Important Changes** to your insurance policies ("Policies") underwritten by AMEX Assurance Company.
This change becomes effective on the date indicated below, whether or not you receive a billing statement. This Notice formally amends your Policies, and any contrary or conflicting language in those Policies is replaced fully and completely. All terms of the Policies not amended herein remain in full force and effect.
This is an important Notice of changes to your Policies. You should 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.

AMEX Assurance Company Address Change
Effective immediately, the address for the administrative offices of AMEX Assurance Company is:

AMEX Assurance Company
20022 N. 31st Avenue
Phoenix, AZ 85027

AMEX Assurance Company
P.O. Box 53701
Phoenix, AZ 85072-9872
(800) 437-9209

Applicable for American Express Baggage Insurance Plan, Employee Card Misuse Protection, Extended Warranty, Event Ticket Protection Plan, Purchase Protection, and Travel Accident Insurance. Effective immediately, the address for the claims administrative offices of AMEX Assurance Company is: P.O. Box 981553 El Paso, TX 79998-9920

Applicable for Residents of the State of New Hampshire for Travel Accident Insurance:
This is an accident only policy and it does not pay benefits for loss from sickness. Review your description of coverage carefully.
The following is hereby added to and made part of the Description of Coverage:

Description of Coverage is amended to reflect that Amex Assurance Company's Administrative Office is changed as noted above.
Index of Important Provisions:

Definitions - Page 1
Benefit Amounts - Page 2
Description of Benefits - Page 2
Exclusions - Page 3
Beneficiary - Page 3
Claims Provisions - Page 3
Termination or Cancellation - Page 4

The definition of **Covered Person** is hereby removed from the **DEFINITIONS** section in its entirety and replaced with the following:
"**Covered Person** means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses (spouse includes person to whom the Insured Person is married or with whom the Insured Person has entered into a civil union under New Hampshire law) or Domestic Partners and dependent children, by blood or by law, under 26 years of age (dependent children include: your dependent children under 26 years of age, your dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, and dependent.). All Covered Persons must have a Permanent Residence within the 50 United States of America, the District of Columbia, Puerto Rico, or the U.S. Virgin Islands. All other persons are not Covered Persons under the Policy."

The definition of **Domestic Partner**, under section 2, items a and e are hereby removed in their entirety.
In the section relating to **Exclusions**, Exclusion #3 is deleted in it's entirety and replaced with the following:
"3. Illness, treatment or medical condition arising out of participation in a felony by or on behalf of the Covered Person and/or his/her beneficiaries;"

The definition of **Entire Fare** is hereby removed from the **DEFINITIONS** section in its entirety and replaced with the following:
"**Fare** means the cost of the full fare for a Covered Trip on a Common Carrier Conveyance that is charged to the Basic or Additional Cardmember's American Express Card and payable in full in U.S. dollars or combined with American Express Membership Rewards® Points or with Frequent Flyer Miles."

All references to "Entire Fare" throughout the document are hereby changed to "Fare".

A new section is added after the section relating to **Notice of Claims:**
"**Claim Forms**
When We receive notice of claim, We will furnish the claimant with forms for filing proof of loss. If the claimant does not get the forms within 15 days, proof of loss can be filed without them. The claimant must send Us a letter which describes the Occurrence, the character and the extent of the loss for which the claim is made."

In the **Proof of Loss** section, the following paragraph is added:
"We must receive written proof of loss within 90 days after the date of the loss or as soon as is reasonably possible. Failure to furnish such proof within such time shall not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to furnish such proof and that such proof was furnished as soon as was reasonably possible.
We will pay benefits immediately, within 60 days, upon receipt of Proof of Loss."

In the **Payment of Claims** section, the last sentence is deleted and replaced with the following:
"If a benefit not exceeding $1,000 is payable to an estate or a minor, We may pay such benefit to any relative by blood or with a connection by marriage to the Covered Person who is deemed by Us to be entitled. Any payment We make in good faith shall fully discharge Us to the extent of such payment."

A new section is added after the section relating to **Fraud**

"**Incontestability**
No statement made by a Covered Person can be used in a contest after the Covered Person's insurance has been in force two years during his/her lifetime. No statement the Covered Person makes can be used in a contest unless it is in writing and signed by the Covered Person. This provision shall not preclude the assertion at any time of defenses related to submission of a false or fraudulent claim based upon provisions in the Policy that exclude or restrict coverage."

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.
TAI-RDR1-NH-08/10

Applicable for the Residents of the State of Indiana:
Questions regarding your policy should be directed to:
AMEX Assurance Company
800-437-9209

If you (a) need assistance of the governmental agency that regulates insurance or (b) have a compliant you have been unable to resolve with your insurer you may contact the Department of Insurance by mail, telephone or email:

State of Indiana Department of Insurance
Consumer Services Division
311 West Washington Street, Suite 300
Indianapolis, IN 46204-2787
Consumer Hotline: 1-800-622-4461. In the Indianapolis Area 1-317-232-2395

Complaints can be filed electronically at www.in.gov/idoi
IN Notice 5/10

Tokio Marine Pacific Insurance Limited
For residents of Guam, Commonwealth of the Northern Marianas, the Federated States of Micronesia, The Marshall Islands, and the Republic of Palau, the insurance products that come as a benefit of your Cardmembership are underwritten by Tokio Marine Pacific Insurance Limited.

DUPLICATE COPY

OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2011
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Save automatically when you use your Card at these OPEN Savings partners.

- FedEx Express — Save 5%
- FedEx Ground — Save 5%
- FedEx Freight — Save 5%
- FedEx Office — Save 5%
- Hertz — Save up to 10%
- AirTran — Save 5%
- OfficeMax WORK WITH US — Save 5% on transactions of $100 or more.
- hpdirect.com — Save 5%
- HYATT — Save 3%
- IRON MOUNTAIN — Save 10%
- Courtyard by Marriott — Save 5%
- Fairfield Inn & Suites by Marriott — Save 5%
- Residence Inn by Marriott — Save 5%
- TownePlace Suites by Marriott — Save 5%
- SpringHill Suites by Marriott — Save 5%
- EPSON Exceed Your Vision — Save 5%
- Barnes & Noble — Save 5%
- Logoworks by hp — Save 5%
- 1800flowers.com — Save 5%
- fireclog — Save 10%
- CAREY — Save 5%

Enjoy added savings for your business. Learn more at **opensavings.com**

Save 5% at OfficeMax®

OfficeMax WORK WITH US

Save 5% when you spend over $100 on a single transaction by phone, online, or at nearly 1,000 OfficeMax stores. Save on purchases of office supplies, ink and toner, furniture, security software and other technology products. There is no annual cap on savings, so you can spend and save as much as you want.

OPEN Savings®: Payment must be made with an American Express® Business Card at the time of purchase; savings will be credited to your account. Subject to offer terms and conditions located at open.com/opensavings. Merchant participation and offers are subject to change without notice. OfficeMax: Valid on total purchase of $100 or more at OfficeMax retail locations, by phone or online. Purchase amount, including taxes, must be be $100 or more after any coupons or other discounts are applied.

OPEN Savings® is a Business Card benefit that saves you money. Save 5% automatically when you spend $100 or more at OfficeMax using your Business Card. The savings are in addition to other discounts.

(CE 116010)

SAVE AN ADDITIONAL 25%

FIJI WATER

FREE SHIPPING

SAVE AN ADDITIONAL 25% ON MONTHLY RECURRING

Full price $37.50 | Online price $29.95/mon (monthly recurring discount) | Your price $22.46/mon (additional 25% savings)

Buy online at Store.FIJIWater.com/AMEX25
or call 1-888-426-4602 and ask for AMEX25

Price based on 500mL & 1L bottles. 1.5L and 330mL have a higher cost. Must pay with any American Express® Card. Offer cannot be combined with any other offer. Valid only for new monthly recurring orders. Price reflects additional discount. Cannot be applied to existing orders.© 2011 FIJI Water Company LLC. All Rights Reserved. Offer ends September 30, 2011.

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.

AMEX000026

SDNY_GM_00325826

EFTA_00198580

EFTA01684824

Save 10% with New OPEN Savings® Partner, Iron Mountain

IRON MOUNTAIN®

Save 10% automatically when you use your American Express® OPEN Card for information management solutions with Iron Mountain, the newest OPEN Savings partner. Iron Mountain Incorporated provides information management services that help organizations lower the costs, risks and inefficiencies of managing their physical and digital data.

OPEN Savings®: Payment must be made with an American Express® Business Card at the time of purchase; savings will be credited to your account. Subject to offer terms and conditions located at opensavings.com. Merchant participation and offers are subject to change without notice. Iron Mountain: Valid on Iron Mountain purchases placed online at ironmountain.com/amex or by calling **1-888-410-5963**. Visit **www.ironmountain.com** for Iron Mountain terms and conditions.

Visit **ironmountain.com/opensavings** or call **1-888-410-5963** today. Use your American Express® OPEN Card for your purchase and the 10% OPEN Savings will be credited automatically to your monthly account statement.

(CE 116008)

Save 5% on FedEx Freight®

FedEx Freight

Save 5% on FedEx Freight shipments. Your savings are automatic when you link your American Express® Business Card to a FedEx account and in addition to any other discounts. To open a FedEx Freight account or to link an existing account to your Card, call **1-800-231-8636** or go to **fedex.com/opensavings.**

OPEN Savings®: Payment must be made with an American Express® Business Card at the time of purchase; savings will be credited to your account. Other restrictions or limitations may apply. Subject to offer terms and conditions located at opensavings.com. Merchant participation and offers are subject to change without notice. FedEx Freight: Discount applies only to payments for invoices on FedEx Freight® Priority and FedEx Freight® Economy services. Maximum annual savings is $1,000 per Card account.

OPEN Savings® is a Business Card benefit that saves you money. Simply use your Business Card at FedEx Freight and the 5% savings is automatically credited to your Card account. The savings are in addition to other discounts.

(CE 116006)

Save 5% Automatically at Residence Inn by Marriott®

Residence Inn® Marriott

Whenever you stay at a participating Residence Inn location, pay with your American Express OPEN® Card and save 5% on your entire bill.Residence Inn is designed to provide you with virtually everything you need for a productive business trip. Enjoy spacious suites with separate living and sleeping areas, full kitchens, free grocery delivery and outdoor spaces.

Valid at participating Residence Inn by Marriott® locations across the U.S. For a complete list, visit **marriott.com/opensavings**. Savings do not apply to charges relating to third-party sales transactions (such as pre-paid travel agent, wholesaler, online travel service or similar transactions) not paid directly at, or through, the hotel. Maximum annual savings for each Marriott brand is $1,500 per Card account. For full program terms and conditions, visit **opensavings.com**

For reservations, visit **marriott.com/opensavings** or call **1-866-914-6736.** Simpy use your Business Card to pay your bill, and the 5% savings is automatically credited to your Card account. The savings are in addition to other discounts.
(CE 116009)

AMEX000027

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.

SDNY_GM_00325827

EFTA_00198581

EFTA01684825

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 09/23/11

OPEN℠

Account Ending 0-[redacted]

New Balance	**$684.74**
Please Pay By	**10/08/11**

See page 2 for important information about your account.

Do You Know What Your Customers Are Saying About Your Business?

Find out for free at **www.yourbuzz.com/buzz** and join the discussion today. Start by managing your online listings, then respond to customer mentions across the major social media sites.

YourBuzz facebook twitter yelp

Visit www.YourBuzz.com for full terms, conditions and restrictions. Powered by Clickable

Membership Rewards® Points
As of 09/23/11
79,599

Account Summary

Previous Balance	$661.88
Payments/Credits	-$661.88
New Charges	+$684.74
Fees	+$0.00
New Balance	**$684.74**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
10/08/11
Amount Due
$684.74

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

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

[redacted] 00006847400006847 4 20 H

AMEX000028

SDNY_GM_00325828

EFTA_00198582

EFTA01684826

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on the Pay Over Time balance if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000029

SDNY_GM_00325829

EFTA_00198583

EFTA01684827

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 09/23/11

OPEN SM

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$661.88
Credits	$0.00
Total Payments and Credits	**-$661.88**

Detail

*Indicates posting date

Payments		Amount
08/25/11*	ONLINE PAYMENT - THANK YOU	-$661.88

New Charges

Summary

	Total
Total New Charges	**$684.74**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
08/29/11	LACE NAIL LAB 882601MIAMI BEACH FL BEAUTY/BARBER SHOP	$65.00
09/02/11	STARBUCKS C PI321503EAST BOSTON MA 617-6346097 FOOD $3.16	$3.16
09/02/11	NEWSLINK B96 NMAV MIAMI FL 305-871-8175	$20.83
09/08/11	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$198.55
09/09/11	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$114.95
09/10/11	VICTORIA'S SECRET # BOSTON MA (617) 424-7290	$42.00
09/17/11	AMERICAN KENNELS 032NEW YORK NY 212-750-5510 Description GENERAL MERCHA	$9.25
09/17/11	UA 64TH AND 2ND AVE NEW YORK NY 877-835-5734	$13.50
09/18/11	GUESS #5002 NEW YORK NY 212-226-9545	$102.29
09/19/11	F & O NEW YORK NY RESTAURANT FOOD/BEVERAGE $99.21 TIP $16.00	$115.21

Continued on reverse

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$0.00
Total Interest in 2011	$0.00

OPEN Savings℠ Summary

DUPLICATE COPY

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2011
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Save automatically when you use your Card at these OPEN Savings partners.

- FedEx Express — Save 5%
- FedEx Ground — Save 5%
- FedEx Freight — Save 5%
- FedEx Office — Save 5%
- Hertz — Save up to 10%
- AirTran — Save 5%
- OfficeMax WORK WITH US — Save 5% on transactions of $100 or more.
- hpdirect.com — Save 5%
- HYATT — Save 3%
- IRON MOUNTAIN — Save 10%
- Courtyard by Marriott — Save 5%
- Fairfield Inn & Suites by Marriott — Save 5%
- Residence Inn by Marriott — Save 5%
- TownePlace Suites by Marriott — Save 5%
- SpringHill Suites by Marriott — Save 5%
- EPSON Exceed Your Vision — Save 5%
- BARNES & NOBLE — Save 5%
- Logoworks by hp — Save 5%
- 1800flowers.com — Save 5%
- fireclog — Save 10%
- CAREY Driving Success — Save 5%

Enjoy added savings for your business. Learn more at **opensavings.com**

Save 3% Automatically at Hyatt Hotels & Resorts®

HYATT HOTELS & RESORTS®

At Hyatt Hotels & Resorts, discover style and exceptional service that can transform your business travel experience. Just use your American Express OPEN® Business Card, and with OPEN Savings®, you get 3% off of your entire bill including guestroom charges, Hyatt dining, in-room movies and more.

Savings are valid at Park Hyatt, Grand Hyatt, Hyatt Regency and Hyatt hotel or resort locations within the U.S., excluding Andaz, Hyatt Place, Hyatt Summerfield Suites, Hyatt Vacation Club and Hyatt Residence Club locations. Savings do not apply to third party sales transactions (such as prepaid travel agent, online travel service, Internet access or similar transaction) not paid directly at, or through, the hotel. Maximum annual savings is $500 per Card account. For full program terms, visit **opensavings.com**

For reservations, visit **open.hyatt.com** or call **1-800-233-1234**. Simply use your Business Card to pay your bill, and the 3% savings is automatically credited to your Card account. The savings are in addition to other discounts.

(CE 116180)

AMEX000032

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.

SDNY_GM_00325832

EFTA_00198586

EFTA01684830

AMEX000033

SDNY_GM_00325833

EFTA_00198587

EFTA01684831

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 10/24/11

OPEN℠

Account Ending 0-[redacted]

New Balance	**$3,740.90**
Please Pay By	**11/08/11**

Membership Rewards® Points
As of 10/24/11
87,162

See page 2 for important information about your account.

See Page 5 for Important Changes to Your Account Terms

SMALL BUSINESS SATURDAY® IS NOV 26
IT COULD BE ONE OF YOUR BIGGEST SALES DAYS OF THE YEAR.

Three easy ways to get ready:

1. Get free in-store signage and e-marketing materials to help market your business
2. Spread the word and create a Facebook page specific to your business
3. Share your business story on YouTube using My Business Story from Google and American Express

Learn more at **facebook.com/ShopSmall**

Account Summary

Previous Balance	$684.74
Payments/Credits	-$684.74
New Charges	+$3,740.90
Fees	+$0.00
New Balance	**$3,740.90**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]

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

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
11/08/11
Amount Due
$3,740.90

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

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

[redacted] 00037409000037409O 20 H

AMEX000034

SDNY_GM_00325834

EFTA_00198588

EFTA01684832

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on the Pay Over Time balance if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000035

SDNY_GM_00325835

EFTA_00198589

EFTA01684833

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 10/24/11

OPEN SM

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$684.74
Credits	$0.00
Total Payments and Credits	**-$684.74**

Detail

*Indicates posting date

Payments		Amount
10/18/11*	ONLINE PAYMENT - THANK YOU	-$684.74

New Charges

Summary

	Total
Total New Charges	**$3,740.90**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
09/23/11	ZARA USA INC 0100 NEW YORK NY 212-255-1415 Description GENERAL MERCHA	$202.97
09/25/11	STARBUCKS CORP082420MIAMI BEACH FL 800-7827282	$3.38
09/26/11	WALGREENS #2128 0000MIAMI BEACH FL 8002892273 Description REFER TO RECEIPT	$6.49
09/27/11	NEWSLINK 81 MAV MIAMI FL 305-871-8175	$34.45
09/27/11	BOOKS & BOOKS 305-675-8488 305-675-8488	$2.41
09/28/11	THE STANDARD MIAMI 0MIAMI BEACH FL 305-673-1717 Description LODGING,HOTEL,	$168.37
09/29/11	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$198.55
09/30/11	PRET A MANGER #016 0NEW YORK NY 646-728-0505 Description FAST FOOD REST	$4.24
10/06/11	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$140.03
10/07/11	NIOS SPA NIOS SPA NEW YORK NY HEALTH & BEAUTY SPA	$36.58

Continued on reverse

Detail Continued

		Amount
10/07/11	BLOOMINGDALES 001020NEW YORK NY BLOOMINGDALE'S Description Price CASUAL CONTEMP KNIT $178.00	$193.80
10/07/11	J FAY CORP 028100099NEW YORK NY 2127525552 Description Price JEWELRY/CLOCK/SILVE $23.65	$23.65
10/07/11	J FAY CORP 028100099NEW YORK NY 2127525552 Description Price JEWELRY/CLOCK/SILVE $13.05	$13.05
10/08/11	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$235.13
10/08/11	BERGDORF GOODMAN NEW YORK NY DEPARTMENT STORE	$539.46
10/08/11	STARBUCKS CORP073460NEW YORK NY 800-7827282	$4.30
10/12/11	STARBUCKS CORP076125NEW YORK NY 800-7827282	$6.64
10/18/11	BARNEYS NEW YORK 07 BEVERLY HILLS CA MEN'S/WOMEN'S CLOTHNG	$191.40
10/22/11	CURVE 00001 CA 4158854200	$1,736.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$0.00
Total Interest in 2011	$0.00

ELLMAX LLC
G MAXWELL
Closing Date 10/24/11

Account Ending 0-[redacted]

Important Changes to Your Account

We want to make you aware of changes to Pay Over Time features. **These changes will go into effect on January 1, 2012**. See the chart below for more details.

Summary of Changes	
When the penalty APR will apply	The penalty APR will apply to Pay Over Time balances if you pay late 2 times in 12 billing periods (previously, this was 3 times in 12 billing periods). The penalty APR will also apply if your payment is returned by your bank.

As a reminder, we offer account management tools that can help you track spending and make payments:

- Pay online or by phone 24/7 – Login to your account online or call 1-800-I-PAY-AXP (1-800-472-9297).
- AutoPay – Have your payment automatically deducted from your bank account each month.
- Account alerts – Receive email or text alerts to track spending, balance and approaching due dates.
- Mobile services – View and manage your Card account from anywhere.

Go to **financialtools.americanexpress.com/alerts** to learn more.

Thank you for your Cardmembership.

See reverse side for the changes to your Cardmember Agreement.

Notice of Important Changes to Your Cardmember Agreement

We are making certain changes to the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with terms amended below is replaced fully and completely. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

When the penalty APR will apply

Effective with billing periods beginning on or after January 1, 2012, if *Penalty APR and When It Applies* appears on page 1 of your Agreement Part 1, that section is amended by deleting "you make 3 late payments in 12 months" and replacing it with "you make 2 late payments in 12 months".

Also effective with billing periods beginning on or after January 1, 2012, *When the penalty APR will apply*, on page 2 of your Agreement Part 1, is deleted and replaced with the following:

"The penalty APR applies to Pay Over Time balances if:

- you do not pay at least the Minimum Payment Due by the Closing Date of the billing period in which it is due 2 times in 12 billing periods,
- you do not pay at least the Minimum Payment Due by the Closing Date of the billing period in which it is due and you still do not pay it by the Closing Date of the next billing period, or
- your payment is returned by your bank."

OPEN Savings℠ Summary

DUPLICATE COPY

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2011
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Save automatically when you use your Card at these OPEN Savings partners.

- FedEx Express — Save 5%
- FedEx Ground — Save 5%
- FedEx Freight — Save 5%
- FedEx Office — Save 5%
- Hertz — Save up to 10%
- AirTran — Save 5%
- OfficeMax WORK WITH US — Save 5% on transactions of $100 or more.
- hpdirect.com — Save 5%
- HYATT — Save 3%
- IRON MOUNTAIN — Save 10%
- Courtyard by Marriott — Save 5%
- Fairfield Inn & Suites by Marriott — Save 5%
- Residence Inn by Marriott — Save 5%
- TownePlace Suites by Marriott — Save 5%
- SpringHill Suites by Marriott — Save 5%
- EPSON Exceed Your Vision — Save 5%
- Barnes & Noble — Save 5%
- Logoworks by hp — Save 10%
- 1-800 flowers.com — Save 5%
- Dun & Bradstreet Credibility Corp D&B www.DandB.com — Save 5%
- Microsoft Store — Save 5%
- CAREY Driving Success — Save 5%

Enjoy added savings for your business. Learn more at **opensavings.com**

AMEX000040

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.

SDNY_GM_00325840

EFTA_00198594

EFTA01684838

AMEX000041

SDNY_GM_00325841

EFTA_00198595

EFTA01684839

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 11/23/11

OPEN℠

Account Ending 0-[redacted]

New Balance	**$152.26**
Please Pay By	**12/08/11**

See page 2 for important information about your account.

Membership Rewards® Points
As of 11/23/11
104,392

Account Summary

Previous Balance	$3,740.90
Payments/Credits	-$3,740.90
New Charges	+$152.26
Fees	+$0.00
New Balance	**$152.26**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
12/08/11
Amount Due
$152.26

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

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

[redacted] 00001522600001522 6 20 H

AMEX000042

SDNY_GM_00325842

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

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Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

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- Save time

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AMEX000043

SDNY_GM_00325843

EFTA_00198597

EFTA01684841

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 11/23/11

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$3,740.90
Credits	$0.00
Total Payments and Credits	**-$3,740.90**

Detail

*Indicates posting date

Payments		Amount
11/10/11*	ONLINE PAYMENT - THANK YOU	-$3,740.90

New Charges

Summary

	Total
Total New Charges	**$152.26**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
11/01/11	UNIQLO 0000 NEW YORK NY 201-728-5728 Description APPAREL/ACCESS	$39.90
11/16/11	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282	$2.75
11/17/11	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282	$6.30
11/18/11	HERMES # 30 0007 BEVERLY HILLS CA 310-278-6440 Description GENERAL MERCHA	$103.31

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$0.00
Total Interest in 2011	$0.00

DUPLICATE COPY

OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2011
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Save automatically when you use your Card at these OPEN Savings partners.

- FedEx Express — Save 5%
- FedEx Ground — Save 5%
- FedEx Freight — Save 5%
- FedEx Office — Save 5%
- Hertz — Save up to 10%
- AirTran — Save 5%
- OfficeMax WORK WITH US — Save 5% on transactions of $100 or more.
- hpdirect.com — Save 5%
- HYATT — Save 3%
- IRON MOUNTAIN — Save 10%
- Courtyard by Marriott — Save 5%
- Fairfield Inn & Suites by Marriott — Save 5%
- Residence Inn by Marriott — Save 5%
- TownePlace Suites by Marriott — Save 5%
- SpringHill Suites by Marriott — Save 5%
- EPSON Exceed Your Vision — Save 5%
- Barnes & Noble — Save 5%
- Logoworks by HP — Save 10%
- 1800flowers.com — Save 5%
- Dun & Bradstreet Credibility Corp D&B www.DandB.com — Save 5%
- Microsoft Store — Save 5%
- CAREY Driving Success — Save 5%

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Connect with your customers online with our free social media tool, **YourBuzz**. Sign up before Dec. 31, 2011, and you'll get **$100 in LinkedIn Ads credits** while supplies last. Get started at **www.yourbuzz.com/ads**

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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.

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OPEN Savings®: Payment must be made with an American Express® Business Card at the time of purchase; savings will be credited to your account. Other restrictions or limitations may apply. Subject to offer terms and conditions located at opensavings.com. Merchant participation and offers are subject to change without notice. FedEx Freight: Discount applies only to payments for invoices on FedEx Freight® Priority and FedEx Freight® Economy services. Maximum annual savings is $1,000 per Card account.

OPEN Savings® is a Business Card benefit that saves you money. Simply use your Business Card at FedEx Freight and the 5% savings is automatically credited to your Card account. The savings are in addition to other discounts.

(CE 116369)

A New FedEx Site for Online Retail Insights and Resources

FedEx

Find the latest research, tips, tools and success stories to help navigate the ecommerce landscape and move your business forward at the new FedEx Online Retail Solutions site. Access FedEx's latest White Paper - "Strategies to Help Retailers Win the Web's Free-Shipping War." Go to **fedex.com/wecommerce**

The FedEx Online Retail Solutions site is a free resource available to American Express OPEN® Cardmembers. Visit **fedex.com/wecommerce** and discover valuable information and insights that can be applied for online retailing businesses.(CE 116370)

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*Must pay with your American Express OPEN® Card.

Hertz. BUSINESS REWARDS

AMEX000047

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.

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Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 12/23/11

OPEN SM

Account Ending 0-[redacted]

New Balance **$179.33**
Includes the past due amount of $152.26
Please Pay By **01/08/12**

Membership Rewards® Points
As of 12/23/11
160,175

See page 2 for important information about your account.

Your account is past due. Pay the past due amount **immediately.**

MEMBERSHIP rewards®

Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at **americanexpress.com/rewards** or call **1-800-AXP-EARN** (297-3276) for more information or to reinstate points. There is a $29.00 fee for each month of points you want to reinstate.

Account Summary

Previous Balance	$152.26
Payments/Credits	-$0.00
New Charges	+$27.07
Fees	+$0.00
New Balance	**$179.33**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
01/08/12
Amount Due
$179.33

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

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

[redacted] 00001793300001793 3 20 H

AMEX000048

SDNY_GM_00325848

EFTA_00198602

EFTA01684846

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on the Pay Over Time balance if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

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AMEX000049

SDNY_GM_00325849

EFTA_00198603

EFTA01684847

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 12/23/11

Account Ending 0-[redacted]

New Charges

Summary

	Total
Total New Charges	**$27.07**

Detail

G MAXWELL
Card Ending 0-[redacted]

			Amount
12/07/11	HUDSON NEWS JFK JAMAICA BOOK STORE	NY	$25.45
12/07/11	JFK PANOPOLIS A CONCJAMAICA CATERER FOOD/BEVERAGE $1.62	NY	$1.62

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$0.00
Total Interest in 2011	$0.00

DUPLICATE COPY

OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2011
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Save automatically when you use your Card at these OPEN Savings partners.

- FedEx Express — Save 5%
- FedEx Ground — Save 5%
- FedEx Freight — Save 5%
- FedEx Office — Save 5%
- Hertz — Save up to 10%
- AirTran — Save 5%
- OfficeMax WORK WITH US — Save 5% on transactions of $100 or more.
- hpdirect.com — Save 5%
- Microsoft Store — Save 5%
- HYATT — Save 3%
- Courtyard by Marriott — Save 5%
- Fairfield Inn & Suites by Marriott — Save 5%
- Residence Inn by Marriott — Save 5%
- TownePlace Suites by Marriott — Save 5%
- SpringHill Suites by Marriott — Save 5%
- Dun & Bradstreet Credibility Corp www.DandB.com — Save 5%
- Iron Mountain — Save 10%
- Carey Driving Success — Save 5%
- Epson Exceed Your Vision — Save 5%
- Barnes & Noble — Save 5%
- 1-800-flowers.com — Save 5%

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(CE 116642)

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American Express® Business Cardmembers must sign a minimum 12-month contract for Iron Mountain services and use an American Express® Business Card for payment. Offer valid until August 15, 2012. OPEN Savings: Valid on all purchases made at Iron Mountain. Payment must be made with a American Express® Business Card at time of purchase--savings will be credited to your account. For additional details, terms and conditions of this offer and OPEN Savings, visit **ironmountain.com/opensavings**

Call **1-888-410-5963** today. Sign up for a 12-month or longer contract and use your OPEN® Card to receive 2 additional months free. Additionally, you will receive a 10% OPEN Savings® discount, automatically.

(CE 116641)

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AMEX000052

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EFTA_00198606

EFTA01684850

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(CE 116643)

AMEX000053

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.

SDNY_GM_00325853

EFTA_00198607

EFTA01684851

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 01/24/12

OPEN℠

Account Ending 0-[redacted]

New Balance	**$746.51**
Please Pay By	**02/08/12**

See page 2 for important information about your account.

Your payment of $746.51 will be debited from your account on 02/08/12. Any inquiry to American Express concerning this debit should be made before 02/07/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
As of 01/24/12
151,875

Account Summary

Previous Balance	$179.33
Payments/Credits	-$449.33
New Charges	+$1,016.51
Fees	+$0.00
New Balance	**$746.51**

Days in Billing Period: 32

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]

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

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
02/08/12
AutoPay Amount
$746.51

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

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

[redacted] 00007465100007465l 20 H

AMEX000054

SDNY_GM_00325854

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on the Pay Over Time balance if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

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If correct on front, do not use.

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AMEX000055

SDNY_GM_00325855

EFTA_00198609

EFTA01684853

Payments and Credits

Summary

	Total
Payments	-$449.33
Credits	$0.00
Total Payments and Credits	**-$449.33**

Detail

*Indicates posting date

Payments		Amount
12/28/11*	ONLINE PAYMENT - THANK YOU	-$449.33

New Charges

Summary

	Total
Total New Charges	**$1,016.51**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
12/26/11	ST REGIS ASPEN REMEDASPEN CO 970-920-3300	$270.00
12/27/11	STARBUCKS ASPEN KEYSTONE CO 888-838-0495	$3.53
12/27/11	STARBUCKS ASPEN KEYSTONE CO 888-838-0495	$3.53
12/27/11	STARBUCKS ASPEN KEYSTONE CO 888-838-0495	$4.07
01/07/12	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$235.13
01/08/12	BROOKSTONE HOLIDAY #NEW YORK NY MISC HOME FURNISHINGS	$76.20
01/14/12	NIKETOWN NEW YORK 84NEW YORK NY 212-891-6453	$62.63
01/14/12	NIKETOWN NEW YORK 84NEW YORK NY 212-891-6453	$131.51
01/21/12	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$78.38
01/22/12	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$151.53

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on reverse

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$0.00
Total Interest in 2012	$0.00

DUPLICATE COPY

OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2012
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Save automatically when you use your Card at these OPEN Savings partners.

- FedEx Express — Save 5%
- FedEx Ground — Save 5%
- FedEx Freight — Save 5%
- FedEx Office — Save 5%
- Hertz — Save up to 10%
- AirTran — Save 5%
- OfficeMax WORK WITH US — Save 5% on transactions of $100 or more.
- hpdirect.com — Save 5%
- Microsoft Store — Save 5%
- HYATT — Save 3%
- Courtyard by Marriott — Save 5%
- Fairfield Inn & Suites by Marriott — Save 5%
- Residence Inn by Marriott — Save 5%
- TownePlace Suites by Marriott — Save 5%
- SpringHill Suites by Marriott — Save 5%
- Dun & Bradstreet Credibility Corp www.DandB.com — Save 5%
- Iron Mountain — Save 10%
- CAREY Driving Success — Save 5%
- EPSON Exceed Your Vision — Save 5%
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- 1-800-flowers.com — Save 5%

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Great New Places

(CE 116740)

Liberty Tax Service - Offers full service tax preparation and fast refunds at over 4K offices nationwide. For details and locations, visit our website or call for local listing.

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Brunswick Laboratories - an independent contract laboratory providing state-of-the-art analytical services in the chemical sciences.

Brunswick Labs: www.brunswicklabs.com or 508-281-6660

See the Following Changes to the OPEN Savings® Program

(CE 116737)

- **LogoWorks by HP®** is no longer accepting new design projects. Cardmembers with pending design projects will continue to receive the OPEN Savings discount until the projects are complete. Go to **www.logoworks.com** for more information.

- **Airtran** will no longer participate in the OPEN Savings program, effective February 14, 2012.

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.

AMEX000058

SDNY_GM_00325858

EFTA_00198612

EFTA01684856

Save 15% on Business Coaching with The Coach Connection

Get 15% off the initial cycle of coaching which includes a minimum of 6 coaching sessions. You will pay $329 instead of the normal price of $389. The TCC coach will assist you to become the successful and productive business owner you want to be, like thousands of TCC clients have done since 2001.

Payment must be made with the American Express® Business Card at the time of purchase, and use offer code **AMEX1**. Limit one per Cardmember.

Learn more at **FindYourCoach.com/Amex**

(CE 116742)

AMEX000059

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.

SDNY_GM_00325859

EFTA_00198613

EFTA01684857

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 02/22/12

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,860.73**
Please Pay By	**03/08/12**

Membership Rewards® Points
As of 02/22/12
172,874

See page 2 for important information about your account.

Your payment of $1,860.73 will be debited from your account on 03/08/12. Any inquiry to American Express concerning this debit should be made before 03/07/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Up to **10% savings** when you use your American Express OPEN® Business Card at Hertz.
- Save 5% when you spend $500-$2,500 annually
- Save 10% when you spend more than $2,500 annually

Learn more at **hertz.com/opensavings**.
Terms, conditions, and restrictions apply.

Hertz

Account Summary

Previous Balance	$746.51
Payments/Credits	-$746.51
New Charges	+$1,860.73
Fees	+$0.00
New Balance	**$1,860.73**

Days in Billing Period: 29

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]

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

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
03/08/12
AutoPay Amount
$1,860.73

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

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P.O. BOX 1270
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[redacted] 00018607300018607 3 20 H

AMEX000060

SDNY_GM_00325860

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on the Pay Over Time balance if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000061

SDNY_GM_00325861

EFTA_00198615

EFTA01684859

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 02/22/12

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$746.51
Credits	$0.00
Total Payments and Credits	**-$746.51**

Detail

*Indicates posting date

Payments		Amount
02/08/12*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$746.51

New Charges

Summary

	Total
Total New Charges	**$1,860.73**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
01/26/12	LETTER PERFECT PALO ALTO CA 6503213700	$21.54
02/01/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$67.90
02/02/12	CRATEANDBARREL WEB 0NAPERVILLE IL 630-579-9000	$66.36
02/02/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$43.06
02/03/12	ONE KINGS LN*1192538855-746-7655 CA HOME DECOR	$63.09
02/05/12	Four Seasons Hotel -Los Angeles CA Arrival Date Departure Date 02/04/12 02/05/12 00000000 LODGING	$170.00
02/05/12	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282	$10.95
02/09/12	Beverly Hills Htl Sp(310)281-2934 (310)281-2934 Underarm Wax(A)	$45.00
02/12/12	UTE MOUNTAINEER 8018ASPEN CO SPORTING GOODS STORE	$13.01
02/12/12	KOTO II 650000005257ASPEN CO 9703001017 Description Price MEN/WOMEN CLOTHING $942.85	$942.85

Continued on reverse

Detail Continued

			Amount
02/14/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL MERCHANDISE	WA	$66.29
02/16/12	ASPEN CLUB & SPA 970-9258900 9709258900	CO	$228.00
02/19/12	SHELL OIL 5744458480MALIBU AUTO FUEL DISPENSER	CA	$66.93
02/19/12	STARBUCKS CORP005611MALIBU 800-7827282	CA	$2.75
02/20/12	PARADISE COVE PARKINMALIBU 3104572511 Description Price PARKING LOTS/GARAGE $3.00	CA	$3.00
02/20/12	THE SALON AT THE BEVBEVERLY HILLS 310-276-2762 FOOD $50.00	CA	$50.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$0.00
Total Interest in 2012	$0.00

DUPLICATE COPY

OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2012
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Save automatically when you use your Card at these OPEN Savings partners.

- FedEx Express — Save 5%
- FedEx Ground — Save 5%
- FedEx Freight — Save 5%
- FedEx Office — Save 5%
- Hertz — Save up to 10%
- OfficeMax WORK WITH US — Save 5% on transactions of $100 or more.
- hpdirect.com — Save up to 10%
- Microsoft Store — Save 5%
- HYATT — Save 3%
- Courtyard by Marriott — Save 5%
- Fairfield Inn & Suites by Marriott — Save 5%
- Residence Inn by Marriott — Save 5%
- TownePlace Suites by Marriott — Save 5%
- SpringHill Suites by Marriott — Save 5%
- Dun & Bradstreet Credibility Corp www.DandB.com — Save 5%
- Iron Mountain — Save 10%
- CAREY Driving Success — Save 5%
- EPSON Exceed Your Vision — Save 5%
- Barnes & Noble — Save 5%
- 1-800-flowers.com — Save 5%

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For reservations, visit **open.hyatt.com** or call **1-800-233-1234**. Simply use your Business Card to pay your bill, and the 3% savings is automatically credited to your Card account. The savings are in addition to other discounts.

(CE 117036)

AMEX000064

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.

SDNY_GM_00325864

EFTA_00198618

EFTA01684862

AMEX000065

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 03/23/12

OPEN℠

Account Ending 0-[redacted]

New Balance	**$2,196.46**
Please Pay By	**04/08/12**

Membership Rewards® Points
As of 03/23/12
197,777

See page 2 for important information about your account.

See Page 5 for Important Changes to Your Account Terms and Benefits

Your payment of $2,196.46 will be debited from your account on 04/07/12. Any inquiry to American Express concerning this debit should be made before 04/06/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Previous Balance	$1,860.73
Payments/Credits	-$1,890.98
New Charges	+$2,226.71
Fees	+$0.00
New Balance	**$2,196.46**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]

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

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
04/08/12
AutoPay Amount
$2,196.46

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

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

[redacted] 00021964600021964620 4

AMEX000066

SDNY_GM_00325866

EFTA_00198620

EFTA01684864

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on the Pay Over Time balance if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

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- Save time

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AMEX000067

SDNY_GM_00325867

EFTA_00198621

EFTA01684865

Payments and Credits

Summary

	Total
Payments	-$1,860.73
Credits	-$30.25
Total Payments and Credits	**-$1,890.98**

Detail

*Indicates posting date

Payments		**Amount**
03/08/12*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$1,860.73

Credits		**Amount**
03/23/12	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-$30.25

New Charges

Summary

	Total
Total New Charges	**$2,226.71**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
02/24/12	NEIMAN-MARCUS 10 000BEVERLY HILLS CA DEPARTMENT STORE Description Price SWEATER $175.00 SHORTS $375.00	$598.12
02/24/12	HENRI J SILLAM HENRIBEVERLY HILLS CA 310-203-3373	$171.28
02/28/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$7.39
02/28/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$42.46
02/28/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$59.99
02/28/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$50.65
03/05/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$147.80
03/05/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
03/06/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$99.97
03/06/12	NY PRESBYTERIAN WEB NEW YORK NY 212-585-6669	$853.51

Continued on reverse

Detail Continued

		Amount
03/15/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$47.13
03/19/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$27.97
03/20/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$37.18
03/20/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$9.95
03/20/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$14.73
03/20/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$21.95
03/20/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$4.58
03/21/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$27.75

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$0.00
Total Interest in 2012	$0.00

Summary of Changes

We are making changes to Card accounts and benefits. A summary of the changes to your account terms and benefits appears below. These changes will go into effect on July 1, 2012, unless otherwise noted. Detailed changes to the relevant agreements can be found after the summary chart.

Membership Rewards Reinstatement Fee	We are increasing the fee for reinstating points forfeited for late payment. The increased fee is **$35** *(previously, it was $29)*.
Statement Delivery	Effective June 1, 2012, we are making changes to your Cardmember Agreement to reflect our increased use of electronic communications with Cardmembers.
ATM Withdrawal Limit *(Green, Gold, and Executive Business Cards only)*	The limit on ATM withdrawals for Green Card accounts will be $3,000 in a 30-day period *(previously, this was $1,000 in a 7-day period)*. The limit for Gold Card and Executive Business Card accounts will be $8,500 in a 30-day period *(previously, this was $2,500 in a 7-day period)*.
Changes to Pay Over Time Features	
Minimum Due Calculation	The minimum monthly payment calculation will generally be 1% of your new balance plus finance charges, but not less than $35. The new calculation is shown in the *Minimum Due Calculation* section on the other side of this page. This change may increase your minimum monthly payment. If you make automatic payments in a fixed amount, please review your statements and adjust your payments as necessary.
When We Charge Interest	Effective on May 25, 2012, we are changing when we charge interest on Pay Over Time features. If you pay in full each month, this change will not affect you. If you pay balances over time and then pay in full, we will charge interest until the day we receive your payment. This means that you will pay more interest, because before this change we did not charge interest in the month you paid your balance in full. You can find more detail on this change on the following pages in the *When We Charge Interest* section. ***How to avoid this change**: You have the right to reject this change. If you do, your enrollment in Pay Over Time features will be cancelled and you will not be able to extend payment on any new transactions. Also if you reject, this change won't apply to your Pay Over Time balance and you'll still be able to pay it down over time. To reject this change call us at 1-855-865-1452, or from outside the U.S. or Canada call us collect at 1-623-492-3344. You must reject this change no later than 5pm Eastern time on May 24, 2012.*

Continued on next page

Detail of Changes to Your Agreements

We are revising the agreements governing your account terms and benefits as described below. Any language in your agreements that conflicts with these changes is replaced fully and completely. Language not changed by this notice remains in full force and effect. These changes apply to existing and future balances on your account. We encourage you and any Additional Cardmembers on your account to read this notice carefully and file it in a safe place for future reference.

Membership Rewards Reinstatement Fee

Effective July 1, 2012, in Paragraph 2 of the *Point Forfeiture for Late Payment* section of the Membership Rewards Terms & Conditions, "$29" is replaced with "$35".

Statement Delivery

Effective June 1, 2012, the first sentence in the *Changing your billing address* section in Part 2 of your Cardmember Agreement is replaced with:

> You must notify us immediately if you change the:
> - mailing address, email address, telephone numbers, or fax numbers that we use to send you billing statements, notices or other communications.
> - legal entity of the Company.
> - tax identification number.

Also effective June 1, 2012, the *Sending you notices* section of your Cardmember Agreement is replaced with:

> We send you notices through the U.S. mail (postage prepaid) or electronically using the information in our records. Any notice we send you is deemed given when deposited in the U.S. mail or when sent electronically. Additionally, we may send notices and information to Additional Cardmembers at their request.

ATM Withdrawal Limit

Effective July 1, 2012, the *Limits on withdrawals* section of your Agreement for Transferring Funds Electronically is amended by replacing each instance of "$1,000 in a 7-day period" with "$3,000 in a 30-day period" and replacing each instance of "$2,500 in a 7-day period" with "$8,500 in a 30-day period".

Minimum Due Calculation

Effective July 1, 2012, the *Adjusting your Pay Over Time Minimum Due* section in Part 2 of your Cardmember Agreement is deleted and the *How we calculate your Minimum Payment Due* section is replaced with:

> The Minimum Payment Due is the Pay In Full amount plus any Pay Over Time Minimum Due. To calculate the Pay Over Time Minimum Due for each statement, we start with the *higher* of:
>
> **1)** interest charged on the statement plus 1% of the Pay Over Time New Balance (excluding interest on the statement); or
>
> **2)** $35.
>
> Then we round to the nearest dollar and add any Pay Over Time amount past due. Your Pay Over Time Minimum Due will not exceed your Pay Over Time New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.

EXAMPLE: *Assume that you have a Pay Over Time New Balance of $3,000, interest of $29.57, no amounts past due, and a $400 Pay In Full amount.*
1) *$29.57 + 1% x ($3,000 - $29.57) = $59.27*
2) *$35*
The higher of (1) or (2) is $59.27, which rounds to $59.00. The Pay Over Time Minimum Due of $59.00 plus the Pay in Full amount of $400 together make up the Minimum Payment Due of $459.00.

Continued on next page

When We Charge Interest

Effective with billing periods beginning in May 2012, the *When we charge interest* subsection of the *About interest charges on Pay Over Time balances* section in Part 2 of your Cardmember Agreement is replaced with the following:

> We charge interest on these transactions beginning on their transaction date until they are paid. However, we will not charge interest on these transactions during a billing period if:
>
> - your *Pay Over Time Previous Balance* for the billing period is zero; or
> - you paid the *Account Total Previous Balance* for each of the previous two billing periods in full by the closing date shown on their respective statements.

Membership Rewards bonus points (for Rewards Plus Gold Card only)

Effective July 1, 2012, we are removing "or hotel" from the third sentence of the *Point Accrual* section of the Membership Rewards Terms & Conditions.

S06C1

DUPLICATE COPY

OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2012
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

AMEX000075

SDNY_GM_00325875

EFTA_00198629

EFTA01684873

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Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 04/23/12

OPEN℠

Account Ending 0-[redacted]

New Balance	**$3,132.42**
Please Pay By	**05/08/12**

Membership Rewards® Points
As of 04/23/12
211,150

See page 2 for important information about your account.

Notice of Changes to Your Membership Rewards® Program Account
Effective July 1, 2012, InterContinental Hotel Group will no longer be a point transfer hotel partner in the Membership Rewards program. Any Membership Rewards point transfer redemptions for Priority Club Points must be made by June 30, 2012. These redemptions will be considered final, non-refundable, and subject to the Priority Club program terms and conditions.

As always, you can redeem points for nights at InterContinental Hotel Group properties, including brands such as Crowne Plaza® Hotels and Resorts, Holiday Inn®, InterContinental® Hotels and Resorts using Membership Rewards Pay with Points. You can also transfer points into other frequent guest programs, including Best Western Rewards®, Choice Privileges®, Hilton HHonors® and Starwood Preferred Guest®.
To use points for hotel stays, please visit membershiprewards.com/travel.

See Page 5 for an Important Notice about Electronic Payments from Savings Accounts

Your payment of $3,132.42 will be debited from your account on 05/08/12. Any inquiry to American Express concerning this debit should be made by 05/06/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Previous Balance	$2,196.46
Payments/Credits	-$2,196.46
New Charges	+$3,132.42
Fees	+$0.00
New Balance	**$3,132.42**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
05/08/12
AutoPay Amount
$3,132.42

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

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

[redacted] 00031324200031324 2 20 4

AMEX000076

SDNY_GM_00325876

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on the Pay Over Time balance if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

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- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000077

SDNY_GM_00325877

EFTA_00198631

EFTA01684875

Payments and Credits

Summary

	Total
Payments	-$2,196.46
Credits	$0.00
Total Payments and Credits	**-$2,196.46**

Detail

*Indicates posting date

Payments		Amount
04/07/12*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$2,196.46

New Charges

Summary

	Total
Total New Charges	**$3,132.42**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
03/20/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$31.61
03/23/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$34.32
03/31/12	ORPHEUM 021041NEW YORK NY 212-8762111	$17.00
04/02/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$45.50
04/06/12	FIRST & 62ND CINEMASNEW YROK NY 908-918-2062 Description MOTION PICTURE	$13.25
04/08/12	UA 64TH AND 2ND AVE NEW YORK NY 877-835-5734	$13.50
04/13/12	DEAN&DELUCA #102 000NEW YORK NY 8002217714 Description GENERAL MERCHANDISE	$42.07
04/13/12	ALDO US #2100 NEW YORK NY SALE/PURCHASE	$70.00
04/14/12	AMERICAN KENNELS 032NEW YORK NY 212-750-5510 Description GENERAL MERCHA	$10.87

Continued on reverse

Detail Continued

		Amount
04/14/12	THEORY MADISON AVE 6NEW YORK NY 800-326-7985 Description APPAREL/ACCESS	$90.00
04/14/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
04/14/12	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$151.53
04/14/12	UNIQLO 0000 NEW YORK NY 877-486-4756 Description APPAREL/ACCESS	$159.60
04/14/12	GREEN GOURMET 212-759-7811 212-759-7811	$21.45
04/16/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$67.90
04/19/12	SAKS FIFTH AVENUE NYNEW YORK NY 2129402818 Description Price PANTS $1,798.00	$1,957.57
04/20/12	DR THOMAS J MAGNANI NEW YORK NY DENTIST/ORTHODONTIST	$305.00
04/20/12	SAKS FIFTH AVENUE NYNEW YORK NY 2129402818 Description Price R LAUREN $30.00	$30.00
04/20/12	EXHALE MINDBODY SPA 212-2493000 NY 2122493000	$37.00
04/21/12	SANT AMBROEUS 1 SANTNEW YORK NY 1000 MADISON AVENUE NEW FOOD/BEVERAGE $29.95	$29.95

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$0.00
Total Interest in 2012	$0.00

Notice about Electronic Payments from Savings Accounts

This notice applies to you if you enrolled in American Express's Pay by Computer or Pay by Phone service using a savings account. If you enrolled using a checking account, no action is required.

At this time, American Express is only able to process Pay by Phone and Pay by Computer payments from checking accounts. If you enrolled using a savings account, **you must update your bank account information to provide a checking account** for future payments.

If you would like to confirm that you are making payments through your checking account or need to update your bank account information, log in to your American Express account at americanexpress.com or call us at the number on the back of your card. If you don't provide a checking account, future payments may be processed incorrectly or returned by your bank.

DUPLICATE COPY

OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2012
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Save Up to 15% at 1-800-FLOWERS.COM®

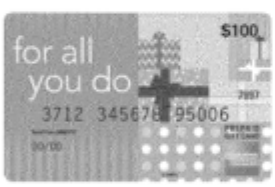
1-800 flowers.com

Thank the people that help your business succeed. Send flowers and gifts from 1-800-FLOWERS.COM and receive 10% off when you enter the code **66OPEN** in the discount field at check-out through 5/31/2012. Plus, you'll receive an additional 5% savings when you pay with your American Express® Business Card. To place your order today, visit **www.1800flowers.com** or call **1-800-FLOWERS (1-800-356-9377)**.

Offer available online or by phone only. Items may vary and are subject to availability, delivery rules and times. ©1-800FLOWERS.COM, 2012. OPEN Savings®: Terms, conditions and restrictions apply. Visit **opensavings.com/1800flowers** for full details.

OPEN Savings® is an American Express Business Card benefit that saves you money. Simply use your Card at 1-800-flowers.com and the 5% savings is automatically credited to your Card account. The savings are in addition to other discounts. (CE 117308)

Reward Hard Work.
Administrative Professional's Day is April 25.



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americanexpress.com/gift

Discount is only valid on gift card purchase fee. Shipping fees will apply. Offer valid through May 31, 2012 and only for web orders made via the link provided with the offer. To receive the offer, you must use an American Express Card to purchase. Promotion code intended for user presented with the offer and is not valid on gift card purchases made through partner sites. Offer subject to change at any time. Terms and conditions apply to Gift Cards. See Cardholder Agreement for complete terms and conditions. Gift Cards may be used at merchants in the U.S. that accept American Express® Cards. Cannot be used at cruise lines, for recurring billing charges, at casinos, or at ATMs. American Express does not ship Gift Cards to the states of HI and VT. See additional terms and conditions at americanexpress.com/gift.

Now, Save Up to 10% at FedEx Office

FedEx Office

Now, when you use your American Express OPEN® Card at **FedEx Office**, you can automatically save up to **10%**.*

- **Save 3% when you spend up to $250 per calendar year**
- **Save 5% when you spend more than $250, and up to $1,000 per calendar year**
- **Save 10% when you spend more than $1,000, and up to $100,000 per calendar year**

*For the calendar year 2012, purchases will be calculated from March 15, 2012, to December 31, 2012. Terms, conditions and restrictions apply. Visit OPEN Savings.com/FedexOfficeTerms for details.

AMEX000082

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.

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EFTA_00198636

EFTA01684880

AMEX000083

SDNY_GM_00325883

EFTA_00198637

EFTA01684881

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 05/24/12

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,310.92**
Please Pay By	**06/08/12**

Membership Rewards® Points
As of 05/24/12
231,400

See page 2 for important information about your account.

See Page 5 for an important Privacy Notice and the following page for important notices about Billing Dispute Procedures and Electronic Fund Transfer Error Resolution.

Your payment of $1,310.92 will be debited from your account on 06/08/12. Any inquiry to American Express concerning this debit should be made by 06/06/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Previous Balance	$3,132.42
Payments/Credits	-$3,180.08
New Charges	+$1,233.58
Fees	+$125.00
New Balance	**$1,310.92**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]

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

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
06/08/12
AutoPay Amount
$1,310.92

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

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

[redacted] 00013109200013109 2 20 H

AMEX000084

SDNY_GM_00325884

EFTA_00198638

EFTA01684882

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000085

SDNY_GM_00325885

EFTA_00198639

EFTA01684883

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 05/24/12

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$3,132.42
Credits	-$47.66
Total Payments and Credits	**-$3,180.08**

Detail

*Indicates posting date

Payments		**Amount**
05/08/12*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$3,132.42

Credits		**Amount**
05/17/12	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-$15.69
05/19/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA DIRECT MKTG MISC	-$31.97

New Charges

Summary

	Total
Total New Charges	**$1,233.58**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
04/28/12	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$114.95
04/28/12	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$151.53
05/03/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$23.02
05/04/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$14.23
05/04/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$30.08
05/04/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$67.98
05/08/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$169.75
05/10/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$117.54
05/10/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$69.33
05/11/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$39.00

Continued on reverse

Detail Continued

		Amount
05/14/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$34.05
05/14/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$49.95
05/19/12	AMARANTH NEW YORK NY RESTAURANT Description 537149	$69.41
05/19/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
05/20/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
05/22/12	BRAZABRA CORPORATIO LEE MA 413-243-4690	$102.95
05/23/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$13.04
05/23/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$135.80
05/23/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$22.37

Fees

		Amount
05/24/12	ANNUAL MEMBERSHIP FEE	$125.00
Total Fees for this Period		**$125.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$125.00
Total Interest in 2012	$0.00

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, 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, use and safeguard information about you and how to limit the use and disclosure of your information.

In this Notice, "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc., American Express Centurion Bank and American Express Bank, FSB. These entities are "Affiliates" of each other, which are companies in the American Express family that are related to each other by common ownership or control. Our Affiliates also include publishers, travelers cheque issuers, travel agents and providers of Card-related insurance services. The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you(r)."

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 about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

What Do We Do with Cardmember 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.

Information We Share with Our Affiliates
You can inform us not to share with our Affiliates credit-related information (except as permitted by law), such as your credit history as shown on a consumer report. If you make this choice, we are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history.

Valuable Partner Offers
We work with carefully selected business partners, 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 business partner 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. You can inform us not to send you these offers.

Your Choices
Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers and offers from our Affiliates, by mail, telephone and/or e-mail, or share your credit-related information with our Affiliates, by visiting us at: **www.americanexpress.com/communications** You can also inform us of your choices (except for e-mail communications) by calling us at **1-800-297-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts. **Please note that any choices you make will only apply to this account.**

If you are the primary Cardmember on your Card account, any choices you make in accordance with this Notice will also apply to any other Cardmember on this account (except for e-mail communications). If you make choices not to receive offers as indicated above, 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 use reasonable administrative, technical and physical security measures to protect your 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 informed us not to share your credit-related information with our Affiliates.

Billing Dispute Procedures

What To Do If You Find a Mistake on Your Statement

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

American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information*: Your name and account number.
- *Dollar amount*: The dollar amount of the suspected error.
- *Description of problem*: Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

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

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

- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake*: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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 to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:
(1) Your name and card account number. (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information. (3) The dollar amount of the suspected error.

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

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

DUPLICATE COPY

OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2012
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Save 20% on HP Ink

hpdirect.com

Now through June 30, 2012, you can save more with OPEN Savings® partner HPDirect.com. Enter coupon code **STOCKUP** at checkout to save 20% on your next $50 ink purchase*--plus FREE next-business-day delivery! This is in addition to the automatic OPEN Savings® discount you can get when you use your American Express® Business Card on purchases greater than $200 at HPDirect.com.**

*Purchase must be $50 or more(before taxes & shipping). Valid for HP Direct(hpdirect.com) internet and call center purchases only. Coupon valid through 6/30/12 or while supplies last. Each coupon code is limited to one usage per customer; one coupon code per checkout. Offer combinable with Instant Rebates. For complete coupon conditions, see "Coupon Information" in the "Customer Service" section at **www.hpdirect.com**. **Terms, conditions, and restrictions apply. Visit **OPENSavings.com/HPDirectTerms** for details.

Save 5% with OPEN Savings® at HP Direct when you spend over $200 and up to $1,000 per calendar year. Save 10% when you spend over $1,000 and up to $50,000 per calendar year. For 2012, purchases will be calculated from 2/15/12 to 12/31/12.
(CE 117311)

Save 15% on Business Coaching with The Coach Connection

The Coach Connection
Connecting Great People with Great Coaches

Get 15% off the initial cycle of coaching which includes a minimum of 6 coaching sessions. You will pay $329 instead of the normal price of $389. The TCC coach will assist you to become the successful and productive business owner you want to be, like thousands of TCC clients have done since 2001.

Payment must be made with your American Express Business Card at time of purchase, and that you use offer code of **AMEX1**. Limit one per card member.

Learn more at **FindYourCoach.com/Amex**

(CE 117496)

AMEX000090

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.

SDNY_GM_00325890

EFTA_00198644

EFTA01684888

AMEX000091

SDNY_GM_00325891

EFTA_00198645

EFTA01684889

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 06/22/12

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,900.86**
Please Pay By	**07/08/12**

Membership Rewards® Points
As of 06/22/12
232,644

See page 2 for important information about your account.

See Page 5 for Important Changes to Your Account Terms

Your payment of $1,900.86 will be debited from your account on 07/07/12. Any inquiry to American Express concerning this debit should be made by 07/05/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Previous Balance	$1,310.92
Payments/Credits	-$1,310.92
New Charges	+$1,873.07
Fees	+$27.79
New Balance	**$1,900.86**

Days in Billing Period: 29

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Important benefit change to 1-800-FLOWERS.COM® and OPEN Savings®

Effective August 15, 2012, the OPEN Savings discount with 1-800-FLOWERS.COM will be 5% off all purchases made via **1800flowers.com** or by calling 1-800-FLOWERS (**1-800-356-9377**). The 1-800-FLOWERS.COM discount will no longer apply at retail locations.

VISIT OPENSAVINGS.COM FOR MORE DETAILS.

Terms, conditions and restrictions apply.

1-800 flowers.com

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]

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

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
07/08/12
AutoPay Amount
$1,900.86

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

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

[redacted] 00019008600019008620 H

AMEX000092

SDNY_GM_00325892

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000093

SDNY_GM_00325893

EFTA_00198647

EFTA01684891

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 06/22/12

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$1,310.92
Credits	$0.00
Total Payments and Credits	**-$1,310.92**

Detail

*Indicates posting date

Payments		Amount
06/08/12*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$1,310.92

New Charges

Summary

	Total
Total New Charges	**$1,873.07**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Foreign Spend	Amount
05/25/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$9.44
05/30/12	PAYPAL *SAVANNAH 4029357733 CA 402-935-7733 Description OTHER		$50.00
05/30/12	STARBUCKS CORP008219NEW YORK NY 800-7827282		$4.30
05/30/12	OPAY FEE NEW YORK CINEW YORK NY 800-487-4567		$2.49
05/30/12	NEW YORK CITY PC6179NEW YORK NY 800-487-4567		$100.00
06/04/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$40.81
06/04/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$40.78
06/05/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$98.85
06/09/12	STARBUCKS CORP008219NEW YORK NY 800-7827282		$4.30
06/09/12	STARBUCKS CORP078618MANORVILLE NY 800-7827282		$3.86
06/10/12	STARBUCKS CORP078618MANORVILLE NY 800-7827282		$3.86
06/12/12	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE		$180.53

Continued on reverse

Detail Continued

			Foreign Spend	Amount
06/12/12	MB F DOG SHOWS INFODGREENSBORO 336-379-9352	NC		$139.80
06/13/12	MB F DOG SHOWS INFODGREENSBORO 336-379-9352	NC		$164.75
06/17/12	MARINA PALACE HOTEL RIO DE JANEIRO RUA JOAO LIRA 5 LEBLON SUA COMPRA	RJ	1.249,80 Brazilian Reals	$606.67
06/21/12	HOTEL FASANO RIO RIO DE JANEIRO R JOAQUIM NABUCO 276 RIO SUA COMPRA	RJ	854,01 Brazilian Reals	$422.63

Fees

**Foreign Transaction Fee is 2.7% of the converted US dollar amount of the foreign currency charge. See *Foreign Currency Charges* on page 2.

		Amount
06/17/12	FOREIGN TRANSACTION FEE** MARINA PALACE HOTEL RIO D $606.67	$16.38
06/21/12	FOREIGN TRANSACTION FEE** HOTEL FASANO RIO $422.63	$11.41
Total Fees for this Period		**$27.79**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$152.79
Total Interest in 2012	$0.00

Summary of Changes

We are making changes to Card accounts and benefits. A summary of the changes to your account terms appears below. Detailed changes to your Cardmember Agreement can be found after the summary chart.

We May Contact You	We are clarifying the ways we may contact you for account servicing and collections. We will continue to honor any communication preferences that you have previously indicated regarding marketing offers.

Continued on next page

Detail of Changes to Your Cardmember Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement governing the account. This notice formally amends that Cardmember Agreement as described below. These changes apply to existing and future balances on your account. Any terms in the Cardmember Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

We May Contact You

Effective September 1, 2012, the *We may contact you* section, in Part 2 of your Cardmember Agreement, is replaced with the following:

Servicing and collections

If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors) to contact you at any number you provide, from which you call us, or at which we believe we can reach you. We may contact you in any way, such as calling or texting. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it.

Call monitoring

We may monitor and record any calls between you and us.

DUPLICATE COPY

OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2012
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Save automatically when you use your Card at these OPEN Savings partners.

- FedEx Express — Save 5%
- FedEx Ground — Save 5%
- FedEx Freight — Save 5%
- FedEx Office — Save 5%
- Hertz — Save up to 10%
- OfficeMax WORK WITH US — Save 5% on transactions of $100 or more.
- hpdirect.com — Save up to 10%
- Microsoft Store — Save 5%
- HYATT — Save 3%
- Courtyard by Marriott — Save 5%
- Fairfield Inn & Suites by Marriott — Save 5%
- Residence Inn by Marriott — Save 5%
- TownePlace Suites by Marriott — Save 5%
- SpringHill Suites by Marriott — Save 5%
- Dun & Bradstreet Credibility Corp www.DandB.com — Save 5%
- Iron Mountain — Save 10%
- CAREY Driving Success — Save 5%
- EPSON Exceed Your Vision — Save 5%
- Barnes & Noble — Save 5%
- 1-800-flowers.com — Save 5%

Enjoy added savings for your business. Learn more at **opensavings.com**

Get 100% Off the American Express® Gift Card Purchase Fee

American Express Gift Cards are the perfect way to show your appreciation to clients, customers, and partners.

Visit **americanexpress.com/gift** and use code **SMOPEN12** now through August 31st. Use your American Express Card to purchase.

Order over $75,000? *Consult with a Concierge Representative at 800-316-4420 to discuss Gift Card solutions for your business.*

Discount is only valid on Gift Card purchase fee. Shipping fees will apply. Offer valid through August 31, 2012, and only for web orders made on americanexpress.com via the link provided with the offer. Promotion code intended for user presented with the offer and is not valid on Gift Card purchases made through partner sites. Offer subject to change at any time. Terms and conditions apply to Gift Cards. See Cardholder Agreement for complete terms and conditions. Gift Cards may be used at merchants in the U.S. that accept American Express Cards. Cannot be used at cruise lines, for recurring billing charges, at casinos, or ATMs. American Express does not ship Gift Cards to the states of HI and VT. See additional terms and conditions at americanexpress.com/gift

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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.

AMEX000098

SDNY_GM_00325898

EFTA_00198652

EFTA01684896

Save **5% automatically** at Residence Inn by Marriott® hotels

Use your American Express OPEN® Business Card at a participating Residence Inn by Marriott® hotel and get an **automatic 5% OPEN Savings® discount**.

Book now at **marriott.com/opensavings** or **call 1-866-914-OPEN (6736)**.

Terms, conditions, and restrictions apply. Savings do not apply to charges made through third party transactions, not paid directly at, or through, the hotel.
Visit OPENSavings.com/residenceterms for complete terms and conditions.

Residence Inn Marriott

Save **5% automatically** at Fairfield Inn by Marriott® hotels

Use your American Express OPEN® Business Card at a participating Fairfield Inn by Marriott® hotel and get an **automatic 5% OPEN Savings® discount**.

Book now at **marriott.com/opensavings** or call **1-866-914-OPEN (6736)**.

Terms, conditions, and restrictions apply. Savings do not apply to charges made through third party transactions, not paid directly at, or through, the hotel.
Visit OPENSavings.com/fairfieldterms for complete terms and conditions.

Fairfield Inn & Suites Marriott

Up to **10% savings** when you use your American Express OPEN® Business Card at Hertz®.

- **Save 5%** when you spend $500-$2,500 per calendar year
- **Save 10%** when you spend more than $2,500 per calendar year

Plus, get additional discounts when you use **CDP 306613** at time of reservation.

Learn more at **hertz.com/open.**

Hertz

Terms and conditions apply.

AMEX000099

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

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 07/24/12

OPEN℠

Account Ending 0-[redacted]

New Balance	**$3,043.23**
Please Pay By	**08/08/12**

See page 2 for important information about your account.

Your payment of $3,043.23 will be debited from your account on 08/08/12. Any inquiry to American Express concerning this debit should be made by 08/06/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

244,161
Membership Rewards® Points
Available and Pending as of 06/30/12
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$1,900.86
Payments/Credits	-$1,900.86
New Charges	+$3,042.39
Fees	+$0.84
New Balance	**$3,043.23**

Days in Billing Period: 32

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
08/08/12
AutoPay Amount
$3,043.23

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

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

[redacted] 00030432300030432 3 20 H

AMEX000100

SDNY_GM_00325900

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

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Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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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.

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International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000101

SDNY_GM_00325901

EFTA_00198655

EFTA01684899

Payments and Credits

Summary

	Total
Payments	-$1,900.86
Credits	$0.00
Total Payments and Credits	**-$1,900.86**

Detail

*Indicates posting date

Payments		Amount
07/07/12*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$1,900.86

New Charges

Summary

	Total
Total New Charges	**$3,042.39**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Foreign Spend	Amount
06/26/12	AMAZON *MKTPLCE EU-UAMAZON.CO.UK LU PAYMENTS	19.98 Pounds Sterling	$31.27
06/26/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$33.95
06/27/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$64.59
07/12/12	POTAMKIN CADILLAC 01 NEW YORK NY AUTO DEALER (NEW/USED Description SALES/SERVICE/		$2,583.83
07/18/12	BEST IN SHOW THE SHOLAKE HAVASU C AZ 800-247-7005 Description MISC PERSONAL		$159.00
07/23/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$169.75

Fees

**Foreign Transaction Fee is 2.7% of the converted US dollar amount of the foreign currency charge. See *Foreign Currency Charges* on page 2.

		Amount
06/26/12	FOREIGN TRANSACTION FEE** AMAZON *MKTPLCE EU-UK $31.27	$0.84
Total Fees for this Period		**$0.84**

Continued on reverse

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$153.63
Total Interest in 2012	$0.00

DUPLICATE COPY

OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2012
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Get automatic statement credit discounts when you use your Card at these OPEN Savings partners.

- FedEx Express — Save 5%
- FedEx Ground — Save 5%
- FedEx Freight — Save 5%
- FedEx Office — Save up to 10%
- Hertz — Save up to 10%
- OfficeMax.com — Save 5% or 10%
- hpdirect.com — Save up to 10%
- Microsoft Store — Save 5%
- HYATT — Save 3%
- Courtyard by Marriott — Save 5%
- Fairfield Inn & Suites by Marriott — Save 5%
- Residence Inn by Marriott — Save 5%
- TownePlace Suites by Marriott — Save 5%
- SpringHill Suites by Marriott — Save 5%
- Dun & Bradstreet Credibility Corp www.DandB.com — Save 5%
- Iron Mountain — Save 10%
- CAREY Driving Success — Save 5%
- EPSON Exceed Your Vision — Save 5%
- Barnes & Noble — Save 5%
- 1-800-flowers.com — Save 5%

Enjoy added savings for your business. Learn more at **opensavings.com**

Important Notice

(CE 117751)

Iron Mountain will no longer participate in the OPEN Savings® program, effective September 1, 2012.

OPEN FOR BUSINESS

AMEX000104

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.

SDNY_GM_00325904

EFTA_00198658

EFTA01684902

AMEX000105

SDNY_GM_00325905

EFTA_00198659

EFTA01684903

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 08/24/12

OPEN SM

Account Ending 0-[redacted]

New Balance	**$3,144.86**
Please Pay By	**09/08/12**

See page 2 for important information about your account.

See Page 5 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

See Page 6 for Important Information Regarding Benefits Underwritten by AMEX Assurance Company.

Your payment of $3,144.86 will be debited from your account on 09/08/12. Any inquiry to American Express concerning this debit should be made by 09/06/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 07/31/12
253,134
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$3,043.23
Payments/Credits	-$3,140.37
New Charges	+$3,235.30
Fees	+$6.70
New Balance	**$3,144.86**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
09/08/12
AutoPay Amount
$3,144.86

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

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

[redacted] 00031448600031448 6 20 H

AMEX000106

SDNY_GM_00325906

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000107

SDNY_GM_00325907

EFTA_00198661

EFTA01684905

Payments and Credits

Summary

	Total
Payments	-$3,043.23
Credits	-$97.14
Total Payments and Credits	**-$3,140.37**

Detail

*Indicates posting date

Payments		**Amount**
08/08/12*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$3,043.23

Credits		Foreign Spend	**Amount**
08/09/12	FOREIGN TRANSACTION FEE AMAZON *MKTPLCE EU-UK $94.59		-$2.55
08/09/12	AMAZON *MKTPLCE EU-UAMAZON.CO.UK LU CATALOG MERCHANDISE	60.35 Pounds Sterling	-$94.59

New Charges

Summary

	Total
Total New Charges	**$3,235.30**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Foreign Spend	**Amount**
07/26/12	AMAZON PRIME 080-04962454 LU SUBSCRIPTION	49.00 Pounds Sterling	$76.22
07/31/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$95.85
08/02/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$36.87
08/02/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$22.47
08/02/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$33.48
08/03/12	AMAZON EU AMAZON.CO.UK LU BOOKS	9.74 Pounds Sterling	$15.27
08/03/12	AMAZON *MKTPLCE EU-UAMAZON.CO.UK LU PAYMENTS	14.98 Pounds Sterling	$23.39
08/03/12	AMAZON *MKTPLCE EU-UAMAZON.CO.UK LU PAYMENTS	60.35 Pounds Sterling	$94.67
08/03/12	AMAZON *MKTPLCE EU-UAMAZON.CO.UK LU PAYMENTS	25.14 Pounds Sterling	$39.44
08/06/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$65.90

Continued on reverse

Detail Continued

		Foreign Spend	Amount
08/09/12	MAILCHIMP MAILCHIMP.COM GA EMAIL MKTG		$30.00
08/15/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$131.80
08/15/12	THE RANCH AT LIVE OAMALIBU CA 310-457-8700		$2,000.00
08/15/12	ONE KINGS LN*1775196855-746-7655 CA HOME DECOR		$39.14
08/20/12	NETWORK SOLUTIONS, L888-642-9675 VA 888-642-9675		$287.88
08/21/12	EMBROIDER THIS FRAMINGHAM MA 508-881-0077		$108.00
08/21/12	GRANDIN ROAD HOME FURNISH G39529600001[redacted]		$70.00
08/24/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$64.92

Fees

**Foreign Transaction Fee is 2.7% of the converted US dollar amount of the foreign currency charge. See *Foreign Currency Charges* on page 2.

		Amount
07/26/12	FOREIGN TRANSACTION FEE** AMAZON PRIME $76.22	$2.05
08/03/12	FOREIGN TRANSACTION FEE** AMAZON EU $15.27	$0.41
08/03/12	FOREIGN TRANSACTION FEE** AMAZON *MKTPLCE EU-UK $23.39	$0.63
08/03/12	FOREIGN TRANSACTION FEE** AMAZON *MKTPLCE EU-UK $94.67	$2.55
08/03/12	FOREIGN TRANSACTION FEE** AMAZON *MKTPLCE EU-UK $39.44	$1.06
Total Fees for this Period		**$6.70**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$160.33
Total Interest in 2012	$0.00

Notice of Changes to the Membership Rewards® Program Terms

(Corporate Card Only)

Effective October 1, 2012, the annual fee to enroll a Corporate Card in the Membership Rewards program will be $90 (previously, $75). Enrolled Corporate Cardmembers will be charged this fee on their first annual program renewal date following October 1, 2012.

To reflect this change, effective October 1, 2012, in the Annual Fees section of the Membership Rewards Program Terms & Conditions, '$75' is replaced with '$90.'

Business Gold Rewards

OPEN℠

Notice of Change to Your Travel Accident Insurance Policy

We are making **Important Changes** to your insurance policies ("Policies") underwritten by AMEX Assurance Company.

We are increasing the age limit for dependents covered by the Travel Accident Insurance for Cardmembers in the following states: DC, HI, ID, IN, LA, MA, NY, and VA. The age limit varies by state. For PA residents, the general terms of your coverage have been revised to include provisions required in your state. Please refer to the Riders for each applicable state.

This change becomes effective on the date indicated below, whether or not you receive a billing statement. This Notice formally amends your Policies, and any contrary or conflicting language in those Policies is replaced fully and completely. All terms of the Policies not amended herein remain in full force and effect.
You should 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.

Applicable for Residents of the states of Idaho, Virginia, DC, Hawaii, and Massachusetts for Travel Accident Insurance:
The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:
Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your unmarried, dependent children under 26 years of age who rely on You for support and maintenance, your unmarried dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.).
TAI-RDR1-Multi 04/10, TAI-RDR1-DC 04/11, TAI-RDR1-HI 07/10 and TAI-RDR1-MA 11/10.
Applicable for Residents of the state of Hawaii for Travel Accident Insurance:
Domestic Partner means persons of the same or opposite gender who have entered into a reciprocal beneficiary relationship pursuant to Hawaii statutes. TAI-RDR1-HI 07/10
Applicable for Residents of the state of Indiana for Travel Accident Insurance:
The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:
Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your dependent children under 26 years of age, your dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.). TAI-RDR1-IN 07/10
Applicable for Residents of the state of Louisiana for Travel Accident Insurance:
The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:
Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses and dependent children under 26 years of age (dependent children include: your dependent children under 26 years of age who rely on You for support and maintenance, your dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated and dependent.).
The definition of **Domestic Partner** is hereby removed from the **Definitions** section of the Description of Coverage. Additionally all references to Domestic Partner are hereby removed from the Description of Coverage.
By_____
Title _____
Date_____
TAI-RDR1-LA 10/18/10
Applicable for Residents of the State of Massachusetts for Travel Accident Insurance:
The following is hereby added to and made part of the Description of Coverage:
This Policy, alone, **does not meet Minimum Creditable Coverage standards** and **will not satisfy** the individual mandate that you have health insurance.
As of January 1 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector website (www.mahealthconnector.org).
This plan is not intended to provide comprehensive health care coverage and **does not meet Minimum Creditable Coverage standards**, even if it does include services that are not available in the insured's other health plans.
TAI-RDR1-MA 11/10.

Applicable for Residents of the state of New York for Travel Accident Insurance:
The definition of Covered Person from the DEFINITIONS section is replaced with the following:
Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children.
Spouse includes the person to whom you are married, including your same-sex partner in your marriage that was legally performed in another jurisdiction.
Dependent children includes: 1. Unmarried, dependent children under age 29 who rely on the insured for support and maintenance; 2. Unmarried dependent children 29 years or older who, because of a handicap condition or disability that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and are dependent upon a parent or other care provider for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent. 3. Natural, adopted and stepchildren of the insured who are chiefly financially dependent on the insured for support and maintenance, and 4. An adopted child or a child in the custody of the insured pursuant to an interim court order of adoption vesting temporary care of the child in the insured, regardless of whether a final order granting adoption is ultimately issued.
The definition of Domestic Partner from the DEFINITIONS section is replaced with the following:
"Domestic Partner means persons of the same or opposite gender who can provide Us with proof of the domestic partnership and financial interdependence in the form of: A.Registration as a domestic partnership indicating that neither individual has been registered as a member of another domestic partnership within the last six months, where such registry exists, or B.For partners residing where registration does not exist, by an alternative affidavit of domestic partnership as follows:
1.The affidavit must be notarized and must contain the following: a. The partners are both eighteen years of age or older and are mentally competent to consent to contract. b. The partners are not related by blood in a manner that would bar marriage under laws of the State of New York c. The partners have been living together on a continuous basis prior to the date of the application; and
2.Proof of cohabitation (e.g., a driver's license, tax return or other sufficient proof); and 3.Proof that the partners are financially interdependent. Two or more of the following are collectively sufficient to establish financial interdependence: a. A joint bank account; b. A joint credit card or charge card; c. Joint obligation on a loan; d. Status as an authorized signatory on the partner's bank account, credit card or charge card; e. Joint ownership of holdings or investments; f. Joint ownership of residence; g. Joint ownership of real estate other than residence; h. Listing of both partners as tenants on the lease of the shared residence; i. Shared rental payments of residence (need not be shared 50/50); j. Listing of both partners as tenants on a lease, or shared rental payments, for property other than residence; k. A common household and shared household expenses, e.g., grocery bills, utility bills, telephone bills, etc. (need not be shared 50/50); l. Shared household budget for purposes of receiving government benefits; m. Status of one as representative payee for the other's government benefits; n. Joint ownership of major items of personal property (e.g., appliances, furniture); o. Joint ownership of a motor vehicle; p. Joint responsibility for child care (e.g., school documents, guardianship); q. Shared child-care expenses, e.g., babysitting, day care, school bills (need not be shared 50/50); r. Execution of wills naming each other as executor and/or beneficiary; s. Designation as beneficiary under the other's life insurance policy; t. Designation as beneficiary under the other's retirement benefits account ; u. Mutual grant of durable power of attorney; v. Mutual grant of authority to make health care decisions (e.g., health care power of attorney); w. Affidavit by creditor or other individual able to testify to partners' financial interdependence; x. Other item(s) of proof sufficient to establish economic interdependency under the circumstances of the particular case. "
The EXCLUSION section is removed and replaced with the following:
EXCLUSIONS
This Policy does not cover any loss caused or contributed to by, directly or indirectly, wholly or partially: 1.suicide, attempted suicide or intentionally self-inflicted injury; 2. war or any act of war, whether declared or undeclared; participation in a felony, riot or insurrection; service in the Armed Forces or units auxiliary thereto; 3. Injury in which a contributing cause was the Covered Person's commission of or attempt to commit a felony or to which a contributing cause was the Covered Person's being engaged in an illegal occupation; 4. sickness, except for an infection that was the result of an Injury; 5. mental or emotional disorder; 6. pregnancy, except complications of pregnancy and except to the extent coverage is required pursuant to Section 3221 of the New York Insurance Law; or 7. the consequence of the Covered Person's being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician.
The following items are hereby removed from the TERMINATION or CANCELLATION section:
the date the Covered Person no longer maintains a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands; the date We determine that the Covered Person or someone on the Covered Persons' behalf intentionally misrepresented or fraud occurred;
and replaced with:
the date We determine that the Covered Person or someone on the Covered Persons' behalf intentionally misrepresented or fraud occurred in a written instrument signed by the Covered Person; TAI-RDR2-NY 06/11
Applicable to residents of the state of Pennsylvania for Travel Accident Insurance:
The **Description of Coverage** section is removed and replaced with the following:
For Accidental Death the Company will pay the applicable benefit amount as determined from the Table of Losses for the benefits listed below if a Covered Person suffers a loss from an Injury while coverage is in force under the Policy. For Dismemberment the Company will pay the applicable benefit amount as determined from the Table of Losses for the benefits listed below if a Covered Person suffers a loss from an Injury while coverage is in force under the Policy if such loss occurs within 100 days after the date of the Accident which caused the Injury. Benefits will be paid for the greatest loss. In no event will the Company pay for more than one loss sustained by the Covered Person as the result of any one Accident. TAIRDR10612PA

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OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2012
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Get 3% to 10% discounts when you use your Card at these OPEN Savings® partners.

- FedEx Express — Save 5%
- FedEx Ground — Save 5%
- FedEx Freight — Save 5%
- FedEx Office — Save up to 10%
- Hertz — Save up to 10%
- OfficeMax.com — Save up to 10%
- hpdirect.com — Save up to 10%
- Microsoft Store — Save 5%
- HYATT — Save 3%
- Courtyard by Marriott — Save 5%
- Fairfield Inn & Suites by Marriott — Save 5%
- Residence Inn by Marriott — Save 5%
- TownePlace Suites by Marriott — Save 5%
- SpringHill Suites by Marriott — Save 5%
- Dun & Bradstreet Credibility Corp www.DandB.com — Save 5%
- Iron Mountain — Save 10%
- CAREY Driving Success — Save 5%
- EPSON Exceed Your Vision — Save 5%
- Barnes & Noble — Save 5%
- 1-800-flowers.com — Save 5%

Enjoy added savings for your business. Learn more at **opensavings.com**

As a benefit of your American Express OPEN® Business Card, receive a 5% discount

when you spend at participating Courtyard by Marriott® hotels. This OPEN Savings® discount will appear as a credit on your statement and is combinable with other discounts at Courtyard.

Book now at **marriott.com/opensavings** or **call 1-866-914-OPEN (6736)**.

Terms, conditions, and restrictions apply. Savings do not apply to charges made through third-party transactions or not paid directly at or through the hotel. Maximum savings is $1,500 per calendar year per Card account. Visit OPENSavings.com/courtyardterms for complete terms and conditions.

COURTYARD® Marriott

AMEX000114

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.

SDNY_GM_00325914

EFTA_00198668

EFTA01684912

AMEX000115

SDNY_GM_00325915

EFTA_00198669

EFTA01684913

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 09/23/12

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,821.89**
Please Pay By	**10/08/12**

See page 2 for important information about your account.

Your payment of $1,821.89 will be debited from your account on 10/08/12. Any inquiry to American Express concerning this debit should be made by 10/06/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 08/31/12
263,525
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$3,144.86
Payments/Credits	-$3,498.70
New Charges	+$2,175.73
Fees	+$0.00
New Balance	**$1,821.89**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
10/08/12
AutoPay Amount
$1,821.89

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

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

[redacted] 00018218900018218 9 20 H

AMEX000116

SDNY_GM_00325916

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

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- Save time

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000117

SDNY_GM_00325917

EFTA_00198671

EFTA01684915

Payments and Credits

Summary

	Total
Payments	-$3,144.86
Credits	-$353.84
Total Payments and Credits	**-$3,498.70**

Detail

*Indicates posting date

Payments		**Amount**
09/08/12*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$3,144.86

Credits		**Amount**
09/23/12	ALEXANDER WANG INC NEW YORK NY 212-532-3103 Description COMMERCIAL EQU	-$353.84

New Charges

Summary

	Total
Total New Charges	**$2,175.73**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
08/24/12	GRANDIN ROAD HOME FURNISH G39576330001[redacted]	$37.00
09/05/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$57.21
09/07/12	MEDICAL IMAGING OF MNEW YORK NY 2127942500 Description Price MEDICAL/HEALTH SERV $800.00	$800.00
09/09/12	MAILCHIMP MAILCHIMP.COM GA EMAIL MKTG	$50.00
09/10/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$32.65
09/11/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$50.70
09/11/12	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$359.76
09/11/12	PRET A MANGER #016 0NEW YORK NY 646-728-0505 Description FAST FOOD REST	$5.43
09/11/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$101.85

Continued on reverse

Detail Continued

		Amount
09/12/12	ALEXANDER WANG INC NEW YORK NY 212-532-3103 Description COMMERCIAL EQU	$353.84
09/14/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$13.14
09/17/12	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330	$81.09
09/17/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$48.92
09/19/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$50.70
09/19/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$67.90
09/20/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$37.10
09/20/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$28.44

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$160.33
Total Interest in 2012	$0.00

DUPLICATE COPY

OPEN Savings℠ Summary

Prepared For
G MAXWELL
ELLMAX LLC

Account Ending
0-[redacted]

Savings this Billing Period	Savings Since January 2012
0.00	0.00

To start saving today, visit www.open.com/opensavings and learn more about the OPEN Savings program and participating merchants

Other Ways To Save!

Get 3% to 10% discounts when you use your Card at these OPEN Savings® partners.

- FedEx Express — Save 5%
- FedEx Ground — Save 5%
- FedEx Freight — Save 5%
- FedEx Office — Save up to 10%
- Hertz — Save up to 10%
- OfficeMax.com — Save up to 10%
- hpdirect.com — Save up to 10%
- Microsoft Store — Save 5%
- HYATT — Save 3%
- Courtyard by Marriott — Save 5%
- Fairfield Inn & Suites by Marriott — Save 5%
- Residence Inn by Marriott — Save 5%
- TownePlace Suites by Marriott — Save 5%
- SpringHill Suites by Marriott — Save 5%
- Dun & Bradstreet Credibility Corp www.DandB.com — Save 5%
- CAREY Driving Success — Save 5%
- EPSON Exceed Your Vision — Save 5%
- BARNES&NOBLE — Save 5%
- 1800flowers.com — Save 5%

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Get 100% off purchase fees.
Use code **SMB12** through 12/31/12 at **americanexpress.com/gift**

Discount is only valid on the Gift Card purchase fee. Shipping fees will apply. Offer valid through December 31, 2012 and only for web orders on americanexpress.com. Terms and conditions apply to Gift Cards. Promotion code intended for user presented with the offer and is not valid on Gift Card purchases made through partner sites. Purchase must be made via the web address provided with offer. Offers are subject to change without notice. May be used at merchants in the U.S. that accept American Express® Cards. Cannot be used at cruise lines, for recurring billing charges, at casinos, or at ATMs. American Express does not ship Gift Cards to the states of HI and VT. Find additional information about the Gift Card, including terms and conditions and the Gift Cardholder Agreement, at americanexpress.com/gift.

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AMEX000120

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.

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EFTA_00198674

EFTA01684918

AMEX000121

SDNY_GM_00325921

EFTA_00198675

EFTA01684919

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 10/24/12

OPEN℠

Account Ending 0-[redacted]

New Balance	**$5,385.29**
Please Pay By	**11/08/12**

See page 2 for important information about your account.

See Page 5 for Important Changes to Your Account Terms

See Page 7 for Important Changes to the Arbitration provision

Your payment of $5,385.29 will be debited from your account on 11/08/12. Any inquiry to American Express concerning this debit should be made by 11/06/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 09/30/12
270,088
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$1,821.89
Payments/Credits	-$1,821.89
New Charges	+$5,385.29
Fees	+$0.00
New Balance	**$5,385.29**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
11/08/12
AutoPay Amount
$5,385.29

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

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

[redacted] 00053852900053852 9 20 H

AMEX000122

SDNY_GM_00325922

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000123

SDNY_GM_00325923

EFTA_00198677

EFTA01684921

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 10/24/12

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$1,821.89
Credits	$0.00
Total Payments and Credits	**-$1,821.89**

Detail

*Indicates posting date

Payments		Amount
10/08/12*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$1,821.89

New Charges

Summary

	Total
Total New Charges	**$5,385.29**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
09/25/12	GOGOAIR.COM 877-350-0038 IL INTERNET ACC	$10.00
09/26/12	STARBUCKS CORP160796MONTEREY CA 800-7827282	$3.55
09/28/12	CTCORPORATION 800-624-0909 NY LEGALSERVICE	$346.75
10/02/12	BLUEPRINT CLEANSE 212-414-5741 212-414-5741	$195.00
10/08/12	MERCEDES BENZ CORAL CORAL GABLES FL 305-445-8593	$4,584.75
10/09/12	MAILCHIMP MAILCHIMP.COM GA EMAIL MKTG	$50.00
10/10/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$19.99
10/12/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$154.56
10/22/12	POTTERY BARN E-COMMEHOME FURNISH 3105703200000000010065	$20.69

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on reverse

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$160.33
Total Interest in 2012	$0.00

ELLMAX LLC
G MAXWELL
Closing Date 10/24/12

Account Ending 0-[redacted]

Summary of changes	
The following is a summary of changes to important terms of your account. The detailed changes to your Cardmember Agreement appear on the reverse side of this page.	
Statement Copy Fee	We are removing the fee for copies of billing statements you request. This fee was $5.00 for each statement requested, except for the three most recent statements.
Additional Cards (also referred to as Employee Cards)	We are clarifying that the terms Employee Cards and Additional Cards are used interchangeably. All provisions in the Cardmember Agreement that apply to Additional Cards also apply to Employee Cards. We are also clarifying responsibility under the Cardmember Agreement for charges made by Additional Cardmembers on the Account.

See the reverse side for the detail of changes to your Cardmember Agreement.

Important Changes to Your Account Terms

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement governing the account (the "Agreement"). This notice formally amends the Agreement as described below. These changes apply to existing and future balances on your account. Any terms in the Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Statement Copy Fee

In the *How Rates and Fees Work* table, in Part 1 of your Cardmember Agreement, the *Statement Copy* row is deleted.

Additional Cards

Effective immediately, the *Additional Cardmembers* row in Part 2 of your Cardmember Agreement is renamed *Additional Cardmembers (also referred to as Employee Cardmembers)* and the following is added to the end of the row:

> We may refer to *Additional Card(s)* and *Additional Cardmember(s)* as *Employee Card(s)* and *Employee Cardmember(s)*. All terms and conditions that apply to Additional Cards also apply to Employee Cards.

Effective January 1, 2013, the third sentence of the *About your Cardmember Agreement* row, in Part 2 of your Cardmember Agreement, is deleted and replaced with:

> When you or an Additional Cardmember, as defined below, use the Account (or sign or keep a card), you agree to the terms of the Agreement.

Effective January 1, 2013, the *Promise to pay* row, in Part 2 of your Cardmember Agreement, is amended by removing the last two sentences.

Changes to the Arbitration Provision

We are making changes to the process for resolving legal claims to provide more options. See the summary of our new process below and the detailed language on the following pages for more on these changes.

Summary of New Claims Resolution Provision (including Arbitration)
Effective January 1, 2013

First, if you have an issue or dispute, please contact our Customer Service Department at the number listed on the back of your card. They are able to resolve most issues and disputes.

Second, before initiating a mediation, arbitration or litigation, we ask that you send a Claim Notice to: American Express ADR c/o CT Corporation System, 111 8th Ave., New York, NY 10011. For a sample Claim Notice form, go to americanexpress.com/claim.

Third, you may now mediate your claim prior to initiating an arbitration or litigation. In mediation, a neutral mediator helps to resolve your claim.

Fourth, our Claims Resolution provision includes an arbitration provision. This means that either you or we may choose to have an arbitrator decide any claim instead of having the claim decided by a court. However, **you may reject the arbitration provision** if you notify us in writing prior to February 15, 2013.

Rejecting arbitration: If you reject the arbitration provision, it will not apply to you, except for any claims subject to litigation or arbitrations pending at the time you send your rejection notice. Also, your rejection will apply to the arbitration provision in any other American Express Card accounts you may have, except for Corporate Card accounts. It will have no other effect on your ability to use your card or the service you have with American Express.

How to reject arbitration: You must send us a rejection notice by **February 15, 2013,** that contains your:

- name
- address
- account number(s)
- signature

Mail your rejection notice to American Express, P.O. Box 981556, El Paso, TX 79908. For a sample form, go to americanexpress.com/reject. You are not required to use the sample form.

See the reverse side and subsequent pages for the detail of changes.

Important Changes to Your Account Terms

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement governing your Account (the "Agreement"). This notice formally amends the Agreement as described below. These changes apply to existing and future balances on your Account. Any terms in the Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your Account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Effective January 1, 2013, the *Arbitration* provision in the Cardmember Agreement is replaced with the following:

CLAIMS RESOLUTION

Most customer concerns can be resolved by calling our Customer Service Department at the number listed on the back of your card. In the event Customer Service is unable to resolve a complaint to your satisfaction, this section explains how claims can be resolved through mediation, arbitration or litigation. It includes an arbitration provision. **You may reject the arbitration provision by sending us written notice within 45 days after your first card purchase, or by February 15, 2013, whichever is later. See *Your Right to Reject Arbitration* below.**

For this section, ***you*** and ***us*** includes any corporate parents, subsidiaries, affiliates or related persons or entities. ***Claim*** means any current or future claim, dispute or controversy relating to your Account(s), this Agreement, or any agreement or relationship you have or had with us, except for the validity, enforceability or scope of the Arbitration provision. ***Claim*** includes but is not limited to: (1) initial claims, counterclaims, crossclaims and third-party claims; (2) claims based upon contract, tort, fraud, statute, regulation, common law and equity; (3) claims by or against any third party using or providing any product, service or benefit in connection with any account; and (4) claims that arise from or relate to (a) any account created under any of the agreements, or any balances on any such account, (b) advertisements, promotions or statements related to any accounts, goods or services financed under any accounts or terms of financing, (c) benefits and services related to card membership (including fee-based or free benefit programs, enrollment services and rewards programs) and (d) your application for any account. You may not sell, assign or transfer a claim.

Sending a Claim Notice

Before beginning a lawsuit, mediation or arbitration, you and we agree to send a written notice (a ***claim notice***) to each party against whom a claim is asserted, in order to provide an opportunity to resolve the claim informally or through mediation. Go to americanexpress.com/claim for a sample claim notice. The claim notice must describe the claim and state the specific relief demanded. Notice to you may be provided by your billing statement or sent to your billing address. Notice to us must include your name, address and Account number and be sent to American Express ADR c/o CT Corporation System, 111 8th Ave., NY, NY 10011. If the claim proceeds to arbitration, the amount of any relief demanded in a claim notice will not be disclosed to the arbitrator until after the arbitrator rules.

Mediation

In mediation, a neutral mediator helps parties resolve a claim. The mediator does not decide the claim but helps parties reach agreement.

Before beginning mediation, you or we must first send a claim notice. Within 30 days after sending or receiving a claim notice, you or we may submit the claim to JAMS (1-800-352-5267, jamsadr.com) or the American Arbitration Association ("AAA") (1-800-778-7879, adr.org) for mediation. We will pay the fees of the mediator.

All mediation-related communications are confidential, inadmissible in court and not subject to discovery. All applicable statutes of limitation will be tolled until termination of the mediation. Either you or we may terminate the mediation at any time. The submission or failure to submit a claim to mediation will not affect your or our right to elect arbitration.

Arbitration

You or we may elect to resolve any claim by individual arbitration. Claims are decided by a neutral arbitrator.

If arbitration is chosen by any party, neither you nor we will have the right to litigate that claim in court or have a jury trial on that claim. Further, you and we will not have the right to participate in a representative capacity or as a member of any class pertaining to any claim subject to arbitration. Arbitration procedures are generally simpler than the rules that apply in court, and discovery is more limited. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court. Except as set forth below, the arbitrator's decision will be final and binding. Other rights you or we would have in court may also not be available in arbitration.

Initiating Arbitration

Before beginning arbitration, you or we must first send a claim notice. Claims will be referred to either JAMS or AAA, as selected by the party electing arbitration. Claims will be resolved pursuant to this Arbitration provision and the selected organization's rules in effect when the claim is filed, except where those rules conflict with this Agreement. If we choose the organization, you may select the other within 30 days after receiving notice of our selection. Contact JAMS or AAA to begin an arbitration or for other information. Claims also may be referred to another arbitration organization if you and we agree in writing or to an arbitrator appointed pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (***FAA***).

We will not elect arbitration for any claim you file in small claims court, so long as the claim is individual and pending only in that court. You or we may otherwise elect to arbitrate any claim at any time unless it has been filed in court and trial has begun or final judgment has been entered. Either you or we may delay enforcing or not exercise rights under this Arbitration provision, including the right to arbitrate a claim, without waiving the right to exercise or enforce those rights.

Limitations on Arbitration

If either party elects to resolve a claim by arbitration, that claim will be arbitrated on an individual basis. There will be no right or authority for any claims to be arbitrated on a class action basis or on bases involving claims brought in a purported representative capacity on behalf of the general public, other cardmembers or other persons similarly situated.

The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. Notwithstanding any other provision and without waiving the right to appeal such decision, if any portion of these *Limitations on Arbitration* is deemed invalid or unenforceable, then the entire Arbitration provision (other than this sentence) will not apply.

Arbitration Procedures

This Arbitration provision is governed by the FAA. The arbitrator will apply applicable substantive law, statutes of limitations and privileges. The arbitrator will not apply any federal or state rules of civil procedure or evidence in matters relating to evidence or discovery. Subject to the *Limitations on Arbitration,* the arbitrator may otherwise award any relief available in court. The arbitration will be confidential, but you may notify any government authority of your claim.

If your claim is for $10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents, through a telephonic hearing, or by an in-person hearing. At any party's request, the arbitrator will provide a brief written explanation of the award. The arbitrator's award will be final and binding, except for any right of appeal provided by the FAA; however, any party will have 30 days to appeal the award by notifying the arbitration organization and all parties in writing. The organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. Judgment upon any award may be entered in any court having jurisdiction. At your election, arbitration hearings will take place in the federal judicial district of your residence.

Arbitration Fees and Costs
You will be responsible for paying your share of any ***arbitration fees*** (including filing, administrative, hearing or other fees), but only up to the amount of the filing fees you would have incurred if you had brought a claim in court. We will be responsible for any additional arbitration fees. At your written request, we will consider in good faith making a temporary advance of your share of any arbitration fees, or paying for the reasonable fees of an expert appointed by the arbitrator for good cause.

Additional Arbitration Awards
If the arbitrator rules in your favor for an amount greater than any final offer we made before arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than $5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.

Your Right to Reject Arbitration
You may reject this Arbitration provision by sending a written ***rejection notice*** to us at: American Express, P.O. Box 981556, El Paso, TX 79908. Go to americanexpress.com/reject for a sample rejection notice. Your rejection notice must be mailed within 45 days after your first card purchase, or by **February 15, 2013**, whichever is later. Your rejection notice must state that you reject the Arbitration provision and include your name, address, Account number and personal signature. No one else may sign the rejection notice. If your rejection notice complies with these requirements, this Arbitration provision and any other arbitration provisions in the cardmember agreements for any other currently open American Express accounts you have will not apply to you, except for Corporate Card accounts and any claims subject to pending litigation or arbitration at the time you send your rejection notice. Rejection of this Arbitration provision will not affect your other rights or responsibilities under this Claims Resolution section or the Agreement. Rejecting this Arbitration provision will not affect your ability to use your card or any other benefit, product or service you may have with your Account.

Continuation
This section will survive termination of your Account, voluntary payment of your Account balance, any legal proceeding to collect a debt, any bankruptcy and any sale of your Account (in the case of a sale, its terms will apply to the buyer of your Account). If any portion of this Claims Resolution section, except as otherwise provided in the *Limitations on Arbitration* subsection, is deemed invalid or unenforceable, it will not invalidate the remaining portions of this Claims Resolution section.

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 10/24/12

Account Ending 0-[redacted]

Statement Credit	
This Period	$0.00
Year to Date	$0.00

Remember, you can get up to 10% statement credits on eligible purchases with OPEN Savings partners. Visit **opensavings.com** to learn more.

Full terms and conditions for the OPEN Savings program are available at **opensavings.com**.

AMEX000133

SDNY_GM_00325933

EFTA_00198687

EFTA01684931

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 11/23/12

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,029.12**
Please Pay By	**12/08/12**

See page 2 for important information about your account.

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

See Page 5 for Important Information About Your Account including Information regarding benefits underwritten by AMEX Assurance Company.

Your payment of $1,029.12 will be debited from your account on 12/08/12. Any inquiry to American Express concerning this debit should be made by 12/06/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 10/31/12
297,949
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$5,385.29
Payments/Credits	-$5,405.98
New Charges	+$1,049.81
Fees	+$0.00
New Balance	**$1,029.12**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
12/08/12
AutoPay Amount
$1,029.12

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

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

[redacted] 00010291200010291 2 20 4

AMEX000134

SDNY_GM_00325934

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000135

SDNY_GM_00325935

EFTA_00198689

EFTA01684933

Payments and Credits

Summary

	Total
Payments	-$5,385.29
Credits	-$20.69
Total Payments and Credits	**-$5,405.98**

Detail

*Indicates posting date

Payments		**Amount**
11/08/12*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$5,385.29
Credits		**Amount**
11/14/12	POTTERY BARN E-COMME800-922-9934 CA 310570320000000010065	-$20.69

New Charges

Summary

	Total
Total New Charges	**$1,049.81**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
10/24/12	RESTORATION HARDWARECORTE MADERA CA 800-7621751	$65.33
11/07/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$95.85
11/08/12	CTCORPORATION 800-624-0909 NY LEGALSERVICE	$498.00
11/09/12	MAILCHIMP MAILCHIMP.COM GA EMAIL MKTG	$50.00
11/13/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$112.12
11/14/12	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$54.44
11/14/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$75.90
11/14/12	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$56.43
11/17/12	PERRY PHILLIPS PHOTOSPRINGFIELD PA 610-328-5575	$41.74

Continued on reverse

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$160.33
Total Interest in 2012	$0.00

Notice of Change to Your Travel Accident Insurance Policy

We are making Important Changes to your insurance policies ("Policies") underwritten by AMEX Assurance Company.

Applicable for Residents of Delaware for Travel Accident Insurance:
The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:
Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your unmarried, dependent children under 26 years of age who rely on You for support and maintenance, your unmarried dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.). TAI-RDR1-Multi 04/10.

Applicable for Residents of Florida for Travel Accident Insurance:
The definition of **Covered Person** is hereby removed from the **DEFINITIONS** section in its entirety and replaced with the following:
Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your unmarried, dependent children under 26 years of age who rely on You for support and maintenance, your unmarried dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.). All Covered Persons must have a Permanent Residence within the 50 United States of America, the District of Columbia, Puerto Rico, or the U.S. Virgin Islands. All other persons are not Covered Persons under the Policy. Dependent coverage will extend to the end of the calendar year when the dependent reaches age 30 when: 1. The dependent is unmarried and does not have a dependent of his or her own; 2. Is a resident of this state or a full-time or part-time student; and 3. Is not provided coverage as a named subscriber, insured, enrollee, or covered person under any other group, blanket, or franchise health insurance policy or individual health benefits plan, or is not entitled to benefits under Title XVIII of the Social Security Act. 4. If, pursuant to this section, a child is provided coverage under the parent's policy after the end of the calendar year in which the child reaches age 25 and coverage for the child is subsequently terminated, the child is not eligible to be covered under the parent's policy unless the child was continuously covered by other creditable coverage without a gap in coverage of more than 63 days. For the purposes of this subsection, the term "creditable coverage" has the same meaning as provided in Florida Insurance Code s. 627.6561(5). Dependent children include: 1. Natural, adopted and stepchildren of the insured who are chiefly financially dependent on the insured for support and maintenance; 2. An adopted child or a child in the custody of the insured pursuant to an interim court order of adoption vesting temporary care of the child in the insured, regardless of whether a final order granting adoption is ultimately issued.

All references to "dependent children under 23 years of age" throughout the document are hereby changed to "dependent children under 26 years of age". TAI-RDR1-FL 06/10

Notice regarding your AMEX Assurance Company insurance Products

We are notifying you of an update to all insurance products underwritten by AMEX Assurance Company that you have as a benefit of your Cardmembership, or in which you have enrolled.

In the event any coverage provided by the AMEX Assurance Company insurance policies would be in violation of U.S. economic or trade sanctions, such coverage shall be null and void.

Notice of Change to OPEN Savings® OfficeMax Discount

Effective January 15, 2013, the OPEN Savings discount on purchases with OfficeMax will be 5% off all purchases of $250 or less and 10% off any purchase of more than $250. These discounts apply to purchases made through OfficeMax.com, officemaxsolutions.com or OfficeMax telephone orders. **As of January 15, 2013, the OPEN Savings OfficeMax discount will no longer apply at retail locations.** Visit officemax.com/opensavings for further details. Terms, conditions, and restrictions apply.

Notice of Change to OPEN Savings℠ Hyatt Hotels & Resorts℠ Discount

Effective January 1, 2013, the OPEN Savings discount for spend at participating Hyatt Hotels & Resorts properties will increase from 3% to 5%. The 5% discount is valid for total spend of up to $10,000 at participating Hyatt properties, per calendar year. Terms, conditions and restrictions apply. Visit opensavings.com/HyattTerms for further details.

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 11/23/12

Account Ending 0-[redacted]

Statement Credit	
This Period	**$0.00**
Year to Date	**$0.00**

Remember, you can get up to 10% statement credits on eligible purchases with OPEN Savings partners. Visit **opensavings.com** to learn more.

Full terms and conditions for the OPEN Savings program are available at **opensavings.com**.

AMEX000141

SDNY_GM_00325941

EFTA_00198695

EFTA01684939

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 12/24/12

OPEN℠

Account Ending 0-[redacted]

New Balance	**$5,857.61**
Please Pay By	**01/08/13**

See page 2 for important information about your account.

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

Your payment of $5,857.61 will be debited from your account on 01/08/13. Any inquiry to American Express concerning this debit should be made by 01/06/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 11/30/12
314,473
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$1,029.12
Payments/Credits	-$1,029.12
New Charges	+$5,857.61
Fees	+$0.00
New Balance	**$5,857.61**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
01/08/13
AutoPay Amount
$5,857.61

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

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

[redacted] 00058576100058576l 20 H

AMEX000142

SDNY_GM_00325942

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000143

SDNY_GM_00325943

EFTA_00198697

EFTA01684941

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 12/24/12

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$1,029.12
Credits	$0.00
Total Payments and Credits	**-$1,029.12**

Detail

*Indicates posting date

Payments		**Amount**
12/08/12*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$1,029.12

New Charges

Summary

	Total
Total New Charges	**$5,857.61**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
11/26/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$13.11
11/27/12	ENZO CLINICAL LABORA631-7555500 NY 6317555500	$50.00
11/28/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$78.95
11/28/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$131.80
12/07/12	EAST RIVER MEDICAL INEW YORK NY MEDICAL SERVICE	$405.90
12/09/12	MAILCHIMP MAILCHIMP.COM GA EMAIL MKTG	$50.00
12/11/12	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$175.01
12/11/12	DRI* JAWBONE 0000 ORDERFIND.COM MN DIRECT MKTG INTERNET Description ELECTRONIC MERCHAND	$154.54
12/13/12	LEAPFROG ENTERPRISESEMERYVILLE CA 8663345327	$145.24
12/13/12	BJ'S.COM #0549 00000WESTBOROUGH MA 8002572582 Description REFER TO RECEIPT	$205.05
12/16/12	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$75.96

Continued on reverse

Detail Continued

		Amount
12/16/12	THE CHRONICLE 0323 OCALA FL 352-369-1104 Description BOOKS AND NEWSPAPER	$400.00
12/17/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$19.56
12/17/12	FLORIDA GO RENEW 850-6172000 FL 8506172000	$71.85
12/17/12	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$79.96
12/18/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$6.52
12/18/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$19.56
12/19/12	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.32
12/19/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$98.85
12/19/12	THE RANCH AT LIVE OAMALIBU CA 310-457-8700	$3,600.00
12/20/12	WEST ELM E-COMMERCE HOME FURNISH 3791621800000000010065	$10.43

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$160.33
Total Interest in 2012	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 12/24/12

Account Ending 0-[redacted]

Statement Credit	
This Period	$0.00
Year to Date	$0.00

Remember, you can get up to 10% statement credits on eligible purchases with OPEN Savings partners. Visit **opensavings.com** to learn more.

Full terms and conditions for the OPEN Savings program are available at **opensavings.com**.

Explore All Partners

Save up to 10% on eligible purchases with these OPEN Savings partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office · Hertz · OfficeMax.com · hpdirect.com · Microsoft Store · HYATT · Courtyard by Marriott · Fairfield Inn & Suites by Marriott · Residence Inn by Marriott · TownePlace Suites by Marriott · SpringHill Suites by Marriott · Dun & Bradstreet Credibility Corp www.DandB.com · CAREY Driving Success · EPSON Exceed Your Vision · BARNES&NOBLE · 1800flowers.com

Discounts will be credited to your statement. Merchant participation and offers are subject to change without notice. Maximum annual savings caps and exclusions may apply. See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

AMEX000146

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.

SDNY_GM_00325946

EFTA_00198700

EFTA01684944

AMEX000147

SDNY_GM_00325947

EFTA_00198701

EFTA01684945

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 01/24/13

OPEN℠

Account Ending 0-[redacted]

New Balance	**$4,089.67**
Please Pay By	**02/08/13**

Membership Rewards® Points
Available and Pending as of 12/31/12
321,796
For up to date point balance and full program details, visit **membershiprewards.com**

See page 2 for important information about your account.

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

Your payment of $4,089.67 will be debited from your account on 02/08/13. Any inquiry to American Express concerning this debit should be made by 02/06/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Previous Balance	$5,857.61
Payments/Credits	-$5,857.61
New Charges	+$4,089.67
Fees	+$0.00
New Balance	**$4,089.67**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
02/08/13
AutoPay Amount
$4,089.67

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

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

[redacted] 00040896700040896 7 20 H

AMEX000148

SDNY_GM_00325948

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000149

SDNY_GM_00325949

EFTA_00198703

EFTA01684947

Payments and Credits

Summary

	Total
Payments	-$5,857.61
Credits	$0.00
Total Payments and Credits	**-$5,857.61**

Detail

*Indicates posting date

Payments		Amount
01/08/13*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$5,857.61

New Charges

Summary

	Total
Total New Charges	**$4,089.67**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
12/31/12	CANINE STYLES INC 212-826-3985 212-826-3985	$108.88
01/02/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$56.60
01/02/13	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$131.80
01/03/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$18.98
01/04/13	ANITA R CELA MD 212-535-6004 212-535-6004	$800.00
01/04/13	NORDSTROM DIRECT INCSEATTLE WA NORDSTROM.COM 1-800-933-3 Description WMNS FINE FRAG	$261.32
01/08/13	BEAUTY.COM BEAUTY.COM WA BEAUTY AIDS	$63.00
01/08/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$22.60
01/08/13	SOHO HOUSE NEW YORK NEW YORK NY 212-6279800	$1,633.13
01/08/13	DRI* JAWBONE 0000 ORDERFIND.COM MN DIRECT MKTG INTERNET Description ELECTRONIC MERCHAND	$154.54
01/09/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$16.40

Continued on reverse

Detail Continued

		Amount
01/09/13	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$51.21
01/09/13	MAILCHIMP MAILCHIMP.COM GA EMAIL MKTG	$50.00
01/15/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$25.48
01/15/13	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330	$43.53
01/15/13	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$65.90
01/16/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$66.05
01/16/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$19.99
01/16/13	THE EXPLORERS CLUB 212-628-8383 212-628-8383	$25.00
01/17/13	NIKE.COM 800-806-6453 OR 800-806-6453	$143.30
01/17/13	CITYSPORTS.COM 0326 WILMINGTON MA 877-988-2580 Description SPORTING GOODS/APPA	$38.71
01/18/13	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.32
01/19/13	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$56.43
01/20/13	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT	$4.30
01/20/13	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$167.20

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$0.00
Total Interest in 2013	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 01/24/13

Account Ending 0-[redacted]

Statement Credit	
This Period	$0.00
Year to Date	$0.00

Remember, you can get up to 10% statement credits on eligible purchases with OPEN Savings partners. Visit **opensavings.com** to learn more.

Full terms and conditions for the OPEN Savings program are available at **opensavings.com**.

Explore All Partners

Save up to 10% on eligible purchases with these OPEN Savings partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office · Hertz · OfficeMax.com · hpdirect.com · Microsoft Store · HYATT · Courtyard by Marriott · Fairfield Inn & Suites by Marriott · Residence Inn by Marriott · TownePlace Suites by Marriott · SpringHill Suites by Marriott · Dun & Bradstreet Credibility Corp www.DandB.com · CAREY Driving Success · EPSON Exceed Your Vision · BARNES&NOBLE · 1800flowers.com

Discounts will be credited to your statement. Merchant participation and offers are subject to change without notice. Maximum annual savings caps and exclusions may apply. See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

AMEX000152

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.

SDNY_GM_00325952

AMEX000153

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 02/21/13

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,745.19**
Please Pay By	**03/08/13**

See page 2 for important information about your account.

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

Your payment of $1,745.19 will be debited from your account on 03/08/13. Any inquiry to American Express concerning this debit should be made by 03/06/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 01/31/13
336,549
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$4,089.67
Payments/Credits	-$4,089.67
New Charges	+$1,745.19
Fees	+$0.00
New Balance	**$1,745.19**

Days in Billing Period: 28

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
03/08/13
AutoPay Amount
$1,745.19

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

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

[redacted] 00017451900017451 9 20 H

AMEX000154

SDNY_GM_00325954

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000155

SDNY_GM_00325955

EFTA_00198709

EFTA01684953

Payments and Credits

Summary

	Total
Payments	-$4,089.67
Credits	$0.00
Total Payments and Credits	**-$4,089.67**

Detail

*Indicates posting date

Payments		Amount
02/08/13*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$4,089.67

New Charges

Summary

	Total
Total New Charges	**$1,745.19**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
01/24/13	UBER TECHNOLOGIES IN866-576-1039 CA TRANSPORTATI	$80.00
01/25/13	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$239.88
02/03/13	GAP #0253/THE GAP #0BEVERLY HILLS CA MEN'S/WOMEN'S CLOTHNG	$13.63
02/03/13	TARGET T1884 1884 WEST HOLLYWOOD CA DISCOUNT STORE	$104.57
02/03/13	BEBE STORE INC #741 BEVERLY HILLS CA 310-246-0381 Description APPAREL/ACCESSORIES	$113.97
02/03/13	Polo Ralph Lauren 01 Beverly Hills CA Polo Ralph Lauren	$162.96
02/07/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$65.28
02/07/13	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.32
02/09/13	MAILCHIMP MAILCHIMP.COM GA EMAIL MKTG	$75.00
02/12/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$80.54
02/12/13	CANINE STYLES INC 212-826-3985 212-826-3985	$108.88
02/12/13	THE RANCH AT LIVE OAMALIBU CA 310-457-8700	$150.00

Continued on reverse

Detail Continued

		Amount
02/15/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$12.94
02/17/13	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$11.85
02/18/13	POTTERY BARN E-COMMEHOME FURNISH 121617770000000010065	$280.88
02/18/13	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$103.85
02/19/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$75.64

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$0.00
Total Interest in 2013	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 02/21/13

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 Eligible purchases at participating Marriott® properties will receive discounts regardless of benefit selection.

Save up to 10% on eligible purchases with these OPEN Savings partners.
Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office · Hertz · OfficeMax.com · hpdirect.com · Microsoft Store · HYATT · Courtyard by Marriott · Fairfield Inn & Suites by Marriott · Residence Inn by Marriott · TownePlace Suites by Marriott · SpringHill Suites by Marriott · Dun & Bradstreet Credibility Corp www.DandB.com · CAREY Driving Success · EPSON Exceed Your Vision · BARNES&NOBLE · 1-800 flowers.com

Discounts will be credited to your statement. Merchant participation and offers are subject to change without notice. Maximum annual savings caps and exclusions may apply. See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

AMEX000158

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.

SDNY_GM_00325958

AMEX000159

SDNY_GM_00325959

EFTA_00198713

EFTA01684957

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 03/24/13

OPEN℠

Account Ending 0-[redacted]

New Balance	**$2,589.21**
Please Pay By	**04/08/13**

See page 2 for important information about your account.

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

Your payment of $2,589.21 will be debited from your account on 04/08/13. Any inquiry to American Express concerning this debit should be made by 04/06/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 02/28/13
355,158
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$1,745.19
Payments/Credits	-$1,745.19
New Charges	+$2,589.21
Fees	+$0.00
New Balance	**$2,589.21**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
04/08/13
AutoPay Amount
$2,589.21

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

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

[redacted] 00025892100025892l 20 H

AMEX000160

SDNY_GM_00325960

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

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- Save time

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AMEX000161

SDNY_GM_00325961

EFTA_00198715

EFTA01684959

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 03/24/13

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$1,715.19
Credits	-$30.00
Total Payments and Credits	**-$1,745.19**

Detail

*Indicates posting date

Payments		Amount
03/08/13*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$1,715.19

Credits		Amount
03/06/13	BLUEPRINT CLEANSE 212-414-5741 212-414-5741	-$30.00

New Charges

Summary

	Total
Total New Charges	**$2,589.21**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
02/25/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$24.36
02/27/13	QI *SOAP.COM 800-762-7123 NJ 800-762-7123	$96.97
02/27/13	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$147.80
02/28/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$52.36
03/04/13	BLUEPRINT CLEANSE 212-414-5741 212-414-5741	$225.00
03/07/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$32.49
03/07/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$41.74
03/07/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$99.75
03/09/13	MAILCHIMP MAILCHIMP.COM GA EMAIL MKTG	$75.00
03/11/13	NYC PARKING FINE- WENEW YORK NY 2126399675	$97.37
03/12/13	CANINE STYLES INC 212-826-3985 212-826-3985	$108.88

Continued on reverse

Detail Continued

		Amount
03/12/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$59.53
03/13/13	OVR*O.CO/OVERSTOCK.C800-843-2446 UT 800-843-2446	$43.12
03/19/13	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.32
03/19/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$61.80
03/20/13	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$56.43
03/20/13	STUART WEITZMAN WEB 954-489-0171 FL 954-489-0171	$433.32
03/21/13	CARIBOU COFFEE#834 0WASHINGTON DC 7635922335 Description RESTAURANT CHARGES	$6.58
03/21/13	HYATT HOTELS PARK WAWASHINGTON DC 202-789-1234 FOOD $52.80 TIP $5.20	$58.00
03/22/13	LOEW'S MADISON HOTELWASHINGTON DC Arrival Date Departure Date 03/21/13 03/22/13 00000000 LODGING	$9.09
03/22/13	LOEW'S MADISON HOTELWASHINGTON DC Arrival Date Departure Date 03/21/13 03/22/13 00000000 LODGING	$398.68
03/23/13	CAREY WASHINGTON DC 888-649-3949 Description MAR 22 2013 WASHINGTON MAXWELL GHISLAINE	$395.62

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$0.00
Total Interest in 2013	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 03/24/13

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 Eligible purchases at participating Marriott® properties will receive discounts regardless of benefit selection.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office · Hertz · OfficeMax.com · hpdirect.com · Microsoft Store · HYATT · Courtyard by Marriott · Fairfield Inn & Suites by Marriott · Residence Inn by Marriott · TownePlace Suites by Marriott · SpringHill Suites by Marriott · Dun & Bradstreet Credibility Corp www.DandB.com · CAREY · EPSON Exceed Your Vision · BARNES&NOBLE · 1-800-flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000164

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.

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EFTA_00198718

EFTA01684962

AMEX000165

SDNY_GM_00325965

EFTA_00198719

EFTA01684963

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Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 04/23/13

OPEN℠

Account Ending 0-[redacted]

New Balance	**$4,040.78**
Please Pay By	**05/08/13**

See page 2 for important information about your account.

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

See Page 5 for Important Changes to Your Account Terms and Benefits

Your payment of $4,040.78 will be debited from your account on 05/08/13. Any inquiry to American Express concerning this debit should be made by 05/06/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 03/31/13
378,789
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$2,589.21
Payments/Credits	-$3,675.42
New Charges	+$5,126.99
Fees	+$0.00
New Balance	**$4,040.78**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
05/08/13
AutoPay Amount
$4,040.78

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

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

[redacted] 00040407800040407 8 20 H

AMEX000166

SDNY_GM_00325966

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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AMEX000167

SDNY_GM_00325967

EFTA_00198721

EFTA01684965

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 04/23/13

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$2,155.89
Credits	-$1,519.53
Total Payments and Credits	**-$3,675.42**

Detail

*Indicates posting date

Payments		Amount
04/08/13*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$2,155.89

Credits		Amount
03/25/13*	5% OPEN Savings at Hyatt Hotels & Resorts SEE SUMMARY GRID FOR MORE INFORMATION	-$2.90
03/25/13	STUART WEITZMAN WEB 954-489-0171 FL 954-489-0171	-$433.32
04/19/13	BARNEYS NEW YORK RESNEW YORK NY MEN'S/WOMEN'S CLOTHNG	-$1,083.31

New Charges

Summary

	Total
Total New Charges	**$5,126.99**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
03/14/13	PROFLOWERS.COM 888-373-7437 CA FLOWERS	$29.39
03/26/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$7.34
03/28/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$11.30
03/28/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$68.57
03/31/13	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERVICE/E	$126.78
04/01/13	QI *SOAP.COM 800-762-7123 NJ 800-762-7123	$95.01
04/03/13	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$95.85
04/03/13	UNION SQUARE WINES 866-283-7374 NY WINE	$20.65

Continued on reverse

Detail Continued

		Amount
04/03/13	FRESH DIRECT 866-283-7374 NY GROCERY	$105.91
04/04/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$7.99
04/04/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$4.99
04/04/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$69.68
04/04/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.99
04/08/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$29.81
04/11/13	MAGIC TOUCH RESTORATLONG ISLAND CITY NY RUGS RESTORA	$250.00
04/11/13	BARNEYS NEW YORK RESNEW YORK NY MEN'S/WOMEN'S CLOTHNG	$1,083.31
04/11/13	FRESH DIRECT 866-283-7374 NY GROCERY	$145.47
04/15/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$87.83
04/17/13	NEIMN MARCUS ONLINE IRVING TX 1-888-888-4757 Description SLEEVELESS KNIT DRE	$2,161.17
04/18/13	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.32
04/18/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$52.20
04/19/13	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$179.88
04/22/13	J POCKER AND SON 882NEW YORK NY ART DEALER & GALLERY	$108.15
04/22/13	WM C TRUESDALE DVM 5SEEKONK MA 5087616920 Description Price VETERINARY SERVICES $292.40	$292.40

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$0.00
Total Interest in 2013	$0.00

Important Changes To Your Account

We are making changes to your Card account and benefits. A summary of the changes appears below. The detailed changes to your Cardmember Agreement and the relevant program terms can be found after the summary chart.

Summary of Changes	
Pay Over Time limit on Pay Over Time features	You may have the ability to carry a balance on your Card using a Pay Over Time feature (for example, Extended Payment Option). We are clarifying that we may increase or reduce the maximum Pay Over Time balance that you may have on your account. This amount is called Pay Over Time limit. Your Pay Over Time limit is $35,000. We will tell you if we change it. Remember, you must pay in full all charges that would cause your Pay Over Time balance to exceed your Pay Over Time limit.
Application of Payments	Effective with billing periods starting on or after May 3, 2013, we are changing how we apply payments on accounts with a Pay Over Time balance. If you have a Pay Over Time Balance, your statement will show a Minimum Payment Due. After this change, we will apply any amounts paid above your Minimum Payment Due to your highest interest rate balances first. Prior to this change, amounts paid above your Minimum Payment Due were applied to the lowest interest rate balances first and then to higher rate balances. We will continue to apply amounts paid up to the Minimum Payment Due to the lowest interest rate balances first.
Late Payment Fee	Effective June 1, 2013, we are changing how we calculate Late Payment fees. As a result of this change, the 2.99% Late Payment fee will apply only to the past due Pay In Full balance. Prior to this change, that fee also applied to the past due Pay Over Time Minimum Due.
Credit Reports	Effective immediately, we are modifying the language concerning credit reports in your Cardmember Agreement to clarify that you agree that we will obtain credit reports about you and that we will use them for any purpose, subject to applicable law.
New OPEN Savings® Benefit Option	If you are enrolled in the Membership Rewards® program, you now have the option of receiving your OPEN Savings benefit as discounts (provided as statement credits) **or** as additional Membership Rewards points. You can make your selection by going to opensavings.com or by calling the number on the back of your Card. If you do not make a selection, your OPEN Savings benefit will remain the same as when your account was opened.
OPEN Savings® Merchant Changes	Effective July 1, 2013, Courtyard by Marriott®, SpringHill Suites by Marriott®, Fairfield Inn & Suites by Marriott®, Residence Inn by Marriott®, and TownePlace Suites by Marriott® will no longer be part of the OPEN Savings benefit. Any amounts that are charged to your Card account by these properties on or after July 1 will not be eligible for the OPEN Savings benefit. Since your Card account is normally charged at the end of your stay, that means that you will not receive the OPEN Savings benefit for any stays completed on or after July 1. Effective May 16, 2013, Dun & Bradstreet Credibility Corp will no longer be part of the OPEN Savings benefit. Any amounts that are charged to your Card account by this merchant on or after this date, will not be eligible for the OPEN Savings benefit. Effective May 16, 2013, Microsoft Store will no longer be part of the OPEN Savings benefit. Any amounts that are charged to your Card account by this merchant on or after this date will not be eligible for the OPEN Savings benefit. This is an additional reminder that, effective September 1, 2012, Iron Mountain was removed as part of the OPEN Savings benefit. Any amounts charged to your Card account by this merchant or after this date, are not eligible for the OPEN Savings benefit.

Continued on next page

Detail of Changes To Your Agreements

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement, OPEN Savings® Benefit Terms and Membership Rewards Program Terms & Conditions governing the account (collectively, the "Agreements"). This notice formally amends the Agreements as described below. Any terms in the Agreements conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Pay Over Time Limit on Pay Over Time Features

Effective July 1, 2013, the "**About Pay Over Time features**" section contained in Part 2 of your Agreement is deleted and replaced with the following:

"**About Pay Over Time features**

We may add features to the Account that allow you to pay certain charges over time.

If you enroll in the Extended Payment Option, we will automatically place all eligible charges into a Pay Over Time balance. A charge is eligible if it equals or is more than a certain dollar amount. We will tell you this amount when you enroll, and it is subject to change. We will tell you if we change it. Certain charges are not eligible, such as cash and similar transactions.

We assign a Pay Over Time limit to your Account. We will not place any charge into a Pay Over Time balance if it causes the total of your Pay Over Time balances to go over your Pay Over Time limit. We may increase or decrease the Pay Over Time limit. We may do so even if you pay on time and your Account is not in default. We will tell you if we change that amount. You must pay in full upon receipt of your billing statement all charges that are not placed into a Pay Over Time balance. We may change which charges are eligible to be placed into a Pay Over Time balance."

Application of Payments

Effective with billing periods starting on or after May 3, 2013, the "**How we apply payments and credits**" section contained in Part 2 of your Agreement is deleted and replaced with the following:

"**How we apply payments and credits**

If a statement includes a Pay Over Time balance, it will show a Minimum Payment Due. The Minimum Payment Due is the Pay In Full New Balance plus the Pay Over Time Minimum Due.

If you have a Pay Over Time balance, we generally apply payments--up to the Minimum Payment Due--first to the Pay Over Time Minimum Due and then to the Pay In Full New Balance. When applying a payment to the Pay Over Time Minimum Due, we apply it first to the balance with the lowest interest rate and then to balances with higher interest rates.

After the Minimum Payment Due has been paid, we apply payments to the remaining Pay Over Time balance. When we do this, we apply payments first to the balance with the highest interest rate and then to balances with lower interest rates.

In most cases, we apply a credit to the same balance as the related charge. We may apply payments and credits within balances, and among balances with the same interest rate, in any order we choose."

Late Payment Fee

Effective on June 1, 2013, the "**Penalty Fees**" section contained on Page 1 of Part 1 of your Agreement is deleted and replaced with the following:

Penalty Fees	
• Late Payment • Returned Payment	**$35** or **2.99**% of any past due Pay in Full amount, whichever is greater. **$35**

Effective on June 1, 2013, the "**Late Payment**" section contained on Page 2 of Part 1 of your Agreement is deleted and replaced with the following:

Late Payment	$35 if you do not pay the Amount Due on a billing statement before the 10th day after the next Closing Date. Also, if you do not pay that Amount Due by the following Closing Date, we may charge you an additional fee in that same billing period of the greater of $35 or 2.99% of any past due Pay In Full amounts. For each following Closing Date that an amount past due remains unpaid, we may charge a fee of the greater of $35 or 2.99% of any past due Pay In Full amounts. Your late fee will not exceed the Amount Due or any limit established by applicable law. Paying late may also result in a penalty APR. See *When the penalty APR will apply* above.

Continued on next page

Credit Reports

Effective immediately, the "**Credit Reports**" section contained in Part 2 of your Cardmember Agreement is deleted and replaced with the following:

"**Credit reports**
You agree that we will obtain credit reports about you, investigate your ability to pay, and obtain information about you from other sources. And you agree that we will use such information for any purposes, subject to applicable law.

You agree that we will give information about the Account to credit reporting agencies. We will tell a credit reporting agency if you fail to comply with any term of this Agreement. This may have a negative impact on your credit report.

If you believe information we have given to a credit reporting agency is incorrect, write to us at: American Express Credit Bureau Unit, P.O. Box 981537, El Paso, TX 79998-1537. When you write to us, tell us the specific information you believe is incorrect."

New OPEN Savings® Benefit Option

Effective immediately, the OPEN Savings benefit terms are deleted and replaced with the following:

OPEN Savings Terms and Conditions

The OPEN Savings® benefit is built in to all Business Cards from American Express OPEN. Business Cardmembers automatically get discounts of up to 10% **or** up to 4 additional Membership Rewards® points for each eligible dollar spent when they use their Business Card for payment at participating OPEN Savings merchants.

General Benefit Terms

- To take advantage of the OPEN Savings benefit, payment must be made with a Business Card from American Express OPEN.
- If your Card Account is not eligible for or enrolled in the Membership Rewards program, you will receive the OPEN Savings benefit as a discount that will be provided as a statement credit to that Card Account. If your Card Account is enrolled in the Membership Rewards program, you have the choice of receiving your OPEN Savings benefit either as a discount or as additional Membership Rewards points. See the *Benefit Selection* paragraph below for important information about how to make your choice.
- Purchases made by all Cards under a particular Card Account (including the Basic Card as well as any Additional or Employee Cards) are combined for the purposes of calculating the OPEN Savings benefit. The OPEN Savings benefit is credited to the Basic Card account holder only. Please allow up to12 weeks for your benefit to appear on your monthly statement.
- Purchases that are eligible for the OPEN Savings benefit that are returned or credited from an OPEN Savings merchant will result in a reversal of your discount or removal of additional Membership Rewards points depending on your benefit selection at the time of the return or credit. See the *How Returns Work* paragraph below for important information and examples of how returns and credits are handled in the program. Please review your monthly billing statement in order to confirm proper crediting of returns or credits. If you believe that a return or credit has not been properly credited to your account, please call the number on the back of your Card.
- **OPEN Savings offers may be subject to exclusions, benefit limits and other restrictions or limitations.** Not all OPEN Savings merchant locations may participate in the program. For a full list of current OPEN Savings merchants and benefit terms, please visit opensavings.com. The OPEN Savings benefit (including benefit terms, merchant participation and offers) is subject to change at any time without notice.

Benefit Selection

If your Card Account is enrolled in the Membership Rewards program, you can make your benefit selection by going to opensavings.com or calling the number on the back of your Card. **The relative value of the benefit options will differ depending on how you use your Membership Rewards points. The redemption value of additional points that you receive under the Membership Rewards Points Benefit may be less than the dollar value of statement credits that you receive under the Discount Benefit.** You can change your OPEN Savings benefit selection a maximum of once per calendar month. Changes normally take effect within 48 hours but may take up to 2 weeks. Any changes will be applied to all purchases and returns made on or after the date that your change becomes effective. Selections will be applied to all OPEN Savings merchants (except for Marriott® properties). Marriott® properties do not participate in the Membership Rewards benefit so you will continue to receive discounts for eligible purchases at Marriott® properties that participate in the OPEN Savings benefit regardless of your benefit selection.

Continued on next page

How Returns Work

A returned purchase or credit from an OPEN Savings merchant will result in a reversal of your discount or removal of Membership Rewards points depending on your benefit selection at the time of the return or credit. If you change your benefit selection, your new selection will apply to future returns or credits (including returns or credits relating to transactions made before the change). See the example below.

EXAMPLE

- *On May 1st, you select the Discount Benefit.*
- *On May 15th, you make a purchase from an OPEN Savings Merchant that would result in either a $5 statement credit or 200 additional MR points, depending on your selection.*
  - ***Due to your selection, you will receive a $5 statement credit.***
- *On June 1st, you change your selection to the MR Point Benefit.*
- *On June 15th, you return the purchase you made on May 15th.*
  - ***Due to your new selection, you will have 200 MR points deducted from your MR program account, instead of having the $5 statement credit reversed.***

Membership Rewards Program Terms

To receive Membership Rewards points as your OPEN Savings benefit you must have a Business Card from American Express OPEN that is enrolled in the Membership Rewards program. If you do not have a Membership Rewards account on, or linked to your Card Account, go to membershiprewards.com or call the number on the back of your Card to set up and/or link a Membership Rewards account. Allow up to 10 days to set up your Membership Rewards account. Membership Rewards® Program Terms and Conditions apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 04/23/13

Account Ending 0-[redacted]

Discounts	
This Period	$2.90
Year to Date	$2.90

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	**Transactions**	**Savings Earned**	**Points Earned**	**Transactions**	**Savings Earned**	**Points Earned**
HYATT - Participating Hotels and Resorts in the U.S.	$58.00	$2.90	0	$58.00	$2.90	0
Ongoing Benefits Total	$58.00	$2.90	0	$58.00	$2.90	0
Grand Totals		$2.90	0[2]		$2.90	0[2]

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

1 Eligible purchases at participating Marriott® properties will receive discounts regardless of benefit selection.

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office · Hertz · OfficeMax.com · hpdirect.com · Microsoft Store · HYATT · Courtyard by Marriott · Fairfield Inn & Suites by Marriott · Residence Inn by Marriott · TownePlace Suites by Marriott · SpringHill Suites by Marriott · Dun & Bradstreet Credibility Corp www.DandB.com · CAREY · EPSON Exceed Your Vision · BARNES&NOBLE · 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000174

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.

SDNY_GM_00325974

EFTA_00198728

EFTA01684972

AMEX000175

SDNY_GM_00325975

EFTA_00198729

EFTA01684973

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 05/24/13

OPEN℠

Account Ending 0-[redacted]

New Balance	**$6,848.54**
Please Pay By	**06/08/13**

See page 2 for important information about your account.

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

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

Your payment of $6,848.54 will be debited from your account on 06/08/13. Any inquiry to American Express concerning this debit should be made by 06/06/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 04/30/13
386,801
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$4,040.78
Payments/Credits	-$6,220.00
New Charges	+$8,902.76
Fees	+$125.00
New Balance	**$6,848.54**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
06/08/13
AutoPay Amount
$6,848.54

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

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

[redacted] 00068485400068485 4 20 H

AMEX000176

SDNY_GM_00325976

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000177

SDNY_GM_00325977

EFTA_00198731

EFTA01684975

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 05/24/13

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$4,040.78
Credits	-$2,179.22
Total Payments and Credits	**-$6,220.00**

Detail

*Indicates posting date

Payments		**Amount**
05/08/13*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$4,040.78

Credits		**Amount**
05/09/13	NEIMN MARCUS ONLINE IRVING TX 1-888-888-4757 Description SLEEVELESS KNIT DRE NEWGISTICS	-$2,151.22
05/16/13	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	-$28.00

New Charges

Summary

	Total
Total New Charges	**$8,902.76**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
04/24/13	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$51.96
04/26/13	NEIMAN MARCUS 31 000HONOLULU HI DEPARTMENT STORE Description Price DRESS $1,985.00 DLVRY*PRCSNG	$2,161.17
04/30/13	QI *SOAP.COM 800-762-7123 NJ 800-762-7123	$144.96
04/30/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$58.94
04/30/13	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERVICE/E	$126.65
04/30/13	ORPHEUM 021041NEW YORK NY 212-8762111	$27.50

Continued on reverse

Detail Continued

		Amount
05/01/13	BISTRO CHAT NOIR 130NEW YORK NY 2127942428 FOOD/BEVERAGE $28.58 TIP $4.42	$33.00
05/01/13	MYERS OF KESWICK 025NEW YORK NY MISC FOOD STORE Description GROCERIES/SUNDRIES	$105.63
05/01/13	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$33.95
05/02/13	RED*ENVELOPE COM 877-733-3683 CA GIFTS	$21.75
05/02/13	FRESH DIRECT 866-283-7374 NY GROCERY	$126.15
05/02/13	RED*ENVELOPE COM 877-733-3683 CA GIFTS	$21.75
05/03/13	EB *FREEDOM FOR ALL SAN FRANCISCO CA 800-3508850	$158.49
05/06/13	UBER TECHNOLOGIES IN866-576-1039 CA TRANSPORTATI	$27.00
05/07/13	UBER TECHNOLOGIES IN866-576-1039 CA TRANSPORTATI	$33.00
05/07/13	UBER TECHNOLOGIES IN866-576-1039 CA TRANSPORTATI	$55.00
05/08/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$145.90
05/10/13	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$56.43
05/10/13	FRESH DIRECT 866-283-7374 NY GROCERY	$114.76
05/10/13	FRESH DIRECT 866-283-7374 NY GROCERY	$29.04
05/13/13	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$239.88
05/13/13	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$207.70
05/15/13	BARNEYS NEW YORK RESNEW YORK NY MEN'S/WOMEN'S CLOTHNG	$1,077.86
05/16/13	INT*CANINE STYLES IN212-826-3985 212-826-3985	$108.88
05/17/13	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT	$3.54
05/18/13	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.32
05/22/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$51.69
05/23/13	JINPRA NY INC NEW YORK NY FURNITURE/HOME STORE	$3,614.86

Continued on next page

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 05/24/13

Account Ending 0-[redacted]

Fees

		Amount
05/24/13	ANNUAL MEMBERSHIP FEE	$125.00
Total Fees for this Period		**$125.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$125.00
Total Interest in 2013	$0.00

Rev. 9/2012

FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	• Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices *Please note:* If you are a *new* customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing	We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail: • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact.

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.

What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.*
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. • *Our joint marketing partners include financial companies.*

Other important information
We may transfer personal information to other countries, for example, for customer service or to process transactions. **AMEX Assurance Company customers**: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law. **California**: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law. **Vermont**: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.

Billing Dispute Procedures

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:
American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we will do two things:
1. Within 30 days of receiving your letter, we will tell you that we received your letter. We will also tell you if we have already corrected the error.
2. We will investigate your inquiry and will either correct the error or explain to you why we believe the bill is correct.

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

- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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 to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:
(1) Your name and card account number. (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information. (3) The dollar amount of the suspected error.

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

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

Notice for residents of Washington State

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

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 05/24/13

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$2.90

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	**Transactions**	**Savings Earned**	**Points Earned**	**Transactions**	**Savings Earned**	**Points Earned**
HYATT - Participating Hotels and Resorts in the U.S.	$0.00	$0.00	0	$58.00	$2.90	0
Ongoing Benefits Total	$0.00	$0.00	0	$58.00	$2.90	0
Grand Totals		$0.00	0[2]		$2.90	0[2]

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

1 Eligible purchases at participating Marriott® properties will receive discounts regardless of benefit selection.

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office · OfficeMax.com · hpdirect.com · BARNES&NOBLE BN.com · HYATT · Courtyard by Marriott · Fairfield Inn & Suites by Marriott · SpringHill Suites by Marriott · Residence Inn by Marriott · TownePlace Suites by Marriott · Hertz · CAREY · EpsonStore.com · 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000186

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.

SDNY_GM_00325986

EFTA_00198740

EFTA01684984

AMEX000187

SDNY_GM_00325987

EFTA_00198741

EFTA01684985

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 06/23/13

OPEN℠

Account Ending 0-[redacted]

New Balance	**$4,337.28**
Please Pay By	**07/08/13**

See page 2 for important information about your account.

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

Your payment of $4,337.28 will be debited from your account on 07/08/13. Any inquiry to American Express concerning this debit should be made by 07/06/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 05/31/13
398,637
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$6,848.54
Payments/Credits	-$6,848.54
New Charges	+$4,337.28
Fees	+$0.00
New Balance	**$4,337.28**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
07/08/13
AutoPay Amount
$4,337.28

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

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

[redacted] 00043372800043372 8 20 H

AMEX000188

SDNY_GM_00325988

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

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- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000189

SDNY_GM_00325989

EFTA_00198743

EFTA01684987

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 06/23/13

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$6,848.54
Credits	$0.00
Total Payments and Credits	**-$6,848.54**

Detail

*Indicates posting date

Payments		Amount
06/08/13*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$6,848.54

New Charges

Summary

	Total
Total New Charges	**$4,337.28**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
05/26/13	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT	$9.30
05/26/13	CORRADO BREAD & PASTNEW YORK NY 2127741904	$21.29
05/30/13	SHAKLEE CORPORATION PLEASANTON CA 925-924-2000 Description SPECIALTY RETAIL	$272.83
05/31/13	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$89.94
05/31/13	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERVICE/E	$127.39
06/02/13	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$383.76
06/13/13	QI *SOAP.COM 800-762-7123 NJ 800-762-7123	$120.20
06/17/13	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.32
06/17/13	JINPRA NY INC NEW YORK NY FURNITURE/HOME STORE	$3,247.25

Continued on reverse

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$125.00
Total Interest in 2013	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 06/23/13

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$2.90

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	**Transactions**	**Savings Earned**	**Points Earned**	**Transactions**	**Savings Earned**	**Points Earned**
HYATT - Participating Hotels and Resorts in the U.S.	$0.00	$0.00	0	$58.00	$2.90	0
Ongoing Benefits Total	$0.00	$0.00	0	$58.00	$2.90	0
Grand Totals		$0.00	0[2]		$2.90	0[2]

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

1 Eligible purchases at participating Marriott® properties will receive discounts regardless of benefit selection.

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office · OfficeMax.com · hpdirect.com · BARNES&NOBLE BN.com · HYATT · Courtyard by Marriott · Fairfield Inn & Suites by Marriott · SpringHill Suites by Marriott · Residence Inn by Marriott · TownePlace Suites by Marriott · Hertz · CAREY · EpsonStore.com · 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000192

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.

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EFTA_00198746

EFTA01684990

AMEX000193

SDNY_GM_00325993

EFTA_00198747

EFTA01684991

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Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 07/24/13

OPEN℠

Account Ending 0-[redacted]

New Balance	**$11,486.37**
Please Pay By	**08/08/13**

See page 2 for important information about your account.

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

Your payment of $11,486.37 will be debited from your account on 08/08/13. Any inquiry to American Express concerning this debit should be made by 08/06/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 06/30/13
417,593
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$4,337.28
Payments/Credits	-$10,948.18
New Charges	+$18,097.27
Fees	+$0.00
New Balance	**$11,486.37**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
08/08/13
AutoPay Amount
$11,486.37

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

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

[redacted] 00114863700114863 7 20 H

AMEX000194

SDNY_GM_00325994

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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AMEX000195

SDNY_GM_00325995

EFTA_00198749

EFTA01684993

Payments and Credits

Summary

	Total
Payments	-$4,337.28
Credits	-$6,610.90
Total Payments and Credits	**-$10,948.18**

Detail

*Indicates posting date

Payments		**Amount**
07/08/13*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$4,337.28

Credits		**Amount**
07/09/13	RESTORATION HARDWARECORTE MADERA CA 800-7621751	-$6,610.90

New Charges

Summary

	Total
Total New Charges	**$18,097.27**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
06/24/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$40.26
06/24/13	KIM SEYBERT 0331 NEW YORK NY 212-564-7850 Description FABRICS/YARNS	$694.36
06/26/13	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$33.95
06/26/13	QI *SOAP.COM 800-762-7123 NJ 800-762-7123	$75.11
06/30/13	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERVICE/E	$127.39
07/01/13	QI *DIAPERS.COM 800-342-7377 NJ 800-342-7377	$71.26
07/02/13	DR THOMAS J MAGNANI NEW YORK NY DENTIST/ORTHODONTIST	$645.00
07/03/13	RESTORATION HARDWARECORTE MADERA CA 800-7621751	$6,610.90
07/03/13	RESTORATION HARDWARECORTE MADERA CA 800-7621751	$136.09
07/10/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$47.88

Continued on reverse

Detail Continued

		Amount
07/11/13	CTCORPORATION 800-624-0909 NY LEGALSERVICE	$269.80
07/11/13	DOF/PRKING/CAMERATIXNEW YORK NY 212-639-9675 Description FINES	$115.00
07/11/13	MED-WGC816 212-7464332 NY 2127464322	$1,150.00
07/11/13	DOF/CONVENIENCE FEE NEW YORK NY 212-639-9675 Description NYCFINANCECONVENIEN	$2.86
07/13/13	PARK EAST ANIMAL HOSNEW YORK NY 212-832-8417 Description PET MEDICAL SERVICE	$818.70
07/15/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$13.16
07/15/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$16.36
07/15/13	RESTORATION HARDWARECORTE MADERA CA 800-7621751	$6,610.90
07/15/13	QI *SOAP.COM 800-762-7123 NJ 800-762-7123	$105.76
07/16/13	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$203.88
07/16/13	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$59.57
07/17/13	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.32
07/17/13	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$65.90
07/17/13	NYC PARKING FINE- WENEW YORK NY 2126399675	$117.86

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$125.00
Total Interest in 2013	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 07/24/13

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$2.90

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	**Transactions**	**Savings Earned**	**Points Earned**	**Transactions**	**Savings Earned**	**Points Earned**
HYATT - Participating Hotels and Resorts in the U.S.	$0.00	$0.00	0	$58.00	$2.90	0
Ongoing Benefits Total	$0.00	$0.00	0	$58.00	$2.90	0
Grand Totals		$0.00	0[2]		$2.90	0[2]

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

1 Eligible purchases at participating Marriott® properties will receive discounts regardless of benefit selection.

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office · OfficeMax.com · Home and Home Office Store · BARNES&NOBLE BN.com · HYATT · Hertz · CAREY · EpsonStore.com · 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000198

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.

SDNY_GM_00325998

AMEX000199

SDNY_GM_00325999

EFTA_00198753

EFTA01684997

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Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 08/23/13

OPEN℠

Account Ending 0-[redacted]

New Balance	**$3,535.07**
Please Pay By	**09/08/13**

See page 2 for important information about your account.

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

Your payment of $3,535.07 will be debited from your account on 09/07/13. Any inquiry to American Express concerning this debit should be made by 09/05/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 07/31/13
443,273
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$11,486.37
Payments/Credits	-$11,486.37
New Charges	+$3,535.07
Fees	+$0.00
New Balance	**$3,535.07**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
09/08/13
AutoPay Amount
$3,535.07

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

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NEWARK NJ 07101-1270

[redacted] 00035350700035350 7 20 H

AMEX000200

SDNY_GM_00326000

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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Area Code and Home Phone
Area Code and Work Phone
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- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000201

SDNY_GM_00326001

EFTA_00198755

EFTA01684999

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 08/23/13

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$11,486.37
Credits	$0.00
Total Payments and Credits	**-$11,486.37**

Detail

*Indicates posting date

Payments		Amount
08/08/13*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$11,486.37

New Charges

Summary

	Total
Total New Charges	**$3,535.07**

Detail

G MAXWELL
Card Ending 0-[redacted]

				Amount
07/24/13	MB F DOG SHOWS INFODGREENSBORO 336-379-9352		NC	$65.90
07/24/13	MB F DOG SHOWS INFODGREENSBORO 336-379-9352		NC	$174.75
07/26/13	QI *WAG.COM 866-746-7924	866-746-7924	NJ	$43.53
07/31/13	AT&T TLG FLP 851 800-331-0500 Description TELEPHONE SERVICE/E	ALPHARETTA	GA	$128.88
08/06/13	WINESTILSOLDOUT.COM PENNSAUKEN 8566653456		NJ	$107.94
08/06/13	MB F DOG SHOWS INFODGREENSBORO 336-379-9352		NC	$169.75
08/16/13	T-MOBILE PREPAIDTOPUP	888-278-3397	OR	$65.32
08/16/13	PARK EAST ANIMAL HOSNEW YORK 212-832-8417 Description PET MEDICAL SERVICE		NY	$930.00
08/23/13	PARK EAST ANIMAL HOSNEW YORK 212-832-8417 Description PET MEDICAL SERVICE		NY	$1,849.00

Continued on reverse

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$125.00
Total Interest in 2013	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 08/23/13

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$2.90

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	**Transactions**	**Savings Earned**	**Points Earned**	**Transactions**	**Savings Earned**	**Points Earned**
HYATT - Participating Hotels and Resorts in the U.S.	$0.00	$0.00	0	$58.00	$2.90	0
Ongoing Benefits Total	$0.00	$0.00	0	$58.00	$2.90	0
Grand Totals		$0.00	0[2]		$2.90	0[2]

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office · OfficeMax.com · Home and Home Office Store · BARNES&NOBLE BN.com · HYATT · Hertz · CAREY · EpsonStore.com · 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000204

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.

SDNY_GM_00326004

AMEX000205

SDNY_GM_00326005

EFTA_00198759

EFTA01685003

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 09/23/13

OPEN℠

Account Ending 0-[redacted]

New Balance	**$10,018.78**
Please Pay By‡	**10/08/13**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 7 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

See Page 11 for Important Changes to Your Account Terms and Benefits

Your payment of $10,018.78 will be debited from your account on 10/08/13. Any inquiry to American Express concerning this debit should be made by 10/06/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 08/31/13
450,707
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$3,535.07
Payments/Credits	-$3,535.07
New Charges	+$10,018.78
Fees	+$0.00
New Balance	**$10,018.78**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]

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

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
10/08/13
AutoPay Amount
$10,018.78

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

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

[redacted] 00100187800100187820 H

AMEX000206

SDNY_GM_00326006

EFTA_00198760

EFTA01685004

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000207

SDNY_GM_00326007

EFTA_00198761

EFTA01685005

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 09/23/13

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$3,535.07
Credits	$0.00
Total Payments and Credits	**-$3,535.07**

Detail

*Indicates posting date

Payments		Amount
09/07/13*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$3,535.07

New Charges

Summary

	Total
Total New Charges	**$10,018.78**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
08/27/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$26.07
08/27/13	QI *SOAP.COM 800-762-7123 NJ 800-762-7123	$61.55
08/27/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$169.20
08/27/13	QI *SOAP.COM 800-762-7123 NJ 800-762-7123	$309.17
08/29/13	CANINE STYLES INC 212-826-3985 212-826-3985	$108.88
08/31/13	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERVICE/E	$127.35
08/31/13	FRESH DIRECT 866-283-7374 NY GROCERY	$82.00
09/04/13	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$101.85
09/04/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$24.00
09/05/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$16.00
09/05/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$87.00
09/09/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$72.46

Continued on reverse

Detail Continued

		Amount
09/10/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$22.00
09/10/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$172.00
09/11/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$166.00
09/11/13	BLUEPRINT CLEANSE 212-414-5741 212-414-5741	$130.00
09/12/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$46.00
09/12/13	QI *SOAP.COM 800-762-7123 NJ 800-762-7123	$38.19
09/12/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$47.00
09/12/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$19.00
09/13/13	CITY WINERY NEW YORK NY RESTAURANT	$436.00
09/13/13	25TH STREET SHOWPLACNY NY 212-633-6063 Description ANTIQUE REPRODUCTIO	$6,532.50
09/15/13	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.32
09/16/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$29.00
09/16/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$101.00
09/18/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$22.00
09/18/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$63.00
09/20/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$60.00
09/20/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$27.00
09/20/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$23.00
09/20/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$27.00
09/21/13	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT	$4.30
09/21/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$42.94
09/23/13	GEORGE TORPE INC 212-734-1342 212-734-1342	$760.00

Continued on next page

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$125.00
Total Interest in 2013	$0.00

Important Changes to the Membership Rewards® Program Terms and Conditions

A summary of the changes appears below. The detailed changes can be found after the summary chart.

Summary of Changes	
Membership Rewards Linkage Fee Removal	Effective on September 1, 2013, we will no longer charge an additional $10 annual fee to link certain OPEN Cards to a Membership Rewards account for another enrolled Card.
Membership Rewards Claims Resolution	We are making changes to the process for resolving legal claims. The following is a brief summary of the new process: **First**, if you have an issue or dispute, please contact our Customer Service Department at the number listed on the back of your card. They are able to resolve most issues and disputes. **Second**, before initiating mediation, arbitration or litigation, we ask that you send a Claim Notice to: American Express ADR c/o CT Corporation System, 111 8th Ave., New York, NY 10011. For a sample Claim Notice form, go to americanexpress.com/claim. **Third**, you may now mediate your claim prior to initiating an arbitration or litigation. In mediation, a neutral mediator helps to resolve your claim. **Fourth**, the Membership Rewards Program Terms and Conditions continue to include an arbitration provision. This means that either you or we may choose to have an arbitrator decide any claim instead of having the claim decided by a court.

See the following pages for Detailed Changes

Detail of Changes to the Membership Rewards Program Terms and Conditions

The terms and conditions of the Membership Rewards program are subject to change as stated therein. This notice formally amends the terms and conditions of the Membership Rewards program as described below. Any provisions in the terms and conditions of the Membership Rewards program conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Linkage Fee Removal

Effective immediately, we hereby make the following revisions to Section 2 of the *About the Program* Section of the Membership Rewards Program Terms and Conditions:

1. The following language contained in the second paragraph after the chart is hereby deleted:
   "Please note that there is an additional $10 annual fee for each Business Charge or Credit Card that you link to a Membership Rewards account with other enrolled charge Cards, unless you also have one of the following Cards (which may include an Additional Card) linked to the same Membership Rewards account: Executive Business Card, Business Membership Rewards Card, Centurion Card, Platinum Card or Fidelity Platinum Card."
2. The following language contained in the third paragraph after the chart is hereby deleted:
   "If this happens, you may be charged the linkage fee in addition to any enrollment costs."

Membership Rewards Claims Resolution

Effective January 1, 2014, the *Arbitration* provision in the terms and conditions of the Membership Rewards program is replaced with the following:

CLAIMS RESOLUTION

Most customer concerns can be resolved by calling our Customer Service Department at the number listed on the back of your card. In the event Customer Service is unable to resolve a complaint to your satisfaction, this section explains how claims can be resolved through mediation, arbitration or litigation. It includes an arbitration provision.

For this section, ***you*** and ***us*** includes any corporate parents, subsidiaries, affiliates or related persons or entities. ***Claim*** means any current or future claim, dispute or controversy relating to your participation in the program, these Terms & Conditions or any prior program agreement, except for the validity, enforceability or scope of the Arbitration provision. ***Claim*** includes but is not limited to: (1) initial claims, counterclaims, crossclaims and third-party claims; (2) claims based upon contract, tort, fraud, statute, regulation, common law and equity; (3) claims by or against any third party using or providing any product, service or benefit in connection with the program; and (4) claims that arise from or relate to (a) the program account or any point balances on the program account, (b) advertisements, promotions or oral or written statements related to the program or any reward or (c) the redemption for and use of any reward. You may not sell, assign or transfer a claim.

Sending a Claim Notice

Before beginning a lawsuit, mediation or arbitration, you and we agree to send a written notice (a ***claim notice***) to each party against whom a claim is asserted, in order to provide an opportunity to resolve the claim informally or through mediation. Go to americanexpress.com/claim for a sample claim notice. The claim notice must describe the claim and state the specific relief demanded. Notice to you may be provided by your billing statement or sent to your billing address. Notice to us must include your name, address and Account number and be sent to American Express ADR c/o CT Corporation System, 111 8th Ave., NY, NY 10011. If the claim proceeds to arbitration, the amount of any relief demanded in a claim notice will not be disclosed to the arbitrator until after the arbitrator rules.

Mediation

In mediation, a neutral mediator helps parties resolve a claim. The mediator does not decide the claim but helps parties reach agreement.

Before beginning mediation, you or we must first send a claim notice. Within 30 days after sending or receiving a claim notice, you or we may submit the claim to JAMS (1-800-352-5267, jamsadr.com) or the American Arbitration Association ("AAA") (1-800-778-7879, adr.org) for mediation. We will pay the fees of the mediator.

All mediation-related communications are confidential, inadmissible in court and not subject to discovery. All applicable statutes of limitation will be tolled until termination of the mediation. Either you or we may terminate the mediation at any time. The submission or failure to submit a claim to mediation will not affect your or our right to elect arbitration.

Arbitration

You or we may elect to resolve any claim by individual arbitration. Claims are decided by a neutral arbitrator.

If arbitration is chosen by any party, neither you nor we will have the right to litigate that claim in court or have a jury trial on that claim. Further, you and we will not have the right to participate in a representative capacity or as a member of any class pertaining to any claim subject to arbitration. Arbitration procedures are generally simpler than the rules that apply in court, and discovery is more limited. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court. Except as set forth below, the arbitrator's decision will be final and binding. Other rights you or we would have in court may also not be available in arbitration.

Initiating Arbitration

Before beginning arbitration, you or we must first send a claim notice. Claims will be referred to either JAMS or AAA, as selected by the party electing arbitration. Claims will be resolved pursuant to this Arbitration provision and the selected organization's rules in effect when the claim is filed, except where those rules conflict with these Terms & Conditions. If we choose the organization, you may select the other within 30 days after receiving notice of our selection. Contact JAMS or AAA to begin an arbitration or for other information. Claims also may be referred to another arbitration organization if you and we agree in writing or to an arbitrator appointed pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (***FAA***).

We will not elect arbitration for any claim you file in small claims court, so long as the claim is individual and pending only in that court. You or we may otherwise elect to arbitrate any claim at any time unless it has been filed in court and trial has begun or final judgment has been entered. Either you or we may delay enforcing or not exercise rights under this Arbitration provision, including the right to arbitrate a claim, without waiving the right to exercise or enforce those rights.

Limitations on Arbitration

If either party elects to resolve a claim by arbitration, that claim will be arbitrated on an individual basis. There will be no right or authority for any claims to be arbitrated on a class action basis or on bases involving claims brought in a purported representative capacity on behalf of the general public, other cardmembers or other persons similarly situated.

The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. Notwithstanding any other provision and without waiving the right to appeal such decision, if any portion of these *Limitations on Arbitration* is deemed invalid or unenforceable, then the entire Arbitration provision (other than this sentence) will not apply.

Arbitration Procedures

This Arbitration provision is governed by the FAA. The arbitrator will apply applicable substantive law, statutes of limitations and privileges. The arbitrator will not apply any federal or state rules of civil procedure or evidence in matters relating to evidence or discovery. Subject to the *Limitations on Arbitration,* the arbitrator may otherwise award any relief available in court. The arbitration will be confidential, but you may notify any government authority of your claim.

If your claim is for $10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents, through a telephonic hearing, or by an in-person hearing. At any party's request, the arbitrator will provide a brief written explanation of the award. The arbitrator's award will be final and binding, except for any right of appeal provided by the FAA; however, any party will have 30 days to appeal the award by notifying the arbitration organization and all parties in writing. The organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. Judgment upon any award may be entered in any court having jurisdiction. At your election, arbitration hearings will take place in the federal judicial district of your residence.

Arbitration Fees and Costs

You will be responsible for paying your share of any ***arbitration fees*** (including filing, administrative, hearing or other fees), but only up to the amount of the filing fees you would have incurred if you had brought a claim in court. We will be responsible for any additional arbitration fees. At your written request, we will consider in good faith making a temporary advance of your share of any arbitration fees, or paying for the reasonable fees of an expert appointed by the arbitrator for good cause.

Additional Arbitration Awards

If the arbitrator rules in your favor for an amount greater than any final offer we made before arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than $5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.

Continuation

This section will survive termination of the program or your participation in it. If any portion of this Claims Resolution section, except as otherwise provided in the *Limitations on Arbitration* subsection, is deemed invalid or unenforceable, it will not invalidate the remaining portions of this Claims Resolution section.

Important Changes to Your Account Terms

We are making changes to your Card account and benefits. A summary of the changes appears below. The detailed changes to your Cardmember Agreement and other account terms can be found after the summary chart.

Summary of Changes	
Using the Card	You may choose to store your Card account number and expiration date with certain merchants from whom you make purchases periodically. We are updating your Cardmember Agreement to clarify that we may tell these merchants if your expiration date or card number changes or if your account is cancelled. Currently, we only provide this information to certain merchants whom you have authorized to bill you at regular intervals.
Your Agreement for Transferring Funds Electronically (the "EFT Agreement")	We are making changes to the EFT Agreement to (1) clarify that it applies to all bank accounts (not just consumer bank accounts), (2) update the limits on cash withdrawals, and (3) clarify that the provision regarding prior notice and cancellation of transfers does not apply to Cardmembers who have enrolled a business bank account in certain AutoPay programs.
Oklahoma Insurance Disclosure for Car Rental Loss and Damage Insurance Policy	We have added an insurance notice for Oklahoma residents regarding insurance fraud.

See the following pages for Detailed Changes

Detail of Changes to Your Agreements

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement, Your Agreement for Transferring Funds Electronically (the "EFT Agreement"), and the Car Rental Loss and Damage Insurance Policy governing this account (collectively, the "Agreements"). This notice formally amends the Agreements as described below. Any terms in the Agreements conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Using the Card

Effective immediately, the fourth paragraph of the *Using the Card* section in Part 2 of your Cardmember Agreement is deleted in its entirety and replaced with the following:

"You may arrange for certain merchants to store your card number and expiration date, so that, for example:

- the merchant may charge your account at regular intervals; or
- you may make charges using that stored card information.

We may (but are not required to) tell these merchants if your expiration date or card number changes or if your account is cancelled. You must notify the merchants directly if you want them to stop charging your Account."

Your Agreement for Transferring Funds Electronically

Effective immediately, your EFT Agreement is amended as follows:

1. The fifth sentence of the *Words we use in this agreement* Section is hereby deleted and replaced with the following:

   "Your *bank account* is the bank account you use to pay for any transactions you make through the service."

2. The *Limits on withdrawals* Section is hereby deleted and replaced with the following:

   "**Limits on withdrawals**
   We apply the following limits to withdrawals. The ATM operator may also impose limits.

Plum Card®	$3,000 in a 30-day period
Green Card	$3,000 in a 30-day period
Gold Card	$8,500 in a 30-day period
Exec. Bus. Card	$8,500 in a 30-day period
Platinum Card®	$10,000 in a 30-day period
Centurion® Card	$10,000 in a 30-day period"

3. The *How to stop AutoPay payments* Section is hereby deleted and replaced with the following:

   "The following terms do not apply to certain AutoPay programs and options where a business bank account is used for the transaction; and the specific terms and conditions of those programs and options will define any applicable notice and cancelation terms:

   (1) If you have told us to make AutoPay payments from your bank account, you can stop any of these payments by calling us at 1-800-227-4669 or writing to American Express, Electronic Funds Services, P.O. Box 981540, El Paso, TX 79998-1540 in time for us to receive your request at least 2 business days before the payment is scheduled to be made.

   (2) We will tell you, at least 10 days before each payment, when it will be made and how much it will be.

   (3) If we receive your request to stop one of these payments at least 2 business days before the payment is scheduled to be made and we do not stop it, we will be liable for your losses or damages."

Car Rental Loss and Damage Insurance Policy
Change to Policy for Residents of Oklahoma:

We are making Important Changes to your Car Rental Loss and Damage Insurance policy ("Policy") underwritten by AMEX Assurance Company.

Effective immediately, the following section is hereby added after the How Benefits are Paid section:

"**Fraud:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
Form Number: CRLDIAE0612OK"

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 09/23/13

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$2.90

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	**Transactions**	**Savings Earned**	**Points Earned**	**Transactions**	**Savings Earned**	**Points Earned**
HYATT - Participating Hotels and Resorts in the U.S.	$0.00	$0.00	0	$58.00	$2.90	0
Ongoing Benefits Total	$0.00	$0.00	0	$58.00	$2.90	0
Grand Totals		$0.00	0[2]		$2.90	0[2]

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office · OfficeMax.com · Home and Home Office Store · BARNES&NOBLE BN.com · HYATT · Hertz · CAREY · EpsonStore.com · 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000220

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.

SDNY_GM_00326020

AMEX000221

SDNY_GM_00326021

EFTA_00198775

EFTA01685019

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 10/24/13

OPEN℠

Account Ending 0-[redacted]

New Balance	**$4,707.00**
Please Pay By‡	**11/08/13**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 7 for Important Changes to Your Account Benefits

Your payment of $4,707.00 will be debited from your account on 11/08/13. Any inquiry to American Express concerning this debit should be made by 11/06/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

INTRODUCING THE ENHANCED OPEN SAVINGS® BENEFIT.

For every eligible dollar spent with OPEN Savings partners, you can choose to get:

Up to **4 Additional MEMBERSHIP REWARDS® POINTS** **OR** Up to a **10% DISCOUNT** credited to your statement

To choose your OPEN Savings benefit, visit **opensavings.com** or call the number on the back of your Card.

Terms & conditions apply.

Membership Rewards® Points
Available and Pending as of 09/30/13
482,943
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$10,018.78
Payments/Credits	-$10,018.78
New Charges	+$4,707.00
Fees	+$0.00
New Balance	**$4,707.00**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]

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

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
11/08/13
AutoPay Amount
$4,707.00

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

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

[redacted] 00047070000047070020 H

AMEX000222

SDNY_GM_00326022

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000223

SDNY_GM_00326023

EFTA_00198777

EFTA01685021

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 10/24/13

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$10,018.78
Credits	$0.00
Total Payments and Credits	**-$10,018.78**

Detail

*Indicates posting date

Payments		Amount
10/08/13*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$10,018.78

New Charges

Summary

	Total
Total New Charges	**$4,707.00**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
09/23/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$47.11
09/23/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$115.92
09/23/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$155.00
09/23/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$20.00
09/24/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$31.24
09/24/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$51.00
09/24/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$26.00
09/24/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$133.00
09/25/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$18.00
09/25/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$36.00
09/26/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$34.00
09/30/13	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERVICE/E	$127.35

Continued on reverse

Detail Continued

		Amount
10/03/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$12.00
10/07/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$35.00
10/07/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$91.00
10/07/13	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$127.92
10/07/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$65.29
10/08/13	ANITA R CELA MD 212-535-6004 212-535-6004	$1,450.00
10/08/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$24.00
10/08/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$19.00
10/08/13	UJA FEDERATION 212-836-1486 NY PAYMENT	$350.00
10/08/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$16.00
10/09/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$90.00
10/11/13	PARK EAST ANIMAL HOSNEW YORK NY 212-832-8417 Description PET MEDICAL SERVICE	$601.70
10/14/13	EBAY INC. 0000 SAN JOSE CA 886-285-8380 Description EBAY.COM/CC888-749-	$6.65
10/15/13	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.32
10/15/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$106.00
10/16/13	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$143.80
10/17/13	CANINE STYLES INC 212-826-3985 212-826-3985	$108.88
10/18/13	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$54.34
10/20/13	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT	$9.30
10/21/13	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$120.18
10/21/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$64.00
10/22/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$339.00
10/22/13	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$13.00

AMEX000225

Continued on next page

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 10/24/13

Account Ending 0-[redacted]

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$125.00
Total Interest in 2013	$0.00

Important Changes to Your Account

We are making changes to your Card account and benefits. A summary of the changes appears below. The detailed changes to the relevant program terms can be found after the summary chart (where applicable).

OPEN Savings Merchant Changes

HP Home & Home Office Store Benefit. The OPEN Savings benefit for eligible purchases with HP Home & Home Office Store, at shopping.hp.com, will be changed as follows:

Current	New (as of January 1, 2014)
5% discount credited to your American Express® statement OR 2 additional Membership Rewards points on every dollar spent over $200 and up to $1,000 per calendar year	3% discount credited to your American Express statement OR 1 additional Membership Rewards® point on every eligible dollar for the first $500 spent per calendar year
10% discount OR 4 additional points on every dollar spent over $1,000 and up to $50,000 per calendar year	5% discount OR 2 additional points for every eligible dollar spent over $500 and up to $1,500 per calendar year
	10% discount OR 4 additional points on every eligible dollar spent over $1,500 and up to $30,000 per calendar year

Hertz. The OPEN Savings benefit for eligible purchases with Hertz will be changed as follows:

Current	New (as of January 1, 2014)
5% discount credited to your American Express® statement OR 2 additional Membership Rewards points on every dollar spent over $500 and up to $2,500 per calendar year	3% discount credited to your American Express statement OR 1 additional Membership Rewards® point on every eligible dollar for the first $500 spent per calendar year
10% discount OR 4 additional points on every dollar spent over $2,500 per calendar year	5% discount OR 2 additional points for every eligible dollar spent over $500 and up to $2,000 per calendar year
	10% discount OR 4 additional points on every eligible dollar spent over $2,000 per calendar year

FedEx Office. The OPEN Savings benefit for eligible purchases with FedEx Office will be changed as follows:

Current	New (as of January 1, 2014)
3% discount credited to your American Express® statement or 1 additional Membership Rewards point on every dollar spent up to $250 per calendar year	5% discount OR 2 additional points on every eligible dollar spent for up to $20,000 spent per calendar year
5% discount or 2 additional points on every dollar spent above $250 and up to $1000 per calendar year	
10% discount or 4 additional points on every dollar spent above $1000 and up to $100,000 per calendar year	

OPEN Savings® Merchant Removals

Effective January 1, 2014, OfficeMax.com will no longer be part of the OPEN Savings benefit. Any amounts that are charged to your Card account by this merchant on or after this date will not be eligible for the OPEN Savings benefit.

Effective December 16, 2013, Epson® will no longer be part of the OPEN Savings benefit. Any amounts that are charged to your Card account by this merchant on or after this date will not be eligible for the OPEN Savings benefit.

Continued on next page

ELLMAX LLC
G MAXWELL
Closing Date 10/24/13

Account Ending 0-[redacted]

Detail of Changes to the OPEN Savings Benefit Terms

The terms of the account referenced in or with this notice are subject to change in accordance with the OPEN Savings® Benefit Terms governing the account (the "OPEN Savings Benefit Terms"). This notice formally amends the OPEN Savings Benefit Terms as described below. Any terms in the OPEN Savings Benefit Terms conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

OPEN Savings® Benefit Terms
Effective January 1, 2014, the benefit terms for the OPEN Savings benefits listed below are deleted and replaced with the following:

HP Home & Home Office Store

The OPEN Savings benefit for eligible purchases at HP Home and Home Office Store, at shopping.hp.com, is a 3% discount credited to your American Express statement OR 1 additional Membership Rewards® point on every eligible dollar spent up to $500, 5% discount OR 2 additional points for every eligible dollar spent above $500 and up to $1,500 and 10% discount or 4 additional points on every eligible dollar spent above $1,500 and up to $30,000, per calendar year, per Card account.

Payment must be made with a Business Card from American Express OPEN. "Eligible" means total purchases per Card account in a calendar year up to $30,000 made online at the HP Home and Home Office store located at www.shopping.hp.com or by calling 1-866-511-0279, excluding:

- gift cards,
- purchases made in retail stores, or
- purchases made at any other online website, including other sections of the HP website such as "Small and Medium Businesses".

General OPEN Savings terms and conditions also apply. Visit opensavings.com to learn more.

Here is how it works:
If your card is enrolled in the Membership Rewards® program, you can select the way you're rewarded at opensavings.com. All other Cards will receive automatic discounts credited to your billing statement.

Annual Eligible Spend at HP Home & Home Office Store	Discounts**	OR	Membership Rewards**
$500 or less	3%		1 additional point per eligible dollar spent
Every eligible dollar spent over $500 to $1,500	5%		2 additional points per eligible dollar spent
Every eligible dollar spent over $1,500 to $30,000	10%		4 additional points per eligible dollar spent

** The relative value of these options will differ depending on how you use your Membership Rewards points. The redemption value of additional points that you receive under the Membership Rewards Points Benefit may be less than the dollar value of the discounts that you receive under the Discount Benefit. The option to choose Membership Rewards points as your OPEN Savings benefit applies only to Business Cards from American Express OPEN enrolled in the Membership Rewards program.

Hertz
The OPEN Savings benefit for eligible spending with Hertz is a 3% discount credited to your American Express statement OR 1 additional Membership Rewards® point for every eligible dollar spent up to $500, 5% discount OR 2 additional points for every eligible dollar spent above $500 and up to $2,000 and 10% discount or 4 additional points on every eligible dollar spent above $2,000, per calendar year, per Card account.

Payment must be made with a Business Card from American Express OPEN. "Eligible" means total car rental spend per Card account in a calendar year at Hertz corporate-owned U.S. locations, and excludes Hertz On Demand. Car returns made at an independent licensee owned location will not be eligible for the benefit. General OPEN Savings terms and conditions also apply. Visit opensavings.com to learn more.

Here is how it works:
If your card is enrolled in the Membership Rewards® program, you can select the way you're rewarded at opensavings.com. All other Cards will receive automatic discounts credited to your billing statement.

Annual Eligible Spend at Hertz	Discounts**	OR	Membership Rewards**
$500 or less	3%		1 additional point per eligible dollar spent
Every eligible dollar spent over $500 to $2,000	5%		2 additional points per eligible dollar spent
Every eligible dollar spent over $2,000	10%		4 additional points per eligible dollar spent

** The relative value of these options will differ depending on how you use your Membership Rewards points. The redemption value of additional points that you receive under the Membership Rewards Points Benefit may be less than the dollar value of the discounts that you receive under the Discount Benefit. The option to choose Membership Rewards points as your OPEN Savings benefit applies only to Business Cards from American Express OPEN enrolled in the Membership Rewards program.

FedEx Office®
The OPEN Savings benefit for eligible purchases at FedEx Office is a 5% discount credited to your American Express statement OR 2 additional Membership Rewards® points on each eligible dollar spent up to $20,000, per calendar year, per Card account.

Payment must be made with a Business Card from American Express OPEN. "Eligible" means the first $20,000 in purchases per Card account in a calendar year made at FedEx Office locations and fedexoffice.com. The FedEx Office benefit is not available on FedEx shipping services. Note that such shipping services may be eligible for the FedEx Express or FedEx Ground OPEN Savings benefit. Go to opensavings.com for FedEx Express and FedEx Ground benefit terms and conditions. General OPEN Savings terms and conditions also apply. Visit opensavings.com to learn more.

Here is how it works:
If your card is enrolled in the Membership Rewards® program, you can select the way you're rewarded at opensavings.com. All other Cards will receive automatic discounts credited to your billing statement.

Annual Eligible Spend at FedEx Office	Discounts**	OR	Membership Rewards**
Every eligible dollar spent up to $20,000	5%		2 additional points per eligible dollar spent

** The relative value of these options will differ depending on how you use your Membership Rewards points. The redemption value of additional points that you receive under the Membership Rewards Points Benefit may be less than the dollar value of the discounts that you receive under the Discount Benefit. The option to choose Membership Rewards points as your OPEN Savings benefit applies only to Business Cards from American Express OPEN enrolled in the Membership Rewards program.

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 10/24/13

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$2.90

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	**Transactions**	**Savings Earned**	**Points Earned**	**Transactions**	**Savings Earned**	**Points Earned**
HYATT - Participating Hotels and Resorts in the U.S.	$0.00	$0.00	0	$58.00	$2.90	0
Ongoing Benefits Total	$0.00	$0.00	0	$58.00	$2.90	0
Grand Totals		$0.00	0[2]		$2.90	0[2]

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office · OfficeMax.com · Home and Home Office Store · BARNES&NOBLE BN.com · HYATT · Hertz · CAREY · EpsonStore.com · 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.

AMEX000232

SDNY_GM_00326032

EFTA_00198786

EFTA01685030

Get up to a 10% discount credited to your statement or get up to 4 extra Membership Rewards® points on eligible purchases at the HP Home and Home Office Store*

The HP Home and Home Office Store at shopping.hp.com, has the tools to help you grow your business, including the new HP ElitePad 900, HP's premium thin and light Windows 8 tablet. It's elegant design and touch experience puts productivity at your fingertips. Make sure to use your Business Card from American Express OPEN to enjoy automatic OPEN Savings® benefits. **Learn more at opensavings.com.**

*Payment must be made with a Business Card from American Express OPEN. "Eligible" means total purchases per Card Account in a calendar year over $200 and up to $50,000 made online at the HP Home and Home Office store located at www.shopping.hp.com or by calling 1-866-511-0279, excluding purchases made in retail stores or any other online website, including other sections of the HP website such as "Small and Medium Businesses" and on purchases of gift cards. Purchases made by all Cards under a particular Card Account (including the Basic Card as well as any Additional Cards) are combined for the purpose of calculating OPEN Savings benefits. All OPEN Savings benefits are credited to the Basic Cardmember only. General OPEN Savings terms and conditions also apply. Visit opensavings.com to learn more.

AMEX000233

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.

SDNY_GM_00326033

EFTA_00198787

EFTA01685031

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 11/22/13

OPEN℠

Account Ending 0-[redacted]

New Balance	**$2,305.12**
Please Pay By‡	**12/08/13**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

Your payment of $2,305.12 will be debited from your account on 12/07/13. Any inquiry to American Express concerning this debit should be made by 12/05/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 10/31/13
500,460
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$4,707.00
Payments/Credits	-$4,709.14
New Charges	+$2,299.05
Fees	+$8.21
New Balance	**$2,305.12**

Days in Billing Period: 29

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
12/08/13
AutoPay Amount
$2,305.12

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

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

[redacted] 00023051200023051 2 20 H

AMEX000234

SDNY_GM_00326034

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000235

SDNY_GM_00326035

EFTA_00198789

EFTA01685033

Payments and Credits

Summary

	Total
Payments	-$4,707.00
Credits	-$2.14
Total Payments and Credits	**-$4,709.14**

Detail

*Indicates posting date

Payments		**Amount**
11/08/13*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$4,707.00

Credits		**Amount**
11/04/13*	5% OPEN Savings at FedEx FEDEX# 803048167719 8030 $42.87 11/02/2013	-$2.14

New Charges

Summary

	Total
Total New Charges	**$2,299.05**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Foreign Spend	Amount
10/24/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039		$19.00
10/25/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924		$172.99
10/25/13	Iceland Travel EUR Reykjavik TRAVEL AGENCY	220,00 European Union Euro	$304.19
10/28/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039		$113.00
10/29/13	ONE KINGS LN*3579191855-746-7655 CA HOME DECOR		$50.03
10/30/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039		$18.00
10/30/13	BESTBUY.COM 994 RICHFIELD MN 888-237-8289 Description BBY01-613284004715		$263.47
10/31/13	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456		$95.94
10/31/13	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$127.82

Continued on reverse

Detail Continued

		Foreign Spend	Amount
11/01/13	BIZCHAIR OFFICE FURNCANTON GA 800-924-2472 Description OFFICE FURNITURE		$151.99
11/01/13	BIZCHAIR OFFICE FURNCANTON GA 800-924-2472 Description OFFICE FURNITURE		$19.40
11/02/13	FEDEX# 803048167719 1-800-622-1147 1-800-622-1147 TO: - NY FROM: G MAXWELL 98133 001 Standard 4LB AWB803048167719 FedEx #1-800-622-1147		$42.87
11/06/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924		$106.68
11/10/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039		$23.00
11/10/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039		$41.00
11/11/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039		$27.00
11/12/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924		$91.41
11/12/13	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500		$59.57
11/13/13	UNCOMMONGOODS 0204 BROOKLYN NY 718-210-1200 Description CATALOG MERCHANT		$44.59
11/14/13	T-MOBILE 888-278-3397 OR PREPAIDTOPUP		$65.32
11/19/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924		$75.10
11/20/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039		$32.00
11/20/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039		$38.00
11/22/13	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$316.68

Fees

**Foreign Transaction Fee is 2.7% of the converted US dollar amount of the foreign currency charge. See *Foreign Currency Charges* on page 2.

		Amount
10/25/13	FOREIGN TRANSACTION FEE** Iceland Travel EUR $304.19	$8.21
Total Fees for this Period		**$8.21**

Continued on next page

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 11/22/13

OPEN℠

Account Ending 0-[redacted]

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$133.21
Total Interest in 2013	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 11/22/13

Account Ending 0-[redacted]

Discounts	
This Period	$2.14
Year to Date	$5.04

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	**Transactions**	**Savings Earned**	**Points Earned**	**Transactions**	**Savings Earned**	**Points Earned**
FEDEX GROUND & FEDEX EXPRESS - Visit opensavings.com	$42.87	$2.14	0	$42.87	$2.14	0
HYATT - Participating Hotels and Resorts in the U.S.	$0.00	$0.00	0	$58.00	$2.90	0
Ongoing Benefits Total	$42.87	$2.14	0	$100.87	$5.04	0
Grand Totals		$2.14	0[2]		$5.04	0[2]

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office

OfficeMax.com · Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz · CAREY · EpsonStore.com · 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000240

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.

SDNY_GM_00326040

EFTA_00198794

EFTA01685038

AMEX000241

SDNY_GM_00326041

EFTA_00198795

EFTA01685039

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 12/24/13

OPEN℠

Account Ending 0-[redacted]

New Balance	**$2,008.88**
Please Pay By‡	**01/08/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $2,008.88 on 01/08/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 01/06/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Learn. Share. Get Inspired.

There's a way to exchange advice and connect with other entrepreneurs.
Join OPEN Forum at **www.openforum.com/getinspired**

OPEN forum

Membership Rewards® Points
Available and Pending as of 11/30/13
521,862
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$2,305.12
Payments/Credits	-$2,305.12
New Charges	+$2,008.88
Fees	+$0.00
New Balance	**$2,008.88**

Days in Billing Period: 32

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
01/08/14
AutoPay Amount
$2,008.88

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

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

[redacted] 00020088800020088 8 20 H

AMEX000242

SDNY_GM_00326042

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000243

SDNY_GM_00326043

EFTA_00198797

EFTA01685041

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 12/24/13

OPEN SM

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$2,305.12
Credits	$0.00
Total Payments and Credits	**-$2,305.12**

Detail

*Indicates posting date

Payments		Amount
12/07/13*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$2,305.12

New Charges

Summary

	Total
Total New Charges	**$2,008.88**

Detail

G MAXWELL
Card Ending 0-[redacted]

			Amount
11/22/13	ADY*UBER TECHNOLOGIE866-576-1039 866-576-1039	MA	$17.00
11/23/13	ADY*UBER TECHNOLOGIE866-576-1039 866-576-1039	MA	$16.00
11/24/13	ADY*UBER TECHNOLOGIE866-576-1039 866-576-1039	MA	$21.00
11/24/13	ADY*UBER TECHNOLOGIE866-576-1039 866-576-1039	MA	$20.00
11/25/13	AMTRAK INTERNET SALEWASHINGTON From: NYP To: BOS Ticket Number: 3290745515993 1 (800) 872-7245	DC	$520.00
11/25/13	ADY*UBER TECHNOLOGIE866-576-1039 866-576-1039	MA	$25.00
11/25/13	MB F DOG SHOWS INFODGREENSBORO 336-379-9352	NC	$131.80
11/26/13	QI *SOAP.COM 800-762-7123 800-762-7123	NJ	$184.41
11/26/13	ADY*UBER TECHNOLOGIE866-576-1039 866-576-1039	MA	$105.00
11/26/13	ADY*UBER TECHNOLOGIE866-576-1039 866-576-1039	MA	$52.00
11/26/13	MB F DOG SHOWS INFODGREENSBORO 336-379-9352	NC	$103.95
11/28/13	ADY*UBER TECHNOLOGIE866-576-1039 866-576-1039	MA	$33.00

Continued on reverse

Detail Continued

		Amount
11/30/13	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$127.94
11/30/13	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$59.57
12/02/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$125.17
12/02/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$32.00
12/02/13	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$14.00
12/04/13	TICKETFLY EVENTS 877-435-9849 CA TICKETS	$61.29
12/14/13	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.32
12/17/13	GO GIRL/FEM MED 8630MINNETONKA MN 8774475006	$159.53
12/20/13	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$129.52
12/23/13	EBAY INC. 0000 SAN JOSE CA 886-285-8380 Description EBAY.COM/CC888-749-	$5.38

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$133.21
Total Interest in 2013	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 12/24/13

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$5.04

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	**Transactions**	**Savings Earned**	**Points Earned**	**Transactions**	**Savings Earned**	**Points Earned**
FEDEX GROUND & FEDEX EXPRESS - Visit opensavings.com	$0.00	$0.00	0	$42.87	$2.14	0
HYATT - Participating Hotels and Resorts in the U.S.	$0.00	$0.00	0	$58.00	$2.90	0
Ongoing Benefits Total	$0.00	$0.00	0	$100.87	$5.04	0
Grand Totals		$0.00	0[2]		$5.04	0[2]

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office

OfficeMax.com · Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz · CAREY · 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.

AMEX000246

SDNY_GM_00326046

EFTA_00198800

EFTA01685044

Bring a smile to children in need just by dining out. Starting December 1st, when you register your Card and use it to dine out, **American Express will donate $1**, up to $1 million, to **No Kid Hungry**® every time you dine. Each $1 donated can help connect a child with up to 10 meals, so make yours count.[1]

How it works:

1. Register any eligible Business Card from American Express OPEN
2. Use your registered Card to dine out between December 1, 2013, and January 31, 2014.[2]
3. American Express will donate $1 to No Kid Hungry every time you dine.

Register now at amexnetwork.com/dineforacause

[1] This amount is based on the individual experiences of Share Our Strength's grant recipients and is provided to illustrate how community investments can be used to help end childhood hunger. Each contribution made to Share Our Strength represents a contribution to its original mission. Donations will be used to reach the highest number of children facing hunger in America. Share Our Strength is a non-profit 501(c)3 organization.

[2] To participate, you must register an eligible American Express Card at amexnetwork.com/dineforacause between 12am ET on December 1, 2013 and 12am ET on January 31, 2014. Registration will be open until donation cap has been reached, which may be sooner than January 31, 2014. In such an event, registration will end prior to January 31, 2014. Each time that a registered Card is used to make a qualifying transaction at an eligible dining establishment located in the U.S. between December 1, 2013 and January 31, 2014, American Express will donate $1 to Share Our Strength, with a maximum donation of $1,000,000. Only valid for transactions at stand-alone restaurant locations that are made directly with restaurant (e.g., if restaurant is part of a hotel and transaction is charged to the hotel bill rather than paid directly to the restaurant, such transaction would not qualify). However, transactions made at Seamless Web and Grubhub do qualify. Transactions made at restaurants that are located within other stores do not qualify (e.g., transactions made at restaurants located within a department store do not qualify). Transactions made prior to registration are not eligible. All prepaid card products (other than American Express Serve®) and Corporate Cards are not eligible. If American Express does not receive information that identifies your transaction as qualifying for the program, that transaction will not be counted for purposes of the donation. For example, your transaction will not qualify if it is made through an electronic wallet or through a third party (e.g., charge on a hotel bill) or if the merchant uses a mobile or wireless card reader to process it. If your registered Card is replaced during the promotional period or you have questions about whether your transaction qualifies, please call the customer service number on the back of your Card for assistance. Additional terms apply; see Registration Terms and Conditions. For information about Share Our Strength, visit www.nokidhungry.org.POID:ARVB:0001

AMEX000247

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.

SDNY_GM_00326047

EFTA_00198801

EFTA01685045

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 01/24/14

OPEN℠

Account Ending 0-[redacted]

New Balance	**$3,096.70**
Please Pay By‡	**02/08/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $3,096.70 on 02/08/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 02/06/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 12/31/13
553,350
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$2,008.88
Payments/Credits	-$2,008.88
New Charges	+$3,096.70
Fees	+$0.00
New Balance	**$3,096.70**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
02/08/14
AutoPay Amount
$3,096.70

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

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

[redacted] 00030967000030967O 20 H

AMEX000248

SDNY_GM_00326048

EFTA_00198802

EFTA01685046

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000249

SDNY_GM_00326049

EFTA_00198803

EFTA01685047

Payments and Credits

Summary

	Total
Payments	-$2,008.88
Credits	$0.00
Total Payments and Credits	**-$2,008.88**

Detail

*Indicates posting date

Payments		Amount
01/08/14*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$2,008.88

New Charges

Summary

	Total
Total New Charges	**$3,096.70**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
12/31/13	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$127.94
01/01/14	FRESH DIRECT 866-283-7374 NY GROCERY	$134.61
01/02/14	AMSTERDAM BILLARDS NEW YORK NY TICKET AGENCY	$116.00
01/04/14	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$144.77
01/06/14	CANINE STYLES INC 212-826-3985 212-826-3985	$108.88
01/07/14	CHRYSLER CAMERA REPANEW YORK NY BUSINESS SERVICE Description 190897	$70.77
01/07/14	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$67.90
01/08/14	SOHO HOUSE NEW YORK NEW YORK NY 2126279800 Description REFER TO RECEIPT	$1,633.13
01/10/14	QI *SOAP.COM 800-762-7123 NJ 800-762-7123	$155.96
01/13/14	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.32

Continued on reverse

Detail Continued

		Amount
01/14/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$39.18
01/14/14	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$65.90
01/14/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$41.00
01/16/14	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$59.57
01/16/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$19.00
01/17/14	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$138.77
01/21/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$51.00
01/23/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$57.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$0.00
Total Interest in 2014	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 01/24/14

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

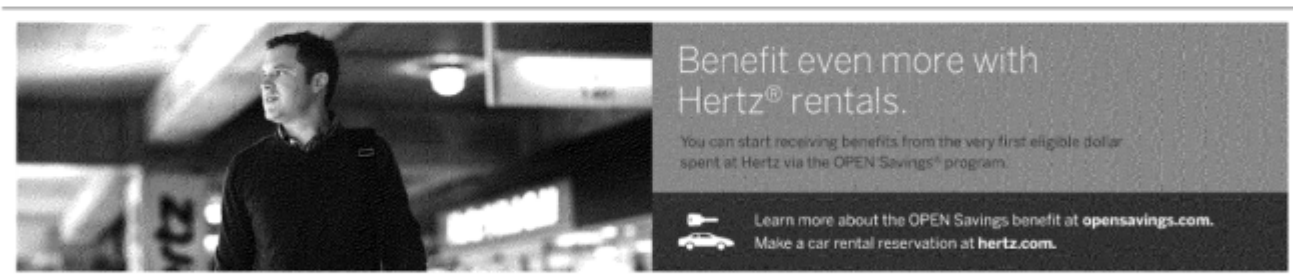
Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedExOffice

Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz · CAREY · 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**



AMEX000252

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.

SDNY_GM_00326052

EFTA_00198806

EFTA01685050

AMEX000253

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 02/21/14

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,111.04**
Please Pay By‡	**03/08/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $1,111.04 on 03/08/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 03/06/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 01/31/14
562,600
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$3,096.70
Payments/Credits	-$3,096.70
New Charges	+$1,111.04
Fees	+$0.00
New Balance	**$1,111.04**

Days in Billing Period: 28

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
03/08/14
AutoPay Amount
$1,111.04

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

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

[redacted] 00011111040000111104 20 H

AMEX000254

SDNY_GM_00326054

EFTA_00198808

EFTA01685052

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000255

SDNY_GM_00326055

EFTA_00198809

EFTA01685053

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 02/21/14

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$3,086.70
Credits	-$10.00
Total Payments and Credits	**-$3,096.70**

Detail

*Indicates posting date

Payments		**Amount**
02/08/14*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$3,086.70

Credits		**Amount**
02/05/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	-$10.00

New Charges

Summary

	Total
Total New Charges	**$1,111.04**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
01/24/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$84.00
01/27/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$61.00
01/30/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$40.00
01/31/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$128.91
01/31/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$12.00
02/01/14	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$59.57
02/03/14	QI *SOAP.COM 800-762-7123 NJ 800-762-7123	$198.84
02/04/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$11.02
02/04/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$10.00
02/04/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$18.00

Continued on reverse

Detail Continued

		Amount
02/05/14	JACK ONOFRIO DOG SHOOKLAHOMA CITY OK 405-427-8181	$156.00
02/06/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$90.00
02/06/14	GOGOAIR.COM 877-350-0038 IL INTERNET ACC	$14.00
02/10/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$17.00
02/11/14	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$78.37
02/11/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$18.00
02/12/14	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.33
02/16/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$12.00
02/18/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$18.00
02/18/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$19.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$0.00
Total Interest in 2014	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 02/21/14

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office

Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz · CAREY · 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000258

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.

SDNY_GM_00326058

EFTA_00198812

EFTA01685056

AMEX000259

SDNY_GM_00326059

EFTA_00198813

EFTA01685057

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 03/24/14

OPEN℠

Account Ending 0-[redacted]

New Balance	**$2,100.97**
Please Pay By‡	**04/08/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 5 for an Important Change to Your Account Terms

We will debit your bank account for your payment of $2,100.97 on 04/08/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 04/06/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 02/28/14
574,630
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$1,111.04
Payments/Credits	-$1,111.04
New Charges	+$2,100.97
Fees	+$0.00
New Balance	**$2,100.97**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
04/08/14
AutoPay Amount
$2,100.97

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

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

[redacted] 00021009700021009 7 20 H

AMEX000260

SDNY_GM_00326060

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000261

SDNY_GM_00326061

EFTA_00198815

EFTA01685059

Payments and Credits

Summary

	Total
Payments	-$1,111.04
Credits	$0.00
Total Payments and Credits	**-$1,111.04**

Detail

*Indicates posting date

Payments		Amount
03/04/14*	ONLINE PAYMENT - THANK YOU	-$1,111.04

New Charges

Summary

	Total
Total New Charges	**$2,100.97**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
02/21/14	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$107.21
02/23/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$65.00
02/23/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$12.00
02/24/14	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$71.96
02/28/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$156.40
02/28/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$128.16
02/28/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$75.50
02/28/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$27.07
03/03/14	GOGOAIR.COM 877-350-0038 IL INTERNET ACC	$15.00
03/04/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$93.89
03/06/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$8.38
03/11/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$147.22

Continued on reverse

Detail Continued

		Amount
03/11/14	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$94.95
03/12/14	FRESH DIRECT 866-283-7374 NY GROCERY	$87.58
03/13/14	CANINE STYLES 212-826-3585 2327534[redacted]	$108.88
03/13/14	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$238.35
03/14/14	T-MOBILE 888-278-3397 OR PREPAIDTOPUP	$65.33
03/15/14	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$59.57
03/17/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$29.00
03/19/14	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$250.65
03/19/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$26.00
03/19/14	QI *SOAP.COM 800-762-7123 NJ 800-762-7123	$129.61
03/20/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.63
03/20/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$12.00
03/20/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.63
03/21/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$12.00
03/22/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$24.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$0.00
Total Interest in 2014	$0.00

ELLMAX LLC
G MAXWELL
Closing Date 03/24/14

Account Ending 0-[redacted]

Important Changes to Your Account Terms

We are making changes to the American Express Cardmember Agreement ("Agreement") and other terms governing your account. We urge you and any Additional Cardmembers on your account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Summary of Changes	
Late Payment Fee	Effective June 6, 2014, the late payment fees on your account are increasing, as follows: • Your first late payment fee is being increased to **$37 (previously, this was $35).** This fee is charged if we do not receive payment of the amount due on your billing statement before the 10th day after the Closing Date shown on your next billing statement. • A similar increase is being applied to the late payment fee that applies if an amount due remains past due on the next Closing Date (or any Closing Date thereafter). That late payment fee will be the greater of **$37 (previously, this was $35)** or 2.99% of any past due Pay in Full amounts.
Returned Payment Fee	Effective June 6, 2014, the returned payment fee is increasing to **$37 (previously, this was $35).**
Credit Reports	We are adding language concerning income and employment verification to your Cardmember Agreement to clarify that we will verify and re-verify your employment and income.
AMEX Assurance Company Policies	We are providing policy updates for residents of Colorado and Vermont as well as updating the collect phone number to be used for filing claims under the Car Rental Loss and Damage Insurance Policy.

See reverse side for detailed changes.

Detail of Changes to Your Account Terms

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement and the Insurance Policies underwritten by AMEX Assurance Company (collectively, the "Agreements"). This notice formally amends the Agreements as described below. Any terms in the Agreements conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Card members on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Late Payment Fee and Returned Payment Fee
Effective June 6, 2014:

- The Penalty Fees row contained in the *Fees Table* of Part 1 of the Cardmember Agreement is modified by deleting all references to $35 and replacing them with $37.
- The Late Payment row contained in the *How Rates and Fees Work* section of Part 1 of the Cardmember Agreement is modified by deleting all references to $35 and replacing them with $37.
- The Returned Payment row contained in the *How Rates and Fees Work* section of Part 1 of the Cardmember Agreement is modified by deleting all references to $35 and replacing them with $37.

Credit Reports
Effective immediately, we are amending the *Credit Reports* section contained in Part 2 of your Cardmember Agreement by adding at the end of the first sentence, "including information to verify and re-verify your employment and income."

Notice of Change to Your AMEX Assurance Company Policies
We are making Important Changes to your insurance policies ("Policies") underwritten by AMEX Assurance Company.
Applicable for Residents of Colorado
Effective January 1, 2014, all definitions, terms and provisions within the Policies wherever appearing and denoting a marital relationship or family relationship arising out of marriage will include parties to a civil union established in the State of Colorado according to Colorado law and their families. The terms that mean or refer to family relationships arising from a marriage, such as "family", "immediate family", "dependent", "children", "next of kin", "relative", "beneficiary", "survivor" and any other such terms include family relationships created by a civil union established according to Colorado law. AEREG1013CO
Applicable for Residents of Vermont for Purchase Protection and Extended Warranty
Effective immediately, the Termination or Cancellation section is replaced with the following: We may cancel this policy only for the reasons stated in this condition by notifying you in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed by certified mail to you at your mailing address shown in the Declarations except that in the case of cancellation for non-payment of premium, the cancellation notice will be by certified mail or certificate of mailing. Proof of mailing will be sufficient proof of notice. 1) When you have not paid the premium, or there is a substantial increase in hazard, we may cancel at any time by notifying you at least 15 days before the date cancellation takes effect. (2) When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by notifying you at least 45 days before the date cancellation takes effect. (3) When this policy has been in effect for 60 days or more or at any time if it is a renewal with us, we may cancel for one or more of the following reasons: (a) Non-payment of premium or substantial increase in hazard provided that in the case of substantial increase in hazard, we have secured approval for the cancellation from the commissioner of insurance. This can be done by notifying you 15 days before the date cancellation takes effect; or (b) Fraud or material misrepresentation affecting the policy or in the presentation of a claim, or violation of any provisions of the policy. This can be done by letting you know 45 days before the date cancellation takes effect. (4) When this policy is written for a period of more than one year, we may cancel for any reason at anniversary by letting you know at least 45 days before the date cancellation takes effect. *Nonrenewal:* We may elect not to renew this policy. We may do so by delivering to you, or mailing by certified mail to you at your mailing address shown in the Declarations, written notice at least 45 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice. This condition does not apply: a. If we have manifested our willingness to renew; or b. In the case of non-payment of premium; or c. If you fail to pay any advance premium required by us for renewal; or d. If any insured property designated in the policy is insured under any other insurance policy. *Renewal Of The Policy:* a. If we elect to renew this policy and have the necessary information to issue the renewal policy, we will confirm in writing at least 45 days prior to the expiration our intention to renew the policy and confirm the premium at which the policy is to be renewed. b. If we do not comply with the conditions set forth in the above paragraph, you will be granted renewal coverage at the rate or premium in effect on the expiration date, which has been approved by the Commissioner. This will be done on a pro rata basis and will continue for 45 days after his company confirms renewal coverage and premium. This provision will not apply if you accept the renewal policy. PP/EW-RDR1-VT 10/12
Car Rental Loss and Damage Insurance Policy
Effective immediately, the collect phone number for filing a claim will be 216-617-2500.
Alabama, Delaware, District of Columbia, Florida, Georgia, Hawaii, Indiana, Kansas, Maryland, Minnesota, Montana, New Mexico, Ohio, Oregon, Puerto Rico, Texas, U.S. Virgin Islands and Wyoming: CRLDIEND1113
These changes become effective whether or not you receive a billing statement. You should carefully review the changes, share it 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.

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 03/24/14

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office

Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz · CAREY · 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000266

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.

SDNY_GM_00326066

EFTA_00198820

EFTA01685064

AMEX000267

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 04/23/14

OPEN℠

Account Ending 0-[redacted]

New Balance	**$576.11**
Please Pay By‡	**05/08/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $576.11 on 05/08/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 05/06/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 03/31/14
587,950
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$2,100.97
Payments/Credits	-$2,128.60
New Charges	+$603.74
Fees	+$0.00
New Balance	**$576.11**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
05/08/14
AutoPay Amount
$576.11

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

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

[redacted] 00005761100005761l 20 H

AMEX000268

SDNY_GM_00326068

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000269

SDNY_GM_00326069

EFTA_00198823

EFTA01685067

Payments and Credits

Summary

	Total
Payments	-$2,100.97
Credits	-$27.63
Total Payments and Credits	**-$2,128.60**

Detail

*Indicates posting date

Payments		**Amount**
04/08/14*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$2,100.97

Credits		**Amount**
04/17/14	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-$27.63

New Charges

Summary

	Total
Total New Charges	**$603.74**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
03/24/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$19.00
03/28/14	QI *SOAP.COM 800-762-7123 NJ 800-762-7123	$211.73
03/29/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$45.00
03/29/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$15.00
03/31/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$24.00
03/31/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$128.16
04/02/14	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$98.85
04/02/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$12.00
04/04/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$28.00
04/04/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$22.00

Continued on reverse

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$0.00
Total Interest in 2014	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 04/23/14

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office

Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz · CAREY · 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000272

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.

SDNY_GM_00326072

EFTA_00198826

EFTA01685070

AMEX000273

SDNY_GM_00326073

EFTA_00198827

EFTA01685071

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 05/23/14

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,218.29**
Please Pay By‡	**06/08/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 5 for an important Privacy Notice and the following pages for important notices about Billing Dispute Procedures, Electronic Fund Transfer Error Resolution and a notice for WA residents.

We will debit your bank account for your payment of $1,218.29 on 06/07/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 06/05/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 04/30/14
625,132
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$576.11
Payments/Credits	-$576.11
New Charges	+$1,093.29
Fees	+$125.00
New Balance	**$1,218.29**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
06/08/14
AutoPay Amount
$1,218.29

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

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

[redacted] 00012182900012182 9 20 H

AMEX000274

SDNY_GM_00326074

EFTA_00198828

EFTA01685072

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000275

SDNY_GM_00326075

EFTA_00198829

EFTA01685073

Payments and Credits

Summary

	Total
Payments	-$576.11
Credits	$0.00
Total Payments and Credits	**-$576.11**

Detail

*Indicates posting date

Payments		Amount
05/08/14*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$576.11

New Charges

Summary

	Total
Total New Charges	**$1,093.29**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
04/30/14	CANINE STYLES 212-826-3585 2776684[redacted]	$108.88
04/30/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$128.20
05/01/14	ADY*UBER TECHNOLOGIE866-576-1039 MA 866-576-1039	$15.00
05/02/14	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$68.57
05/03/14	UBER TECHNOLOGIES IN866-576-1039 MA 866-576-1039	$36.00
05/04/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.84
05/04/14	UBER TECHNOLOGIES IN866-576-1039 MA 866-576-1039	$31.00
05/05/14	UBER TECHNOLOGIES IN866-576-1039 MA 866-576-1039	$22.00
05/06/14	UBER TECHNOLOGIES IN866-576-1039 MA 866-576-1039	$24.00
05/07/14	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$144.75
05/07/14	UBER TECHNOLOGIES IN866-576-1039 MA 866-576-1039	$25.00
05/12/14	UBER TECHNOLOGIES IN866-576-1039 MA 866-576-1039	$73.00

Continued on reverse

Detail Continued

		Amount
05/15/14	QI *WAG.COM 866-746-7924 NJ 866-746-7924	$113.19
05/16/14	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$59.57
05/21/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$65.37
05/21/14	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$67.90
05/21/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.02
05/21/14	UBER TECHNOLOGIES IN866-576-1039 MA 866-576-1039	$22.00
05/21/14	UBER TECHNOLOGIES IN866-576-1039 MA 866-576-1039	$18.00
05/22/14	UBER TECHNOLOGIES IN866-576-1039 MA 866-576-1039	$16.00

Fees

		Amount
05/23/14	ANNUAL MEMBERSHIP FEE	$125.00
Total Fees for this Period		**$125.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$125.00
Total Interest in 2014	$0.00

Rev. 9/2012

FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	• Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices *Please note:* If you are a *new* customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing	We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail: • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact.

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.

What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.*
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. • *Our joint marketing partners include financial companies.*

Other important information
We may transfer personal information to other countries, for example, for customer service or to process transactions. **AMEX Assurance Company customers**: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law. **California**: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law. **Vermont**: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.

Billing Dispute Procedures

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:
American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

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

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

- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake*: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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 to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

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

When you contact us, please provide the following information:

(1) Your name and card account number.

(2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.

(3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your consumer bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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

Notice for residents of Washington State

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

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 05/23/14

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office

Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz · CAREY · 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000282

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.

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EFTA_00198836

EFTA01685080

AMEX000283

SDNY_GM_00326083

EFTA_00198837

EFTA01685081

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 06/23/14

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,063.71**
Please Pay By‡	**07/08/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $1,063.71 on 07/08/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 07/06/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 05/31/14
633,302
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$1,218.29
Payments/Credits	-$1,218.29
New Charges	+$1,063.71
Fees	+$0.00
New Balance	**$1,063.71**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
07/08/14
AutoPay Amount
$1,063.71

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

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

[redacted] 00010637100010637l 20 H

AMEX000284

SDNY_GM_00326084

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

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Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000285

SDNY_GM_00326085

EFTA_00198839

EFTA01685083

Payments and Credits

Summary

	Total
Payments	-$1,218.29
Credits	$0.00
Total Payments and Credits	**-$1,218.29**

Detail

*Indicates posting date

Payments		Amount
06/07/14*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$1,218.29

New Charges

Summary

	Total
Total New Charges	**$1,063.71**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
05/27/14	AMAZONPRIME MEMBERSHAMZN.COM/PRME NV SHIPPINGCLUB	$99.00
05/30/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$21.96
05/31/14	UBER UBER SAN FRANCISCO CA 4159862715	$19.00
05/31/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$131.58
06/04/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$14.20
06/08/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.63
06/08/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$25.67
06/08/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$25.67
06/09/14	UBER UBER SAN FRANCISCO CA 4159862715	$15.00
06/11/14	UBER UBER SAN FRANCISCO CA 4159862715	$32.00
06/11/14	UBER UBER SAN FRANCISCO CA 4159862715	$18.00
06/12/14	WAG.COM 866-746-7924 NJ PETS	$289.09

Continued on reverse

Detail Continued

			Amount
06/16/14	UBER UBER SAN FRANCISCO CA 4159862715		$18.00
06/17/14	GODADDY.COM (480)505-8855 (480)505-8855		$47.32
06/18/14	UBER UBER SAN FRANCISCO CA 4159862715		$9.03
06/18/14	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$169.75
06/19/14	UBER UBER SAN FRANCISCO CA 8665761039		$17.00
06/20/14	WAG.COM 866-746-7924 NJ PETS		$83.81

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$125.00
Total Interest in 2014	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 06/23/14

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office

Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz · CAREY · 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000288

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.

SDNY_GM_00326088

AMEX000289

SDNY_GM_00326089

EFTA_00198843

EFTA01685087

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 07/24/14

Account Ending 0-[redacted]

New Balance	**$5,598.16**
Please Pay By‡	**08/08/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $5,598.16 on 08/08/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 08/06/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 06/30/14
648,211
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$1,063.71
Payments/Credits	-$1,096.71
New Charges	+$5,631.16
Fees	+$0.00
New Balance	**$5,598.16**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
08/08/14
AutoPay Amount
$5,598.16

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

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

[redacted] 00055981600055981 6 20 H

AMEX000290

SDNY_GM_00326090

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000291

SDNY_GM_00326091

EFTA_00198845

EFTA01685089

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 07/24/14

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$1,063.71
Credits	-$33.00
Total Payments and Credits	**-$1,096.71**

Detail

*Indicates posting date

Payments		**Amount**
07/08/14*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$1,063.71

Credits		**Amount**
07/07/14	AMTRAK INTERNET SALEWASHINGTON DC From: BBY To: NYP Ticket Number: 1840752026219 1 (800) 872-7245	-$33.00

New Charges

Summary

	Total
Total New Charges	**$5,631.16**

Detail

G MAXWELL
Card Ending 0-[redacted]

					Amount
06/24/14	SW AIR DALLAS TX SOUTHWEST AIRLINES (MASTE				$246.00
	From:	To:	Carrier:	Class:	
	BALTIMORE WASHINGT	BOSTON LOGAN INTER	WN	K	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 5262426012407		Date of Departure: 06/26		
	Passenger Name: MAXWELL/GHISLAINE				
	Document Type: PASSENGER TICKET				
06/24/14	UBER UBER SAN FRANCISCO CA 8665761039				$20.00
06/24/14	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT				$1,769.21
06/24/14	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT				$1,973.34

Continued on reverse

Detail Continued

		Amount
06/25/14	BLK*SAVE THE BAY 4012723540 CA 866-992-3374 Description CONTRIBUTIONS/DONAT	$50.00
06/25/14	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$95.85
06/30/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$128.20
07/02/14	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$330.80
07/03/14	AMTRAK INTERNET SALEWASHINGTON DC From: BBY To: NYP Ticket Number: 1840752026219 1 (800) 872-7245	$147.00
07/05/14	NETSOL DOMAIN-SALES DOMAIN-SALES 888-642-9675	$89.94
07/05/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$32.84
07/05/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$32.84
07/05/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$32.84
07/06/14	NETSOL DOMAIN-SALES DOMAIN-SALES 888-642-9675	$89.94
07/08/14	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$59.96
07/09/14	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$59.57
07/15/14	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$20.10
07/15/14	TOBIN WELCH CO INTER8772691248 CA 877-269-1248 Description BUSINESS SRVS, NEC	$196.58
07/18/14	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$76.40
07/22/14	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$179.75

Continued on next page

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 07/24/14

OPEN SM

Account Ending 0-[redacted]

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$125.00
Total Interest in 2014	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 07/24/14

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office

Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz · CAREY · 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000296

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.

SDNY_GM_00326096

EFTA_00198850

EFTA01685094

AMEX000297

SDNY_GM_00326097

EFTA_00198851

EFTA01685095

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 08/24/14

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,555.35**
Please Pay By‡	**09/08/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $1,555.35 on 09/08/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 09/06/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 07/31/14
672,694
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$5,598.16
Payments/Credits	-$5,598.16
New Charges	+$1,555.35
Fees	+$0.00
New Balance	**$1,555.35**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
09/08/14
AutoPay Amount
$1,555.35

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

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

[redacted] 00015555350001555535 20 H

AMEX000298

SDNY_GM_00326098

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

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Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
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AMEX000299

SDNY_GM_00326099

EFTA_00198853

EFTA01685097

Payments and Credits

Summary

	Total
Payments	-$5,598.16
Credits	$0.00
Total Payments and Credits	**-$5,598.16**

Detail

*Indicates posting date

Payments		Amount
08/08/14*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$5,598.16

New Charges

Summary

	Total
Total New Charges	**$1,555.35**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
07/24/14	UBER UBER 866-576-1039 CA 8665761039	$44.71
07/28/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$18.46
07/29/14	SOAP.COM 800-762-7123 NJ HEALTHBEAUTY	$165.03
07/30/14	UBER UBER 866-576-1039 CA 8665761039	$14.87
07/30/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.63
07/30/14	UBER UBER 866-576-1039 CA 8665761039	$49.50
07/31/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$131.35
08/01/14	SKYPE COMMUNICATIONSLUXEMBOURG GB HTTP://WWW.SKYPE.NET	$10.00
08/04/14	WAG.COM 866-746-7924 NJ PETS	$58.77
08/04/14	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$117.20
08/05/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$28.08

Continued on reverse

Detail Continued

				Amount
08/05/14	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$28.08
08/05/14	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$29.29
08/06/14	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$197.87
08/06/14	MB F DOG SHOWS INFO 336-379-9352	DGREENSBORO	NC	$169.75
08/07/14	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$172.82
08/08/14	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$13.98
08/08/14	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$195.96
08/20/14	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$82.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$125.00
Total Interest in 2014	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 08/24/14

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office

Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz · CAREY · 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Recycle4Cash.com is a completely free solution to recycle your printer cartridges for cash! Visit the website and sign up today!

Please note: Shipments must include at least 20 qualifying cartridges or a minimum of 20 lbs. of qualifying cartridges. Recycle4Cash does not accept toner, toner bottles, toner tubes, ribbons or ink tanks. A minimum account balance of $25 must be reached in order to request a refund check. See Recycle4Cash's Terms of Use for complete terms and conditions including restrictions and requirements relating to condition and shipping of cartridges.

AMEX000302

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.

SDNY_GM_00326102

AMEX000303

SDNY_GM_00326103

EFTA_00198857

EFTA01685101

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 09/23/14

OPEN℠

Account Ending 0-[redacted]

New Balance	**$2,016.93**
Please Pay By‡	**10/08/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 5 for Important Information regarding benefits underwritten by AMEX Assurance Company

See Page 7 for an Important Change to Your Account Terms

We will debit your bank account for your payment of $2,016.93 on 10/08/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 10/06/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 08/31/14
688,884
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$1,555.35
Payments/Credits	-$1,555.35
New Charges	+$2,016.93
Fees	+$0.00
New Balance	**$2,016.93**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
10/08/14
AutoPay Amount
$2,016.93

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

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

[redacted] 00020169300020169 3 20 H

AMEX000304

SDNY_GM_00326104

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000305

SDNY_GM_00326105

EFTA_00198859

EFTA01685103

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 09/23/14

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$1,555.35
Credits	$0.00
Total Payments and Credits	**-$1,555.35**

Detail

*Indicates posting date

Payments		Amount
09/08/14*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$1,555.35

New Charges

Summary

	Total
Total New Charges	**$2,016.93**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
08/26/14	WAG.COM 866-746-7924 NJ PETS	$127.20
08/27/14	SAKS DIRECT HRDC 068ABERDEEN MD 6152803200 Description Price DRESSES $485.00	$528.04
08/28/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$23.83
08/28/14	SOAP.COM 800-762-7123 NJ HEALTHBEAUTY	$44.32
08/31/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$388.21
09/02/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$23.98
09/03/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$23.45
09/03/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$23.46
09/03/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$23.46
09/08/14	WAG.COM 866-746-7924 NJ PETS	$120.59
09/08/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$39.78

Continued on reverse

Detail Continued

		Amount
09/09/14	UBER UBER 866-576-1039 CA 8665761039	$18.56
09/10/14	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$111.70
09/13/14	UBER UBER 866-576-1039 CA 8665761039	$29.00
09/13/14	UBER UBER 866-576-1039 CA 8665761039	$16.71
09/15/14	WAG.COM 866-746-7924 NJ PETS	$104.20
09/16/14	SOAP.COM 800-762-7123 NJ HEALTHBEAUTY	$142.06
09/19/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$23.95
09/19/14	WAG.COM 866-746-7924 NJ PETS	$96.68
09/19/14	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$68.80
09/20/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$16.42
09/22/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$22.53

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$125.00
Total Interest in 2014	$0.00

Notice of Important Changes to the Additional Benefits of Your Card

Effective immediately, we are making a change to the location of the Terms and Conditions of the Additional Benefits of Your Card.
You can now access and view the Terms and Conditions for the Additional Benefits of your eligible Cards online at **americanexpress.com/BenefitsGuide**.

Depending on your Card, you may have access to the following benefits: Purchase Protection, Return Protection, Extended Warranty, Event Ticket Protection Plan, Global Assist Hotline, Premium Global Assist Hotline, Roadside Assistance Hotline, Enhanced Roadside Assistance, Premium Roadside Assistance, Car Rental Loss and Damage Insurance, Travel Accident Insurance, Baggage Insurance Plan or Employee Card Misuse Protection. If you would like a printed version of the Terms and Conditions, please call the number on the back of your Card.

The insurance products are no longer available in certain territories.
Effective August 1, 2014, the insurance products that come as a benefit of your Cardmembership are not available for residents of the Federated States of Micronesia, The Marshall Islands, and the Republic of Palau. Depending on your Card, the insurance products may include: Purchase Protection, Extended Warranty, Event Ticket Protection Plan, Car Rental Loss and Damage Insurance, Travel Accident Insurance, Baggage Insurance Plan or/and Employee Card Misuse Protection.

Effective December 1, 2014, the Event Ticket Protection Plan[1] benefit will no longer be available.
The Event Ticket Protection Plan[1] benefit will be discontinued as of December 1, 2014. Event Ticket Protection Plan[1] claims may be filed for a loss that occurs before December 1, 2014. You must file a claim for any loss within 180 calendar days after the loss occurred. Claims will not be accepted for a loss that occurred on or after December 1, 2014. For copies of the insurance documents which are effective until November 30, 2014, or for questions, please call the number on the back of your Card. Please note that this benefit is not presently available to residents of New York State, Puerto Rico, U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the U.S. Minor Outlying Islands, and will remain unavailable after December 1, 2014.

Effective December 1, 2014, your Card will no longer include the Employee Card Misuse Protection[2] benefit.
The Employee Card Misuse Protection benefit will be discontinued effective December 1, 2014. Employee Card Misuse Protection[2] claims may be filed for Unauthorized Expenses that are posted to the account before December 1, 2014. You must file a claim for any loss within 180 calendar days after the Unauthorized Expenses are posted to the account. Claims will not be accepted for Unauthorized Expenses that are posted on or after December 1, 2014. For copies of the insurance documents which are effective until November 30, 2014, or for questions, please call the number on the back of your Card. Please note that this benefit is not presently available to residents of Puerto Rico, U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the U.S. Minor Outlying Islands, and will remain unavailable after December 1, 2014.

Notice or Terms Information

[1] Event Ticket Protection Plan is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0974 or Policy ETP-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000103. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. Certain incidents are not covered, including but not limited to, non-emergency illness. You may be required to send additional documentation to us such as proof of loss or the unused ticket, in which case we will reimburse you for the shipping cost. This benefit is not available to residents of New York State, Puerto Rico, U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the U.S. Minor Outlying Islands. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For full Terms and Conditions, see americanexpress.com/ETPPterms.

[2] Employee Card Misuse Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0960 or Policy ECMP-IND. For residents of GU and MPthe Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000102. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. This benefit is not available to residents of Puerto Rico. U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the U.S. Minor Outlying Islands. Coverage applies to eligible unauthorized charges made by Additional Card Members only. Basic Card Member must cancel the Additional Card not more than two business days after the cessation of the Additional Card Member's employment. Coverage period is limited to the 75 days prior to the Additional Card Member ceasing to be in the employ of the company. Basic Card Member will be required to provide proof of loss. For full Terms and Conditions, see americanexpress.com/ECMPterms.

Notice of Important Changes to Your Account Terms
We are making changes to the American Express Cardmember Agreement ("Agreement"), Your Agreement for Transferring Funds Electronically (EFT) and other terms governing your account referenced in this notice. We urge you and any Additional Cardmembers on your account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Summary of Changes	
Phone Numbers for "EFT" Inquiries	We are changing the *How to contact us about the services* section of Your Agreement for Transferring Funds Electronically to update the toll-free numbers provided in that section.

Detail of Changes to Your Account Terms
The terms of the account referenced in or with this notice are subject to change in accordance with Your Agreement for Transferring Funds Electronically (the "EFT Agreement"). This notice formally amends the Agreements as described below. Any terms in the Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Effective immediately, the *How to contact us about the services* section of Your Agreement for Transferring Funds Electronically is deleted and replaced with the following:

> "You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531."

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 09/23/14

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office

Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz · CAREY · 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000312

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.

SDNY_GM_00326112

EFTA_00198866

EFTA01685110

AMEX000313

SDNY_GM_00326113

EFTA_00198867

EFTA01685111

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 10/24/14

OPEN℠

Account Ending 0-[redacted]

New Balance	**$3,329.23**
Please Pay By‡	**11/08/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $3,329.23 on 11/08/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 11/06/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

SMALL BUSINESS SATURDAY®, NOV 29

Small Business Saturday is a day dedicated to helping small businesses get more customers. Take advantage of free marketing materials to help promote your business on Nov 29.
Terms & restrictions apply.

Get started at **ShopSmall.com**

SHOP SMALL

Membership Rewards® Points
Available and Pending as of 09/30/14
707,133
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$2,016.93
Payments/Credits	-$2,667.73
New Charges	+$3,980.03
Fees	+$0.00
New Balance	**$3,329.23**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
11/08/14
AutoPay Amount
$3,329.23

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

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

[redacted] 00033292300033292 3 20 H

AMEX000314

SDNY_GM_00326114

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

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How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

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Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

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- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000315

SDNY_GM_00326115

EFTA_00198869

EFTA01685113

Payments and Credits

Summary

	Total
Payments	-$2,016.93
Credits	-$650.80
Total Payments and Credits	**-$2,667.73**

Detail

*Indicates posting date

Payments		**Amount**
10/08/14*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$2,016.93

Credits		**Amount**
10/24/14	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-$650.80

New Charges

Summary

	Total
Total New Charges	**$3,980.03**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
09/23/14	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$36.50
09/28/14	UBER UBER 866-576-1039 CA 8665761039	$14.45
09/29/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$17.96
09/29/14	WAG.COM 866-746-7924 NJ PETS	$260.51
09/29/14	UBER UBER 866-576-1039 CA 8665761039	$9.82
09/29/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$31.56
09/29/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$47.83
09/30/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$1,093.20
09/30/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.09
09/30/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$24.16

Continued on reverse

Detail Continued

		Amount
09/30/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.09
09/30/14	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$85.00
09/30/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$128.37
09/30/14	FRESH DIRECT 866-283-7374 NY GROCERY	$83.20
10/02/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$38.00
10/03/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$25.54
10/03/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$174.24
10/03/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$25.53
10/03/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$25.54
10/04/14	THE HOME DEPOT #0983HACKENSACK NJ 800-654-0688	$48.22
10/04/14	THE HOME DEPOT #0983HACKENSACK NJ 800-654-0688	$117.33
10/04/14	TOTAL WINE AND MORE RIVER EDGE NJ 201-968-1777	$762.88
10/15/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$657.58
10/16/14	AMTRAK INTERNET SALEWASHINGTON DC From: BBY To: NYP Ticket Number: 2890743105944 1 (800) 872-7245	$191.00
10/23/14	CONTACT ELVESSUPPLY 8005479518 MN BUSINESS SERVICE Description WHOLESALE	$27.43

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 10/24/14

Account Ending 0-[redacted]

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$125.00
Total Interest in 2014	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 10/24/14

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get up to 4 additional Membership Rewards® points **or** up to 10% discounts on eligible purchases with OPEN Savings® partners.[1] Visit **opensavings.com** to learn more.

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedExOffice

Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz. · CAREY · 1-800 flowers.com

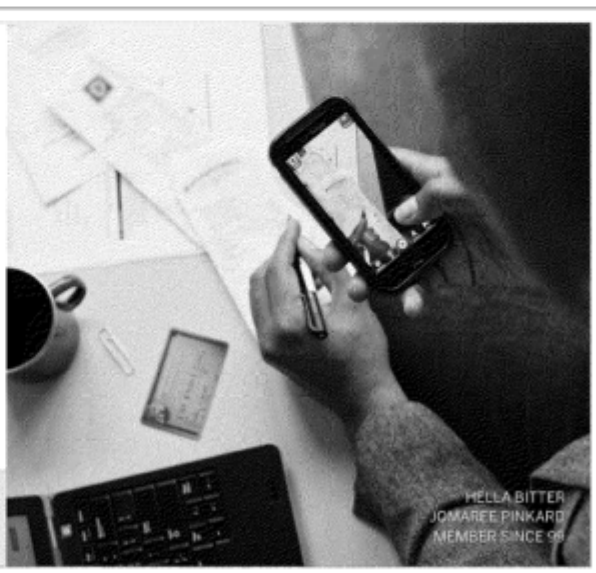
Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

BUSINESS EXPENSES
STREAMLINED

ReceiptMatch℠ with QuickBooks.
Only with Business Cards from American Express OPEN.

- Capture Business Card receipts as you go.
- Label and send transaction data to Intuit QuickBooks.
- No more pileup of receipts at the end of the month.

Visit **open.com/quickbooks** to learn more.



OPEN · intuit QuickBooks.

AMEX000320

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.

SDNY_GM_00326120

EFTA_00198874

EFTA01685118

AMEX000321

SDNY_GM_00326121

EFTA_00198875

EFTA01685119

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 11/23/14 Next Closing Date 12/24/14

OPEN℠

Account Ending 0-[redacted]

New Balance	**$4,991.87**
Please Pay By	**12/08/14‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points
Available and Pending as of 10/31/14
722,924
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$3,329.23
Payments/Credits	-$3,329.23
New Charges	+$4,987.90
Fees	+$3.97
New Balance	**$4,991.87**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

See page 2 for important information about your account.

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

See Page 5 for Important Changes to Your Account Terms

See Page 7 for Important Changes to Your Agreement for Transferring Funds Electronically

See Page 11 for Important Changes to OPEN Savings partners

We will debit your bank account for your payment of $4,991.87 on 12/08/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 12/06/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Effective March 1, 2015, Carey will no longer participate in the OPEN Savings program. Any amounts that are charged to your account for Carey purchases on or after March 1, 2015, will not be eligible for the OPEN Savings benefit.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
12/08/14
AutoPay Amount
$4,991.87

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

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

[redacted] 00049918700049918 7 20 H

AMEX000322

SDNY_GM_00326122

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000323

SDNY_GM_00326123

EFTA_00198877

EFTA01685121

Payments and Credits

Summary

	Total
Payments	-$3,254.71
Credits	-$74.52
Total Payments and Credits	**-$3,329.23**

Detail

*Indicates posting date

Payments			**Amount**
11/08/14*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION		-$3,254.71

Credits		Foreign Spend	**Amount**
10/24/14	FOREIGN TRANSACTION FEE Blue Lagoon EUR - VEB $72.57		-$1.95
10/24/14	Blue Lagoon EUR - VEGrindavik HEALTH & BEAUTY SPA	58,00 European Union Euro	-$72.57

New Charges

Summary

	Total
Total New Charges	**$4,987.90**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Foreign Spend	**Amount**
10/24/14	FL DL & TAG GO-RENEWTALLAHASSEE FL 850-617-2000 Description RETAIL		$93.70
10/24/14	Blue Lagoon EUR - VEGrindavik HEALTH & BEAUTY SPA	116,00 European Union Euro	$147.07
10/31/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$172.81
11/03/14	MAGIC TOUCH RESTORATLONG ISLAND CITY NY RUGS RESTORA		$1,259.78
11/04/14	UBER UBER 866-576-1039 CA 8665761039		$13.14
11/04/14	SOAP.COM 800-762-7123 NJ HEALTHBEAUTY		$86.14
11/04/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$23.87
11/04/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$23.87

Continued on reverse

Detail Continued

		Foreign Spend	Amount
11/04/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$23.88
11/04/14	MERCEDES BENZ CORAL CORAL GABLES FL 305-445-8593		$2,760.39
11/07/14	NYC TAXI 7P57 090015NEW YORK NY 000-0000000		$46.83
11/13/14	UBER UBER 866-576-1039 CA 8665761039		$54.00
11/16/14	UBER UBER 866-576-1039 CA 8665761039		$36.44
11/18/14	WAG.COM 866-746-7924 NJ PETS		$106.66
11/19/14	UBER UBER 866-576-1039 CA 8665761039		$35.37
11/19/14	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$103.95

Fees

**Foreign Transaction Fee is 2.7% of the converted US dollar amount of the foreign currency charge. See *Foreign Currency Charges* on page 2.

		Amount
10/24/14	FOREIGN TRANSACTION FEE** Blue Lagoon EUR - VEB $147.07	$3.97
Total Fees for this Period		**$3.97**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$128.97
Total Interest in 2014	$0.00

Important Changes to Your Account Terms

We are making changes to the American Express Cardmember Agreement ("Agreement") and other terms governing your account. We urge you and any Additional Cardmembers on your account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Summary of Changes	
Late Payment Fee	Effective February 1, 2015, the late payment fees on your account are increasing, as follows: • Your first late payment fee is being increased to **$38 (previously, this was $37).** This fee is charged if we do not receive payment of the amount due on your billing statement before the 10th day after the Next Closing Date. • If an amount due remains past due on the following Closing Date (or any Closing Date thereafter), we will charge a late payment fee which will be the greater of **$38 (previously, this was $37)** or 2.99% of any past due Pay in Full amounts.
Returned Payment Fee	Effective February 1, 2015, the returned payment fee is increasing to **$38 (previously, this was $37).**
Determining the Prime Rate	We are clarifying that to calculate interest we use the Prime Rate published in the rates section of *The Wall Street Journal.*

See reverse side for detailed changes.

Detail of Changes to Your Account Terms

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement (the "Agreement"). This notice formally amends the Agreement as described below. Any terms in the Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Late Payment Fee and Returned Payment Fee

Effective February 1, 2015:

- The Penalty Fees row contained in the *Fees* table of Part 1 of the Cardmember Agreement is modified by deleting all references to $37 and replacing them with $38.
- The Late Payment row contained in the *How Rates and Fees Work* section of Part 1 of the Cardmember Agreement is modified by deleting all references to $37 and replacing them with $38.
- The Returned Payment row contained in the *How Rates and Fees Work* section of Part 1 of the Cardmember Agreement is modified by deleting the reference to $37 and replacing it with $38.

Determining the Prime Rate

Effective immediately, the *Determining the Prime Rate* section of Part 2 of the Cardmember Agreement is amended by deleting the first sentence and replacing it with:

"We use the Prime Rate from the rates section of *The Wall Street Journal*."

Important Changes to Your Agreement for Transferring Funds Electronically

We are making changes to Your Agreement for Transferring Funds Electronically (the "EFT Agreement"). A summary of the changes can be found in the table below.

A copy of the new EFT Agreement can be found on the following pages. This EFT Agreement replaces any previous EFT Agreement you may have received, and contains important information regarding Electronic Funds Transfers. Please take time to familiarize yourself with the EFT Agreement and retain it for future reference.

Summary of Changes	
Limits on amounts and frequency of withdrawals	We are clarifying that you can only make 7 withdrawals in a single day, regardless of the dollar amount of the withdrawals.
Express Cash activity	We are clarifying that your Express Cash activity will be shown on your card account statement.
In case of errors or questions	We are clarifying that if we need more time to investigate after you have reported an error to us, we will credit your bank account within 10 business days.

See the following pages for your new EFT Agreement

Your Agreement for Transferring Funds Electronically

This *EFT Agreement* is between American Express Travel Related Services Company, Inc. and you, once you enroll in an Electronic Funds Transfer Service of ours (*service*) such as AutoPay, Pay By Computer, or Pay By Phone. This replaces any previous agreement you may have with us for the services.

Words we use in this agreement
In this EFT Agreement, *you* and *your* mean, in addition to the Basic Cardmember, any Additional Cardmembers who have enrolled in the service. *We*, *our*, and *us* mean American Express Travel Related Services Company, Inc. Your *card account* means the American Express card account. Your *bank* is the bank, securities firm, or other financial institution that holds your bank account. Your *bank account* is the bank account you use to pay for any transactions you make through the service. *Withdraw or withdrawal* means an electronic debit or deduction of funds from your bank account. Our *business days* are Monday through Friday, excluding holidays.

How Express Cash works
Express Cash enables you to withdraw cash from your bank account at participating automated teller machines (*ATMs*). If you enroll in Express Cash, we will issue or allow you to choose a Personal Identification Number (*PIN*). You must use this PIN along with your card when withdrawing cash from an ATM. Keep your PIN confidential.

Each time you withdraw cash using Express Cash, we will charge a fee of 3% of the amount of the transaction or $5, whichever is more. The amount of the transaction is the total of the:

- amount of the withdrawal or funds transfer
- amount of goods or services received, and
- any fee charged by the ATM operator or network used for the withdrawal.

The amount of the transaction and the fee that we charge will be withdrawn from your bank account.

For each withdrawal made in a foreign currency, we charge a fee of 2.7% of the converted U.S. dollar amount of the transaction. This fee will be withdrawn from your bank account. However, we do not charge this fee for ATM withdrawals made using cards issued on U.S. Consumer or OPEN Platinum Card or Centurion Card accounts. See *Converting charges made in a foreign currency* in Part 2 of the Cardmember Agreement.

If a transaction is not honored by your bank, we will charge the amount of the transaction and a fee of $38 to your card account, or we may collect them directly from you.

Limits on amounts and frequency of withdrawals
We apply the following limits to the amount that can be withdrawn in a 30-day period. In addition, there is a limit of 7 withdrawals in a single day (regardless of the dollar amount of such withdrawals). The ATM operator may also impose limits.

Plum Card®	$3,000 in a 30-day period
Green Card	$3,000 in a 30-day period
Gold Card	$8,500 in a 30-day period
Exec. Bus. Card	$8,500 in a 30-day period
Platinum Card®	$10,000 in a 30-day period
Centurion® Card	$10,000 in a 30-day period

You can get a receipt from the ATM each time you withdraw money from your bank account using Express Cash.
Your monthly statement for your card account will show any Express Cash transactions in that billing period.

AutoPay, Pay By Computer, Pay By Phone
With these services, you can initiate electronic payments to your card account. When you do so, you allow us or our agent to draw a check on or initiate an automated clearing house (ACH) withdrawal from your bank account in the amount you authorize.

If your bank returns a check or ACH withdrawal unpaid the first time we submit it for payment, we may cancel your right to use the service. Your bank may charge you a fee if this happens.

How to stop AutoPay payments
The following terms do not apply to certain AutoPay programs and options where a business bank account is used for the transaction; and the specific terms and conditions of those programs and options will define any applicable notice and cancelation terms:
(1) If you have told us to make AutoPay payments from your bank account, you can stop any of these payments by calling us at 1-800-227-4669 or writing to American Express, Electronic Funds Services, P.O. Box 981540, El Paso, TX 79998-1540 in time for us to receive your request at least 2 business days before the payment is scheduled to be made.
(2) We will tell you, at least 10 days before each payment, when it will be made and how much it will be.
(3) If we receive your request to stop one of these payments at least 2 business days before the payment is scheduled to be made and we do not stop it, we will be liable for your losses or damages.

Unauthorized transactions
Tell us AT ONCE if you believe your card or PIN has been lost, stolen or used without your permission, or if you believe that a transaction has been made without your permission.

Calling is the best way of keeping your possible losses down. You could lose all the money in your bank account (plus your maximum overdraft line of credit, if applicable). If you tell us within 2 business days after you learn of the loss, theft or unauthorized use of your card or PIN, you can lose no more than $50 if someone used your card or PIN without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card or PIN, and we can prove we could have stopped someone from using your card or PIN without your permission if you had told us, you could lose as much as $500.

Tell us if you believe that someone has used or may use your card or PIN to use the EFT service without your permission. Call anytime at 1-800-528-4800 (or 1-336-393-1111 collect, if not in the U.S.). You may also write to us at American Express, Electronic Funds Services, P.O. Box 981532, El Paso, TX 79998-1532.

Improper transactions or payments
If we do not complete a transfer to or from your bank account on time or in the correct amount, according to this EFT Agreement, we will be liable for your losses or damages.
There are some exceptions. We are not liable:

- if, through no fault of ours, you do not have enough money in your bank account;
- if the transfer would go over the credit limit on any overdraft line you may have;
- if the ATM where you are making the transfer does not have enough cash;
- if the funds in your bank account were subject to legal process or other encumbrance that restricted the transaction;

- if circumstances beyond our control (such as fire or flood) prevented the transaction, despite our reasonable precautions; or
- if the terminal or system was not working properly and you knew about the breakdown when you started the transfer.

Privacy
We will disclose information to third parties about your transactions:

- when necessary for completing transactions;
- to comply with government agency or court orders; or
- as stated in our Privacy Notice, which covers your use of the services.

Arbitration
The *Arbitration* section, in Part 2 of the Cardmember Agreement, applies to this EFT Agreement and the services.

How to contact us about the services

You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531.

In case of errors or questions
If you think your statement or receipt is wrong, or if you need more information about a transaction on your statement or receipt, call or write us as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. If you do not contact us because of certain circumstances (such as you are in the hospital), we may extend the 60-day period for a reasonable time. When you contact us:

- tell us your name and account number.
- describe the error or the transaction you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- tell us the amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days after you called us. Within 10 business days after we hear from you we will determine whether an error has occurred. We will correct any error promptly. However, if we need more time, we may take up to 45 calendar days to investigate. If we do take more time, we will credit your bank account within 10 business days for the amount you think is in error so that you will have use of the funds during the time it takes 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 bank account for the amount you question.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation. If we have credited your bank account and find no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use a service.

We may end the services
We, or any bank or financial institution that participates in the Express Cash service, may add to or remove any ATMs from the service. We may extend or limit the services at any location without telling you ahead of time. Also, we may stop a service at any time.

We may cancel your participation in a service at any time. If we do, we will write to you, but we may not send you the notice until after we cancel. Also, we may refuse to authorize a transaction at our discretion.

We will end or suspend use of a service if:

- you do not use it for 18 months in a row,
- your card account is in default,
- your card account is cancelled or suspended,
- you cancel the authorization you gave your bank to pay for any transactions you make through the service, or
- your bank account is closed to withdrawals by us or our agents.

You may choose to stop using any service. If you do, you must write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531.

Assignment
We may assign this EFT Agreement to a subsidiary or affiliate at any time.

Note for Massachusetts residents General disclosure statement: Any documentation given to you which shows that an electronic funds transfer was made will be admissible as evidence of that transfer and will constitute prima facie proof that the transfer was made.

Except as explained in this EFT Agreement, if you initiate an electronic funds transfer from your bank account, you cannot stop payment of the transfer.

Unless otherwise provided in this EFT Agreement, you may not stop payment of electronic funds transfers. Therefore, do not use electronic transfers for purchases or service unless you are satisfied that you will not need to stop payment.

Disclosure of bank account information to third parties: If you give us your written authorization to disclose information about you, your bank account, or the transactions that you make to any person, that authorization will automatically expire 45 days after we receive it.

Optional limit on obtaining cash: You can ask us to limit the total amount of cash that you may get from ATMs in a single day to $50. If you choose this option, we will take all reasonable steps to comply with your request.

Notice of Important Changes to Your OPEN Savings® Benefit

We are making changes to your OPEN Savings benefits. A summary of the changes appears below. The detailed changes to your Cardmember Agreement and the relevant program terms can be found after the summary chart.

OPEN Savings Merchant Changes

HP Home & Home Office Store: The OPEN Savings benefit for eligible purchases with HP Home & Home Office Store, at shopping.hp.com, will be changed as follows:

Current	New (as of January 1, 2015)
3% discount credited to your American Express statement OR 1 additional Membership Rewards® point on every eligible dollar for the first $500 spent per calendar year	5% discount credited to your American Express statement OR 2 additional Membership Rewards points on every eligible dollar up to $30,000 spent per calendar year
5% discount OR 2 additional points for every eligible dollar spent over $500 and up to $1,500 per calendar year	
10% discount OR 4 additional points on every eligible dollar spent over $1,500 and up to $30,000 per calendar year	

Hertz®: The OPEN Savings benefit for eligible purchases with Hertz will be changed as follows:

Current	New (as of January 1, 2015)
3% discount credited to your American Express statement OR 1 additional Membership Rewards point on every eligible dollar for the first $500 spent per calendar year	5% discount credited to your American Express statement OR 2 additional Membership Rewards points on every eligible dollar spent
5% discount OR 2 additional points for every eligible dollar spent over $500 and up to $2,000 per calendar year	
10% discount OR 4 additional points on every eligible dollar spent over $2,000 per calendar year	

Continued on next page

Detail of Changes to Your OPEN Savings℠ Benefit Terms

The terms of the account referenced in or with this notice are subject to change in accordance with the OPEN Savings Benefit Terms ("Terms"). This notice formally amends the Terms as described below. Any terms conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Effective January 1, 2015, the benefit terms for the OPEN Savings benefits listed below are deleted and replaced with the following:

HP Home & Home Office Store

The OPEN Savings benefit for eligible purchases at HP Home & Home Office Store, at shopping.hp.com, is a 5% discount credited to your American Express statement OR 2 additional Membership Rewards® points on each eligible dollar spent up to $30,000, per calendar year, per Card account.

Payment must be made with a Business Card from American Express OPEN. "Eligible" means total purchases per Card account in a calendar year up to $30,000 made online at the HP Home & Home Office Store, at shopping.hp.com, or by calling 1-866-511-0279, excluding:

- gift cards,
- purchases made in retail stores, and
- purchases made at any other online website, including other sections of the HP website such as "Small and Medium Businesses".

General OPEN Savings terms and conditions also apply. Visit opensavings.com to learn more.

Here is how it works:
If your card is enrolled in the Membership Rewards program, you can select the way you're rewarded at opensavings.com. All other Cards not enrolled in Membership Rewards will receive automatic discounts credited to your billing statement.

ANNUAL ELIGIBLE SPEND AT HP HOME & HOME OFFICE STORE	Discounts**	OR	Membership Rewards**
Every eligible dollar spent up to $30,000	5%		2 additional points per eligible dollar spent

** The relative value of these options will differ depending on how you use your Membership Rewards points. The redemption value of additional points that you receive under the Membership Rewards Points Benefit may be less than the dollar value of the discounts that you receive under the Discount Benefit. The option to choose Membership Rewards points as your OPEN Savings benefit applies only to Business Cards from American Express OPEN enrolled in the Membership Rewards program.

Hertz

The OPEN Savings benefit for eligible purchases at Hertz is a 5% discount credited to your American Express statement OR 2 additional Membership Rewards points on each eligible dollar spent.

Payment must be made with a Business Card from American Express OPEN. "Eligible" means total car rental spend per Card account in a calendar year at Hertz corporate-owned U.S. locations, and excludes Hertz On Demand. Car returns made at an independent licensee owned location will not be eligible for the benefit. General OPEN Savings terms and conditions also apply. Visit opensavings.com to learn more.

ELLMAX LLC
G MAXWELL
Closing Date 11/23/14

Account Ending 0-[redacted]

Here is how it works:
If your card is enrolled in the Membership Rewards program, you can select the way you're rewarded at opensavings.com. All other Cards not enrolled in Membership Rewards will receive automatic discounts credited to your billing statement.

ANNUAL ELIGIBLE SPEND AT HERTZ	Discounts**	OR	Membership Rewards**
Every eligible dollar spent	5%		2 additional points per eligible dollar spent

** The relative value of these options will differ depending on how you use your Membership Rewards points. The redemption value of additional points that you receive under the Membership Rewards Points Benefit may be less than the dollar value of the discounts that you receive under the Discount Benefit. The option to choose Membership Rewards points as your OPEN Savings benefit applies only to Business Cards from American Express OPEN enrolled in the Membership Rewards program.

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 11/23/14

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office

Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz · CAREY · 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get $100 back as a one-time statement credit when you sign up for DIRECTV for BUSINESS™ service and spend $100 or more.

DIRECTV FOR BUSINESS

Follow these steps to get $100 back as a one-time statement credit:

- **FIRST**, register any eligible Business Card from American Express OPEN in your name at amexnetwork.com/directv between 11/1/14 and 1/31/15.
- **THEN**, use that same Card to sign up for DIRECTV for BUSINESS™ service by calling 1-888-707-9423 and spend $100 or more in a single transaction at the time of purchase by 3/31/15.
- **GET** $100 back as a one-time statement credit.

To redeem this offer, you must register any eligible Business Card from American Express OPEN at amexnetwork.com/directv between 11/1/14 and 1/31/15. You may register more than one Card for this offer, but only those Cards you register individually will be eligible for the one-time statement credit. Using your registered Card, you must make a single purchase of $100 or more by 3/31/15. Offer is valid for service in the continental US only. Not all Cards are eligible. For a complete list of eligible Cards, see Registration Terms and Conditions at amexnetwork.com/directv. If you have problems with your registration or your Card is replaced during the promotional period, call the customer service number on the back of your Card for assistance. Limit one statement credit per registered Card. Statement credit will appear on your billing statement within 90 days after the offer end date, provided that American Express receives information from the merchant about your qualifying purchase. Note that American Express may not receive information about your qualifying purchase from the merchant until all of the items from your qualifying purchase have been provided or shipped by the merchant. Statement credit may be reversed if qualifying purchase is returned/cancelled. If American Express does not receive information that identifies your transaction as qualifying for the offer, you will not receive the statement credit. For example, your transaction will not qualify if it is not made directly with the merchant. In addition, in most cases, you will not receive the statement credit if your transaction is made with an electronic wallet or through a third party or if the merchant uses a mobile or wireless card reader to process it. Additional terms apply; see Registration Terms and Conditions for details. POID: BL43:0001.

Offer is non-transferable. Customer must sign up, order, and pay for a leased system (on approved credit) by 3/31/15.

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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.

AMEX000336

RECEIPTMATCH℠
WITH QUICKBOOKS.

Only Business Cards from American Express OPEN let you sync Business Card expenses directly with Intuit QuickBooks®. Visit **open.com/quickbooks** to learn more.

OPEN

intuit QuickBooks.

Join Now and Get Rewards for Your Company AND Employees!

Get special low rates, earn complimentary days for your company and enjoy even more benefits when you use your Business Card from American Express OPEN*. Also, your employees can earn points for their travel with Hertz Gold Plus Rewards®. Visit **hertz.com/enrollbm** for full details.

*Must pay with your Business Card from American Express OPEN to receive the OPEN Savings benefit. Terms, Conditions and Restrictions apply.

Hertz Business Rewards®

AMEX000337

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

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 12/24/14 Next Closing Date 01/23/15

OPEN℠

Account Ending 0-[redacted]

New Balance	**$4,238.53**
Please Pay By	**01/08/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points
Available and Pending as of 11/30/14
749,500
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$4,991.87
Payments/Credits	-$4,991.87
New Charges	+$4,238.53
Fees	+$0.00
New Balance	**$4,238.53**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $4,238.53 on 01/08/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 01/06/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Effective March 1, 2015, Carey will no longer participate in the OPEN Savings program. Any amounts that are charged to your account for Carey purchases on or after March 1, 2015, will not be eligible for the OPEN Savings benefit.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
01/08/15
AutoPay Amount
$4,238.53

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

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

[redacted] 00042385300042385 3 20 H

AMEX000338

SDNY_GM_00326138

EFTA_00198892

EFTA01685136

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000339

SDNY_GM_00326139

EFTA_00198893

EFTA01685137

Payments and Credits

Summary

	Total
Payments	-$4,991.87
Credits	$0.00
Total Payments and Credits	**-$4,991.87**

Detail

*Indicates posting date

Payments		Amount
12/08/14*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$4,991.87

New Charges

Summary

	Total
Total New Charges	**$4,238.53**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
11/25/14	IN *TOP SHELF STAFFINEW YORK NY 2128421033	$275.00
11/25/14	WAG.COM 866-746-7924 NJ PETS	$141.13
11/27/14	NYC TAXI 4P84 090116FLUSHING NY 000-0000000	$16.00
11/30/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$132.47
12/01/14	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$129.40
12/02/14	JETBLUE AIRWAYS 4100WEB CHECKIN P OK JETBLUE AIRWAYS From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27906148412144 Date of Departure: 12/02 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: ADDITIONAL COLLECTION	$45.00
12/02/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$9.26
12/02/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$209.80

Continued on reverse

Detail Continued

		Amount
12/03/14	UBER UBER 866-576-1039 CA 8665761039	$85.00
12/08/14	UBER UBER 866-576-1039 CA 8665761039	$9.26
12/08/14	CRATEANDBARREL WEB 0NAPERVILLE IL 630-579-9000	$145.84
12/08/14	SOAP.COM 800-762-7123 NJ HEALTHBEAUTY	$97.25
12/10/14	WAG.COM 866-746-7924 NJ PETS	$65.31
12/11/14	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$59.57
12/11/14	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$274.40
12/13/14	UBER UBER 866-576-1039 CA 8665761039	$89.85
12/13/14	UBER UBER 866-576-1039 CA 8665761039	$13.20
12/15/14	WAG.COM 866-746-7924 NJ PETS	$91.17
12/16/14	THECOVERSTORE 8868898896 TX NON-DURABLE GOODS Description NON-DURABLE GOODS	$38.65
12/17/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$11.38
12/17/14	DAVID A SILVERMAN MDNEW YORK NY DOCTOR & PHYSICIAN	$2,090.00
12/17/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$41.65
12/18/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$13.98
12/19/14	UBER UBER 866-576-1039 CA 8665761039	$9.17
12/22/14	CANINE STYLES 212-826-3585 6834818[redacted]	$119.76
12/23/14	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$25.03

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 12/24/14

OPEN℠

Account Ending 0-[redacted]

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$128.97
Total Interest in 2014	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 12/24/14

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

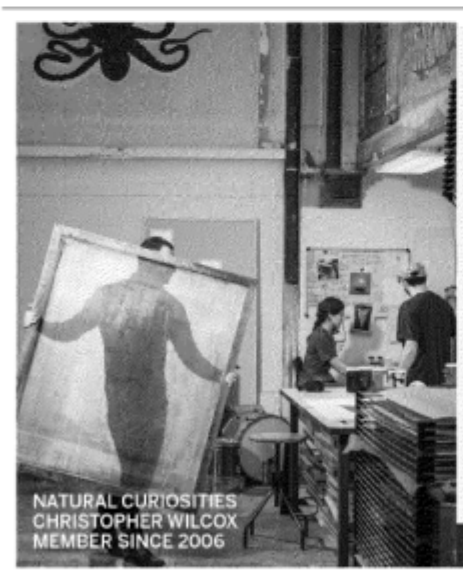
Get up to 4 additional Membership Rewards® points for each eligible dollar spent or up to 10% discounts on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx Express · FedEx Ground · FedEx Freight · FedEx Office

Home and Home Office Store · BARNES&NOBLE BN.com · HYATT

Hertz · CAREY · 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**



The OPEN Savings® Benefit

POWER YOUR BUSINESS WITH
BUILT-IN BENEFITS

The OPEN Savings® benefit is a built-in feature of your Business Card from American Express OPEN. Use your Card at partners like FedEx®, Hertz®, HP Home & Home Office Store and Hyatt Hotels & Resorts® and automatically receive **discounts or additional Membership Rewards® points** on eligible purchases.

Learn more about this built-in Card benefit at **opensavings.com**

Visit opensavings.com for full terms & conditions.

AMEX000344

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.

SDNY_GM_00326144

EFTA_00198898

EFTA01685142

AMEX000345

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 01/23/15 Next Closing Date 02/20/15

OPEN℠

Account Ending 0-[redacted]

New Balance	**$3,759.50**
Please Pay By	**02/08/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points
Available and Pending as of 12/31/14
771,208
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$4,238.53
Payments/Credits	-$4,238.53
New Charges	+$3,759.50
Fees	+$0.00
New Balance	**$3,759.50**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

See page 2 for important information about your account.

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

Notice of Changes to the Membership Rewards® Program

Delta: We recently informed you of an annual limit on the number of Membership Rewards points that you can transfer into the SkyMiles® Program. This change is **canceled.** There is no annual limit to the number of points you can transfer to the SkyMiles Program. Remember, you may only transfer a maximum of 999,000 points to a single SkyMiles account per day.

Frontier: Effective March 5, 2015, Frontier Airlines will no longer be a point transfer airline in the Membership Rewards program. Any Membership Rewards point transfers for Frontier Airlines must be made by March 4, 2015. These transfers will be considered final, non-refundable, and subject to the EarlyReturns® program terms and conditions. To transfer points to Frontier, please visit membershiprewards.com/travel.

We will debit your bank account for your payment of $3,759.50 on 02/07/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 02/05/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
02/08/15
AutoPay Amount
$3,759.50

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

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

[redacted] 00037595000037595O 20 H

AMEX000346

SDNY_GM_00326146

EFTA_00198900

EFTA01685144

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000347

SDNY_GM_00326147

EFTA_00198901

EFTA01685145

Payments and Credits

Summary

	Total
Payments	-$4,238.53
Credits	$0.00
Total Payments and Credits	**-$4,238.53**

Detail

*Indicates posting date

Payments		**Amount**
01/08/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$4,238.53

New Charges

Summary

	Total
Total New Charges	**$3,759.50**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
12/29/14	IN *TOP SHELF STAFFINEW YORK NY 2128421033	$300.00
12/30/14	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$23.98
12/30/14	SHNY MEMBERSHIP INC*NEW YORK NY 131-202-9299 Description SHNY MEMBERSHIP INC	$2,068.63
12/31/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$138.99
01/02/15	UBER UBER 866-576-1039 CA 8665761039	$27.00
01/02/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$48.50
01/06/15	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$67.90
01/06/15	AMERICAN KENNEL CLUBNEW YORK NY 919-233-9767 Description MEMBERSHIP/FEES	$50.00
01/07/15	WAG.COM 866-746-7924 NJ PETS	$88.47

Continued on reverse

Detail Continued

		Amount
01/08/15	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$18.35
01/13/15	UBER UBER 866-576-1039 CA 8665761039	$8.00
01/13/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$49.40
01/14/15	STAPLES 00472 (800) 333-3330 (800) 333-3330 EPSON LABEL TAPE CARTRIDGE 12 INCH	$29.17
01/14/15	STAPLES 00472 (800) 333-3330 (800) 333-3330 2015 ATAGLANCE STANDARD DIARY DAILY	$42.45
01/15/15	UBER UBER 866-576-1039 CA 8665761039	$38.68
01/19/15	BEST PET RX 65000000NEW YORK NY 8007926160 Description Price PET SHOPS-FOODS/SUP $189.99	$189.99
01/19/15	BEST PET RX 65000000NEW YORK NY 8007926160 Description Price PET SHOPS-FOODS/SUP $149.99	$149.99
01/20/15	DR THOMAS J MAGNANI NEW YORK NY DENTIST/ORTHODONTIST	$285.00
01/23/15	BIO REFERENCE LAB IN201-791-2600 NJ 201-791-2600	$135.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$0.00
Total Interest in 2015	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 01/23/15

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. Home and Home Office Store Hertz. HYATT

BARNES&NOBLE BN.com CAREY 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000350

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.

SDNY_GM_00326150

AMEX000351

SDNY_GM_00326151

EFTA_00198905

EFTA01685149

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 02/20/15 Next Closing Date 03/24/15

OPEN℠

Account Ending 0-[redacted]

New Balance	**$3,157.23**
Please Pay By	**03/08/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $3,157.23 on 03/07/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 03/05/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 01/31/15
781,126
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$3,759.50
Payments/Credits	-$3,759.50
New Charges	+$3,157.23
Fees	+$0.00
New Balance	**$3,157.23**

Days in Billing Period: 28

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
03/08/15
AutoPay Amount
$3,157.23

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

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

[redacted] 00031572300031572 3 20 H

AMEX000352

SDNY_GM_00326152

EFTA_00198906

EFTA01685150

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000353

SDNY_GM_00326153

EFTA_00198907

EFTA01685151

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 02/20/15

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$3,759.50
Credits	$0.00
Total Payments and Credits	**-$3,759.50**

Detail

*Indicates posting date

Payments		Amount
02/07/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$3,759.50

New Charges

Summary

	Total
Total New Charges	**$3,157.23**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
01/25/15	THE EAST POLE 650000NEW YORK NY 2122492222 TIP $12.00	$72.97
01/26/15	UBER UBER 866-576-1039 CA 8665761039	$43.55
01/26/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$31.29
01/27/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$43.24
01/27/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$26.03
01/30/15	THE COVE ADVANCE DEPNASSAU BH Arrival Date Departure Date 03/27/15 12/31/99 00000000 LODGING	$1,078.00
01/31/15	UBER UBER 866-576-1039 CA 8665761039	$12.33
01/31/15	UBER UBER 866-576-1039 CA 8665761039	$27.47
01/31/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$130.65
02/01/15	UBER UBER 866-576-1039 CA 8665761039	$9.56

Continued on reverse

Detail Continued

		Amount
02/03/15	UBER UBER 866-576-1039 CA 8665761039	$10.86
02/03/15	UBER UBER 866-576-1039 CA 8665761039	$18.32
02/03/15	WAG.COM 866-746-7924 NJ PETS	$99.15
02/04/15	WAG.COM 866-746-7924 NJ PETS	$205.20
02/04/15	UBER UBER 866-576-1039 CA 8665761039	$17.72
02/04/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$75.10
02/06/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$69.80
02/09/15	UBER UBER 866-576-1039 CA 8665761039	$11.80
02/13/15	UBER UBER 866-576-1039 CA 8665761039	$5.00
02/16/15	UBER UBER 866-576-1039 CA 8665761039	$5.16
02/16/15	WAG.COM 866-746-7924 NJ PETS	$108.17
02/17/15	UBER UBER 866-576-1039 CA 8665761039	$69.00
02/17/15	UBER UBER 866-576-1039 CA 8665761039	$54.00
02/17/15	ONLINEVEHICLELISTING866-288-6872 GA ADVERTISEMNT	$159.00
02/18/15	UBER UBER 866-576-1039 CA 8665761039	$13.02
02/19/15	BERGDORF GOODMAN NEW YORK NY DEPARTMENT STORE	$418.08
02/19/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$97.83
02/19/15	VIDAL SASSOON VIDAL NEW YORK NY 212-535-9200	$156.75
02/19/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$17.77
02/20/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$70.41

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 02/20/15

OPEN℠

Account Ending 0-[redacted]

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$0.00
Total Interest in 2015	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 02/20/15

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. Home and Home Office Store Hertz. HYATT

BARNES&NOBLE BN.com CAREY 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000358

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.

SDNY_GM_00326158

EFTA_00198912

EFTA01685156

AMEX000359

SDNY_GM_00326159

EFTA_00198913

EFTA01685157

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 03/24/15 Next Closing Date 04/23/15

OPEN℠

Account Ending 0-[redacted]

New Balance	**$8,515.53**
Please Pay By	**04/08/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 7 for Important Changes to Your Account Terms and Your Reward Program.

We will debit your bank account for your payment of $8,515.53 on 04/08/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 04/06/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 02/28/15
795,717
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$3,157.23
Payments/Credits	-$3,157.23
New Charges	+$8,515.53
Fees	+$0.00
New Balance	**$8,515.53**

Days in Billing Period: 32

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
04/08/15
AutoPay Amount
$8,515.53

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

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

[redacted] 00085155300085155 3 20 H

AMEX000360

SDNY_GM_00326160

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

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- Save time

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AMEX000361

SDNY_GM_00326161

EFTA_00198915

EFTA01685159

Payments and Credits

Summary

	Total
Payments	-$3,157.23
Credits	$0.00
Total Payments and Credits	**-$3,157.23**

Detail

*Indicates posting date

Payments		Amount
03/07/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$3,157.23

New Charges

Summary

	Total
Total New Charges	**$8,515.53**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
02/20/15	NATIONAL REGISTRY EMCOLUMBUS OH CERTIFICATIO	$70.00
02/20/15	UNITEK EDUCATION UNIFREMONT CA 510-896-7546	$350.00
02/21/15	PIER 1 IMPORTS049411FORT WORTH TX 800-2454595	$56.40
02/23/15	SAILORS FOR THE SEA 401-8468900 RI 401-846-8900	$5,000.00
02/24/15	ALM NEW YORK NY 2124579493	$140.00
02/26/15	UBER UBER 866-576-1039 CA 8665761039	$10.50
02/26/15	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$62.70
02/27/15	UBER UBER 866-576-1039 CA 8665761039	$26.83
02/27/15	UBER UBER 866-576-1039 CA 8665761039	$10.00
02/27/15	UBER UBER 866-576-1039 CA 8665761039	$8.00
02/28/15	Starbucks #18509 NewNew York NY squareup.com/receipts	$4.30
02/28/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$130.40

Continued on reverse

Detail Continued

		Amount
03/02/15	UBER UBER 866-576-1039 CA 8665761039	$20.37
03/02/15	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$153.80
03/03/15	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT	$1,155.71
03/04/15	UBER UBER 866-576-1039 CA 8665761039	$9.06
03/05/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$35.00
03/06/15	WAG.COM 866-746-7924 NJ PETS	$176.50
03/06/15	JTL MANAGEMENT JTL MLONG ISLAND CITY NY 718-392-7000 Description TAXI: 9N76 11:01 287 W 31st S 11:27 609 Park Ave	$18.30
03/06/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$440.90
03/08/15	AWESOME TAXI MANAGEMNEW YORK NY 212-967-7577 Description TAXI: 6P97 19:35 617 Park Ave 19:40 57 Central P	$6.30
03/09/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$40.00
03/10/15	HUB PLUMBING & MEC 5NEW YORK NY 2128378354 Description Price PLUMBING, HEATING, $201.41	$201.41
03/11/15	NREMT 800-511-3478 MN TEST	$25.00
03/14/15	UBER UBER 866-576-1039 CA 8665761039	$43.11
03/14/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$39.32
03/14/15	UBER UBER 866-576-1039 CA 8665761039	$47.12
03/14/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$20.99
03/14/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$64.52
03/15/15	UBER UBER 866-576-1039 CA 8665761039	$8.00

Continued on next page

Detail Continued

				Amount
03/15/15	UBER UBER 8665761039	866-576-1039	CA	$65.33
03/15/15	UBER UBER 8665761039	866-576-1039	CA	$8.00
03/19/15	UBER UBER 8665761039	866-576-1039	CA	$18.26
03/19/15	HALLAK CLEANERS 0373HACKENSACK 201-343-7333 Description DRY CLEANING/LAUNDR		NJ	$49.40

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$0.00
Total Interest in 2015	$0.00

Notice of Important Changes to the Billing Disputes Procedure

We are making two changes to the disclosure that describes our *Billing Disputes Procedure* in the American Express Cardmember Agreement ("Agreement"). We urge you and any Additional Cardmembers on your account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. See the chart below for a summary of the changes and see the following page for a more detailed description.

Summary of Changes	
What Will Happen After We Receive Your Letter	We are removing the 90 days limitation on our investigation. While we may continue to perform investigations into any inquiry regarding any potential errors, we do not have to complete that investigation within 90 days. In addition, we are removing the following language: "If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct."

Important Information about the Membership Rewards® program

The value of Membership Rewards points varies depending upon how you choose to use them. You can get information regarding the value of points for various redemption options and learn about upcoming changes going into effect on June 28, 2015 by visiting www.membershiprewards.com/pointsinfo or calling the number on the back of your Card. Redemption options and point values can change at any time. Point values listed do not include discounts or other promotional offers which may be in effect from time to time.

See reverse side for detailed changes.

Detail of Important Changes to Your Cardmember Agreement

We are making changes to the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with terms amended below is replaced fully and completely. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Billing Disputes Procedure
Effective April 1, 2015, the *Billing Disputes Procedure* section in Part 2 of the Cardmember Agreement is amended by deleting the *Billing Disputes Procedure* section and replacing it with the following:

Billing Disputes Procedure

What To Do If You Find a Mistake on Your Statement
If you think there is an error on your statement, write to us at:

American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information*: Your name and account number.
- *Dollar amount*: The dollar amount of the suspected error.
- *Description of problem*: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter
When we receive your letter, we will do two things:

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

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

- We will not try to collect the amount in question, nor report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake*: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

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

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 03/24/15

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. · Home and Home Office Store · Hertz. · PARK HYATT® · ANdAZ · GRAND|HYATT · HYATT · HYATT REGENCY · BARNES&NOBLE BN.com · 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000368

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.

SDNY_GM_00326168

EFTA_00198922

EFTA01685166

AMEX000369

SDNY_GM_00326169

EFTA_00198923

EFTA01685167

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 04/23/15 Next Closing Date 05/24/15

OPEN℠

Account Ending 0-[redacted]

New Balance	**$3,031.29**
Please Pay By	**05/08/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $3,031.29 on 05/08/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 05/06/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 03/31/15
819,918
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$8,515.53
Payments/Credits	-$8,515.53
New Charges	+$3,020.86
Fees	+$10.43
New Balance	**$3,031.29**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-678-0745

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
05/08/15
AutoPay Amount
$3,031.29

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

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

[redacted] 00030312900030312 9 20 H

AMEX000370

SDNY_GM_00326170

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000371

SDNY_GM_00326171

EFTA_00198925

EFTA01685169

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 04/23/15

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$8,515.53
Credits	$0.00
Total Payments and Credits	**-$8,515.53**

Detail

*Indicates posting date

Payments		Amount
04/08/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$8,515.53

New Charges

Summary

	Total
Total New Charges	**$3,020.86**

Detail

G MAXWELL
Card Ending 0-[redacted]

				Foreign Spend	Amount
03/26/15	UBER UBER 8665761039	866-576-1039	CA		$5.00
03/26/15	UBER UBER 8665761039	866-576-1039	CA		$7.31
03/26/15	UBER UBER 8665761039	866-576-1039	CA		$6.53
03/27/15	UBER UBER 8665761039	866-576-1039	CA		$68.85
03/29/15	VTS MIAMI VTS MIAMI\MIAMI 786-391-0354 Description TAXI: 0857 14:25 1106 Venetia 14:26 1106 Venetia		FL		$36.00
03/30/15	WAG.COM PETS	866-746-7924	NJ		$137.79
03/31/15	UBER UBER 8665761039	866-576-1039	CA		$13.04
03/31/15	UBER UBER 8665761039	866-576-1039	CA		$27.33
03/31/15	HAANY ELGINDY HAANY STATEN ISLAND 718-761-5407 Description TAXI: 1T20 14:01 Flushing New 14:38 115 E 65th S		NY		$41.84

Continued on reverse

Detail Continued

		Foreign Spend	Amount
03/31/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$129.23
04/01/15	SOAP.COM 800-762-7123 NJ HEALTHBEAUTY		$90.67
04/01/15	UBER UBER 866-576-1039 CA 8665761039		$19.14
04/01/15	UBER UBER 866-576-1039 CA 8665761039		$23.49
04/01/15	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500		$62.70
04/02/15	UBER UBER 866-576-1039 CA 8665761039		$13.43
04/02/15	UBER UBER 866-576-1039 CA 8665761039		$43.87
04/06/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR		$544.50
04/08/15	UBER UBER 866-576-1039 CA 8665761039		$35.38
04/08/15	UBER UBER 866-576-1039 CA 8665761039		$38.44
04/08/15	HOTELS.COM1218165400800-246-8357 WA TRAVEL AGENCY		$441.90
04/10/15	UBER UBER 866-576-1039 CA 8665761039		$8.70
04/10/15	UBER UBER 866-576-1039 CA 8665761039		$10.00
04/10/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		$61.99
04/14/15	NETSOL DOMAIN-SALES DOMAIN-SALES 888-642-9675		$161.93
04/14/15	UBER UBER 866-576-1039 CA 8665761039		$11.84
04/14/15	SICILY LIFESTYLE S.ATAORMINA DIRECT MKTG INTERNET	361,00 European Union Euro	$386.59
04/15/15	CANINE STYLES 212-826-3585 10969975[redacted]		$119.76
04/15/15	SHOPTRN*INTERMIX 877-412-7467 11141512 10010		$375.62
04/16/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$24.60
04/17/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		$70.24
04/23/15	STARBUCKS #00864 BOSBoston MA Boston		$3.15

Continued on next page

Fees

**Foreign Transaction Fee is 2.7% of the converted US dollar amount of the foreign currency charge. See *Foreign Currency Charges* on page 2.

		Amount
04/14/15	FOREIGN TRANSACTION FEE** SICILY LIFESTYLE S.A.S. $386.59	$10.43
Total Fees for this Period		**$10.43**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$10.43
Total Interest in 2015	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 04/23/15

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz.

PARK HYATT® ANdAZ GRAND|HYATT HYATT HYATT REGENCY

BARNES&NOBLE BN.com 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000376

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.

SDNY_GM_00326176

EFTA_00198930

EFTA01685174

AMEX000377

SDNY_GM_00326177

EFTA_00198931

EFTA01685175

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 05/24/15 Next Closing Date 06/23/15

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,791.48**
Please Pay By	**06/08/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points
Available and Pending as of 04/30/15
836,290
For more details about Rewards, please visit
americanexpress.com/rewardsinfo

Account Summary

Previous Balance	$3,031.29
Payments/Credits	-$3,068.63
New Charges	+$1,653.82
Fees	+$175.00
New Balance	**$1,791.48**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See page 2 for additional information.

See page 2 for important information about your account.

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

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

We will debit your bank account for your payment of $1,791.48 on 06/08/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 06/06/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
06/08/15
AutoPay Amount
$1,791.48

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

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

[redacted] 00017914800017914 8 20 H

AMEX000378

SDNY_GM_00326178

EFTA_00198932

EFTA01685176

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.70% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000379

SDNY_GM_00326179

EFTA_00198933

EFTA01685177

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 05/24/15

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$2,685.67
Credits	-$382.96
Total Payments and Credits	**-$3,068.63**

Detail

*Indicates posting date

Payments		**Amount**
05/08/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$2,685.67
Credits		**Amount**
05/04/15	SHOPTRN*INTERMIX NEW YORK CA 877-412-7467	-$345.62
05/19/15*	NYC TAXI PURCHASE WITH MR POINTS CREDIT	-$37.34

New Charges

Summary

	Total
Total New Charges	**$1,653.82**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
04/23/15	SOAP.COM 800-762-7123 NJ HEALTHBEAUTY	$58.76
04/24/15	STARBUCKS #00872 BOSBoston MA Boston	$3.91
04/25/15	UBER UBER 866-576-1039 CA 8665761039	$6.10
04/29/15	UBER UBER 866-576-1039 CA 8665761039	$12.73
04/30/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$322.68
05/03/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$34.44
05/04/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$82.76
05/04/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$68.87
05/04/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$164.50

Continued on reverse

Detail Continued

		Amount
05/04/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$53.88
05/04/15	ZARA.COM ZARA.COM UNITED STATES HTTP://WWW.ZARA.COM/US	$59.90
05/05/15	UBER UBER 866-576-1039 CA 8665761039	$19.86
05/07/15	UBER UBER 866-576-1039 CA 8665761039	$24.97
05/08/15	UBER UBER 866-576-1039 CA 8665761039	$16.46
05/08/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$85.90
05/11/15	SLEEKHAIR.COM 800-921-4813 CA 800-921-4813	$35.94
05/14/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$155.80
05/14/15	GODADDY.COM (480)505-8855 (480)505-8855	$25.16
05/15/15	UBER UBER 866-576-1039 CA 8665761039	$6.63
05/18/15	UBER UBER 866-576-1039 CA 8665761039	$17.07
05/18/15	UBER UBER 866-576-1039 CA 8665761039	$31.89
05/18/15	NYC TAXI 2V79 090017ASTORIA NY 000-0000000	$37.34
05/19/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$42.23
05/19/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$21.76
05/19/15	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$139.80
05/19/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$28.79
05/20/15	WAG.COM 866-746-7924 NJ PETS	$95.69

Fees

		Amount
05/24/15	ANNUAL MEMBERSHIP FEE	$175.00
Total Fees for this Period		**$175.00**

Continued on next page

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$185.43
Total Interest in 2015	$0.00

Rev. 9/2012

FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	• Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices *Please note:* If you are a *new* customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing	We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail: • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact.

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.

What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.*
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. • *Our joint marketing partners include financial companies.*

Other important information
We may transfer personal information to other countries, for example, for customer service or to process transactions. **AMEX Assurance Company customers**: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law. **California**: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law. **Vermont**: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.

Billing Dispute Procedures

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:
American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

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

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

- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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 to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

(1) Your name and card account number.

(2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.

(3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your consumer bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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

Notice for residents of Washington State

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

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 05/24/15

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. Home and Home Office Store Hertz.

PARK HYATT® ANdAZ GRAND|HYATT HYATT HYATT REGENCY

BARNES&NOBLE BN.com 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000388

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.

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EFTA_00198942

EFTA01685186

AMEX000389

SDNY_GM_00326189

EFTA_00198943

EFTA01685187

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 06/23/15 Next Closing Date 07/24/15

OPEN℠

Account Ending 0-[redacted]

New Balance	**$6,648.79**
Please Pay By	**07/08/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points
Available and Pending as of 05/31/15
842,343
For more details about Rewards, please visit
americanexpress.com/rewardsinfo

Account Summary

Previous Balance	$1,791.48
Payments/Credits	-$1,791.48
New Charges	+$6,648.79
Fees	+$0.00
New Balance	**$6,648.79**

Days in Billing Period: 30

See page 2 for important information about your account.

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

See Page 7 for an Important Change to Your Account Terms.

We will debit your bank account for your payment of $6,648.79 on 07/08/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 07/06/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See page 2 for additional information.

INTRODUCE YOUR CARD TO EVEN MORE MERCHANTS
The number of places that accept American Express keeps growing.
Shop with them and you can:
Earn rewards* **Consolidate business spending** **Support local businesses**
*Not all Cards are eligible to earn rewards. Terms and limitations vary by Card type.
Visit **americanexpress.com/ShopSmallOPEN** to find places near you.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
07/08/15
AutoPay Amount
$6,648.79

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

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

[redacted] 00066487900066487 9 20 H

AMEX000390

SDNY_GM_00326190

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.70% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000391

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EFTA_00198945

EFTA01685189

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 06/23/15

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$1,791.48
Credits	$0.00
Total Payments and Credits	**-$1,791.48**

Detail

*Indicates posting date

Payments		**Amount**
06/08/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$1,791.48

New Charges

Summary

	Total
Total New Charges	**$6,648.79**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
05/26/15	EARTHLINK.NET 800-719-4660 GA INTERNET SVC	$12.90
05/27/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$46.09
05/27/15	UBER UBER 866-576-1039 CA 8665761039	$16.73
05/27/15	AMAZONPRIME MEMBERSHAMZN.COM/PRME NV SHIPPINGCLUB	$107.79
05/27/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$95.80
05/27/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$57.42
05/27/15	WAG.COM 866-746-7924 NJ PETS	$72.16
05/28/15	UBER UBER 866-576-1039 CA 8665761039	$8.71
05/28/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$15.83
05/28/15	UBER UBER 866-576-1039 CA 8665761039	$15.43
05/28/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$53.30

Continued on reverse

Detail Continued

		Amount
05/29/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$22.58
05/31/15	UBER UBER 866-576-1039 CA 8665761039	$56.22
05/31/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$129.28
06/01/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$4.27
06/02/15	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$134.80
06/04/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$90.64
06/05/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$24.42
06/05/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$275.00
06/06/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$29.39
06/06/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$21.77
06/06/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$18.50
06/08/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$14.18
06/09/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$19.00
06/09/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$6.92
06/09/15	IFLYBUSINES 8008079834 CA TRAVEL AGENCY Description TRAVEL AGENCY	$4,968.00
06/10/15	DELTA AIR LINES ATLANTA DELTA AIR LINES From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 0060877407360 Passenger Name: MAXWELL/GHISLAINE NOELL Document Type: ADDITIONAL COLLECTION	$5.60
06/10/15	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$135.80
06/15/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$8.70

Continued on next page

Detail Continued

					Amount
06/15/15	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$28.11
06/16/15	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$28.11
06/16/15	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$23.80
06/16/15	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$23.80
06/16/15	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$28.11
06/16/15	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$23.80
06/17/15	AMAZON MKTPLACE BOOK STORES	PMTSAMZN.COM/BILL	WA		$14.95
06/17/15	AMAZON MKTPLACE BOOK STORES	PMTSAMZN.COM/BILL	WA		$10.88

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$185.43
Total Interest in 2015	$0.00

Notice of Important Changes to Your Account Terms

We are making changes to your account terms and benefits, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found on the following page.

Important Change to Your Account Terms

We will no longer charge Foreign Transaction fees for transactions made on your Card account on or after July 28, 2015.

The following is a summary of the change that is being made to your account terms. For more detailed information, please see the reverse side of this page.

Revised Terms, as of July 28, 2015	
Foreign Transaction	**None**

See the following page for details of this change.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Card members on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Foreign Transaction Fee

Effective July 28, 2015, the *Rates and Fees Table* section of Part 1 of the Cardmember Agreement is amended by deleting the *Foreign Transaction* row and replacing it with the following:

Transaction Fees • Foreign Transaction	**None**

Effective July 28, 2015, the *How Rates and Fees Work* section of Part 1 of the Cardmember Agreement is amended by deleting the *Foreign Transaction* row and replacing it with the following:

Foreign Transaction	None

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 06/23/15

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz.

PARK HYATT® ANdAZ GRAND|HYATT HYATT HYATT REGENCY

BARNES&NOBLE BN.com 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

ACCEPTED HERE. AND THERE. AND THERE.

The number of places that accept American Express continues to grow. Use your Card with them and you can earn rewards,* consolidate your business spending, and support local businesses.

Use your Card for purchases like:

Office supplies **Inventory** **Business lunches**

*Not all Cards are eligible to earn rewards. Terms and limitations vary by Card type.

Visit **americanexpress.com/ShopSmallOPEN** to find places that now accept your Card.

AMEX000398

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.

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EFTA01685196

AMEX000399

SDNY_GM_00326199

EFTA_00198953

EFTA01685197

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Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 07/24/15 Next Closing Date 08/24/15

OPEN℠

Account Ending 0-[redacted]

New Balance	**$4,541.12**
Please Pay By	**08/08/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $4,541.12 on 08/08/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 08/06/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 06/30/15
881,105
For more details about Rewards, please visit
americanexpress.com/rewardsinfo

Account Summary

Previous Balance	$6,648.79
Payments/Credits	-$6,648.79
New Charges	+$4,526.44
Fees	+$14.68
New Balance	**$4,541.12**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
08/08/15
AutoPay Amount
$4,541.12

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

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

[redacted] 00045411200045411 2 20 H

AMEX000400

SDNY_GM_00326200

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.70% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000401

SDNY_GM_00326201

EFTA_00198955

EFTA01685199

Payments and Credits

Summary

	Total
Payments	-$6,648.79
Credits	$0.00
Total Payments and Credits	**-$6,648.79**

Detail

*Indicates posting date

Payments		**Amount**
07/08/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$6,648.79

New Charges

Summary

	Total
Total New Charges	**$4,526.44**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Foreign Spend	Amount
06/24/15	IFLYBUSINES 8008079834 CA TRAVEL AGENCY Description TRAVEL AGENCY		$2,672.00
06/25/15	VIRGIN ATLANTIC.COM CRAWLEY GB VIRGIN ATLANTIC AIRWAY	344.75 Pounds Sterling	$543.77
	From: / To: / Carrier: / Class: LONDON HEATHROW AP / LONDON HEATHROW AP / VS / G N/A / YY / 00 N/A / YY / 00 N/A / YY / 00 Ticket Number: 2166002979 / Date of Departure: 07/02 Passenger Name: MAXWELL GHISLAINENOELLE M Document Type: PASSENGER TICKET		
06/26/15	EARTHLINK.NET 800-719-4660 GA INTERNET SVC		$12.90
06/30/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		$53.52
06/30/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		$38.45
06/30/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$132.68
07/02/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		$15.99

Continued on reverse

Detail Continued

		Foreign Spend	Amount
07/08/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR		$175.30
07/09/15	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500		$62.70
07/09/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR		$89.90
07/09/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$16.81
07/15/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		$40.33
07/15/15	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$131.80
07/16/15	NETSOL DOMAIN-SALES DOMAIN-SALES 888-642-9675		$2.95
07/17/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		$52.42
07/18/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		$29.95
07/20/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$21.98
07/20/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		$425.69
07/23/15	EBAY INC. 0000 SAN JOSE CA 886-285-8380 Description EBAY.COM/CC888-749-		$7.30

Fees

**Foreign Transaction Fee is 2.70% of the converted US dollar amount of the foreign currency charge. See *Foreign Currency Charges* on page 2.

		Amount
06/25/15	FOREIGN TRANSACTION FEE** VIRGIN ATLANTIC.COM $543.77	$14.68
Total Fees for this Period		**$14.68**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$200.11
Total Interest in 2015	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 07/24/15

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz.

PARK HYATT® ANdAZ GRAND|HYATT HYATT HYATT REGENCY

BARNES&NOBLE BN.com 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000404

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.

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EFTA_00198958

EFTA01685202

AMEX000405

SDNY_GM_00326205

EFTA_00198959

EFTA01685203

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Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 08/24/15 Next Closing Date 09/23/15

OPEN℠

Account Ending 0-[redacted]

New Balance	**$6,057.29**
Please Pay By	**09/08/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $6,057.29 on 09/08/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 09/06/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 07/31/15
873,864
For more details about Rewards, please visit
americanexpress.com/rewardsinfo

Account Summary

Previous Balance	$4,541.12
Payments/Credits	-$4,541.12
New Charges	+$6,057.29
Fees	+$0.00
New Balance	**$6,057.29**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
09/08/15
AutoPay Amount
$6,057.29

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

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

[redacted] 00060572900060572 9 20 H

AMEX000406

SDNY_GM_00326206

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897
Express Cash	1-800-CASH-NOW	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000407

SDNY_GM_00326207

EFTA_00198961

EFTA01685205

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 08/24/15

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$4,541.12
Credits	$0.00
Total Payments and Credits	**-$4,541.12**

Detail

*Indicates posting date

Payments		Amount
08/08/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$4,541.12

New Charges

Summary

	Total
Total New Charges	**$6,057.29**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Foreign Spend	Amount
07/26/15	EARTHLINK.NET 800-719-4660 GA INTERNET SVC		$12.90
07/28/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		$56.81
07/29/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		$14.99
07/29/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		$31.49
07/30/15	SOAP.COM 800-762-7123 NJ HEALTHBEAUTY		$110.40
07/30/15	TS PARK EAST ANIMAL NEW YORK NY VETERINARY SERVICE		$364.00
07/30/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$128.20
07/30/15	IFLYBUSINES 8008079834 CA TRAVEL AGENCY Description TRAVEL AGENCY		$4,387.00
08/03/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$37.90
08/03/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR		$126.40

Continued on reverse

Detail Continued

		Foreign Spend	Amount
08/06/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$40.80
08/06/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES		$54.99
08/06/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR		$81.40
08/11/15	WAG.COM 866-746-7924 NJ PETS		$79.78
08/12/15	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$180.75
08/13/15	NETSOL DOMAIN-SALES DOMAIN-SALES 888-642-9675		$14.95
08/18/15	UBER UBER 866-576-1039 CA 8665761039		$9.36
08/18/15	UBER UBER 866-576-1039 CA 8665761039		$60.00
08/18/15	SICILY LIFESTYLE S.ATAORMINA DIRECT MKTG INTERNET	200,00 European Union Euro	$221.92
08/19/15	UBER UBER 866-576-1039 CA 8665761039		$8.25
08/20/15	SKYPE.COM SKYPE.COM UNITED KINGDOM GB HTTP://WWW.SKYPE.NET		$25.00
08/20/15	SKYPE SUBSCRIPTION SUNITED KINGDOM GB HTTP://WWW.SKYPE.NET		$10.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$200.11
Total Interest in 2015	$0.00

DUPLICATE COPY

OPEN Savings® Summary

ELLMAX LLC
G MAXWELL
Closing Date 08/24/15

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com**.

The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com**.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz.

PARK HYATT® ANdAZ GRAND|HYATT HYATT HYATT REGENCY

BARNES&NOBLE BN.com 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AMEX000410

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.

SDNY_GM_00326210

EFTA_00198964

EFTA01685208

AMEX000411

SDNY_GM_00326211

EFTA_00198965

EFTA01685209

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 09/23/15 Next Closing Date 10/23/15

OPEN℠

Account Ending 0-[redacted]

New Balance	**$4,023.96**
Please Pay By	**10/08/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 5 for Important Information Regarding Benefits underwritten by AMEX Assurance Company.

We will debit your bank account for your payment of $4,023.96 on 10/08/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 10/06/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 08/31/15
889,296

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

Account Summary

Previous Balance	$6,057.29
Payments/Credits	-$6,060.65
New Charges	+$4,027.32
Fees	+$0.00
New Balance	**$4,023.96**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
10/08/15
AutoPay Amount
$4,023.96

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

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

[redacted] 00040239600040239 6 20 H

AMEX000412

SDNY_GM_00326212

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000413

SDNY_GM_00326213

EFTA_00198967

EFTA01685211

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 09/23/15

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$6,057.29
Credits	-$3.36
Total Payments and Credits	**-$6,060.65**

Detail

*Indicates posting date

Payments		Amount
09/08/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$6,057.29
Credits		**Amount**
09/02/15*	5% OPEN Savings at FedEx FEDEX INV 403354921 I403 $67.28 08/31/2015	-$3.36

New Charges

Summary

	Total
Total New Charges	**$4,027.32**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
08/24/15	SOAP.COM 800-762-7123 NJ HEALTHBEAUTY	$215.69
08/26/15	EARTHLINK.NET 800-719-4660 GA INTERNET SVC	$12.90
08/30/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$128.20
08/31/15	FEDEX INV 403354921 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000403354921 FedEx #1-800-622-1147	$67.28
09/03/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$39.48
09/08/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$33.51
09/08/15	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$104.75
09/09/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$41.56

Continued on reverse

Detail Continued

		Amount
09/10/15	NETSOL DOMAIN-SALES DOMAIN-SALES 888-642-9675	$14.95
09/10/15	FREDERIC FEKKAI BEAUNEW YORK NY 2127539500	$62.70
09/11/15	SOAP.COM 800-762-7123 NJ HEALTHBEAUTY	$58.49
09/11/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$868.20
09/12/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$6.99
09/15/15	UBER UBER 866-576-1039 CA 8665761039	$21.29
09/16/15	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$48.25
09/20/15	TS PARK EAST ANIMAL NEW YORK NY VETERINARY SERVICE	$1,303.08
09/23/15	NYUFC 0527 NEW YORK NY 212-263-0041 Description MEDICAL SERVICES	$1,000.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$200.11
Total Interest in 2015	$0.00

Notice of Important Changes to the Additional Benefits of Your Card

Important expansion to your Return Protection[1] coverage
We are expanding Return Protection coverage to American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands. Until October 14, 2015, your Card provides Return Protection for eligible purchases made in the 50 United States of America, the District of Columbia, Puerto Rico and the U. S. Virgin Islands. Effective October 15, 2015, your Card will provide Return Protection for eligible purchases made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands.

Additionally, to be eligible, an item must be in the original purchase condition (not visibly used, defective, or damaged in any way) and must be in working order.

[1] Return Protection can refund you for eligible purchase(s) charged entirely on an eligible American Express® Card. Coverage is limited to 90 days from purchase, up to $300 per item and up to a maximum of $1,000 per Card Member account per calendar year based on the date of purchase. Shipping and handling costs for the purchase will not be refunded. Items are eligible if they are in the original purchase condition and if they cannot be returned to the merchant from which they were originally purchased. Certain purchases are not eligible for refund, e.g. motorized vehicles, perishable items, computer software, and jewelry. Other important exclusions apply. Purchases must be made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. Return Protection is subject to additional important terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/RPterms.

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 09/23/15

Account Ending 0-[redacted]

Discounts	
This Period	$3.36
Year to Date	$3.36

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	**Transactions**	**Savings Earned**	**Points Earned**	**Transactions**	**Savings Earned**	**Points Earned**
FEDEX GROUND & FEDEX EXPRESS - Visit opensavings.com	$67.28	$3.36	0	$67.28	$3.36	0
Ongoing Benefits Total	$67.28	$3.36	0	$67.28	$3.36	0
Grand Totals		$3.36	0[2]		$3.36	0[2]

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

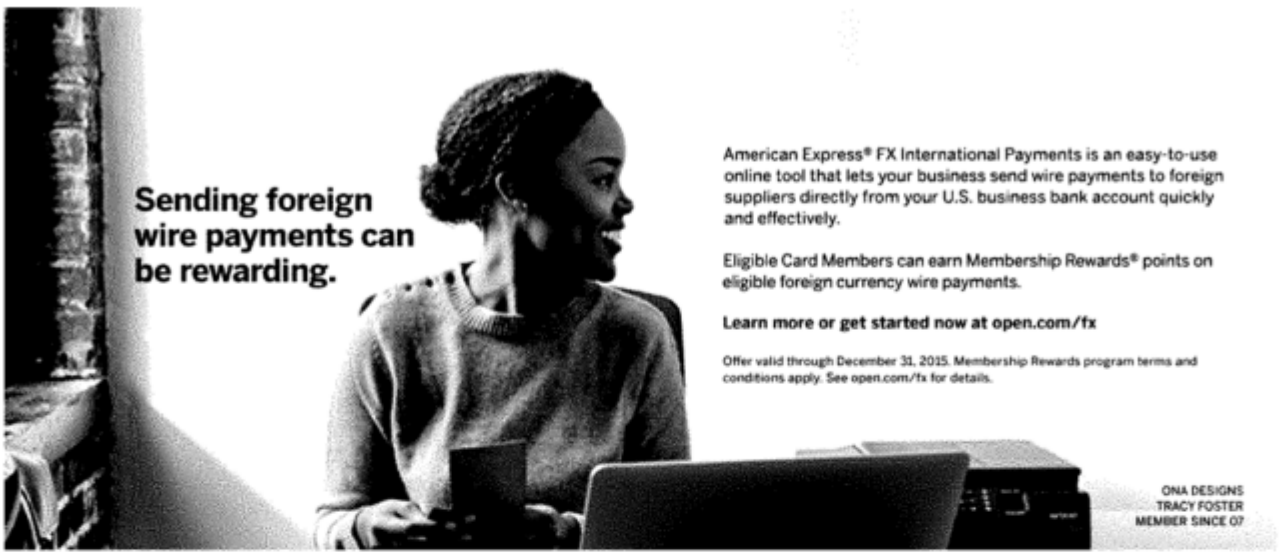
FedEx. hp Hertz.

PARK HYATT® ANdAZ GRAND|HYATT HYATT HYATT REGENCY

BARNES&NOBLE BN.com 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.



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

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 10/23/15 Next Closing Date 11/23/15

Account Ending 0-[redacted]

New Balance	**$1,787.09**
Please Pay By	**11/08/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $1,787.09 on 11/07/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 11/05/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

DOWNLOAD THE AMEX® MOBILE APP

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Download the app by visiting **open.com/amexapp**

Membership Rewards® Points
Available and Pending as of 09/30/15
898,226

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

Account Summary

Previous Balance	$4,023.96
Payments/Credits	-$4,024.59
New Charges	+$1,787.72
Fees	+$0.00
New Balance	**$1,787.09**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
11/08/15

AutoPay Amount
$1,787.09

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

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

[redacted] 00017870900017870920 4

AMEX000420

SDNY_GM_00326220

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
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Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

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- Save time

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000421

SDNY_GM_00326221

EFTA_00198975

EFTA01685219

Payments and Credits

Summary

	Total
Payments	-$4,023.96
Credits	-$0.63
Total Payments and Credits	**-$4,024.59**

Detail

*Indicates posting date

Payments		**Amount**
10/08/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$4,023.96
Credits		**Amount**
09/30/15*	5% OPEN Savings at FedEx FEDEX INV 406160398 I406 $12.53 09/28/2015	-$0.63

New Charges

Summary

	Total
Total New Charges	**$1,787.72**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
09/24/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$83.12
09/24/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$78.40
09/26/15	UBER UBER 866-576-1039 CA 8665761039	$80.33
09/26/15	EARTHLINK.NET 800-719-4660 GA INTERNET SVC	$12.90
09/28/15	FEDEX INV 406160398 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000406160398 FedEx #1-800-622-1147	$12.53
09/29/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$54.91
09/29/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$128.20
09/30/15	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$236.75

Continued on reverse

Detail Continued

		Amount
10/01/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$28.16
10/05/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$39.48
10/06/15	PERRY PHILLIPS PHOTOSPRINGFIELD PA 610-3285575	$37.00
10/08/15	NETSOL DOMAIN-SALES DOMAIN-SALES 888-642-9675	$14.95
10/11/15	IN *A-N PRODUCTIONS MALTA NY 5188851927	$40.29
10/12/15	CANINE STYLES 212-826-3585 19131985 [redacted]	$119.76
10/13/15	UBER UBER 866-576-1039 CA 8665761039	$18.86
10/13/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$300.00
10/13/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$18.58
10/15/15	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$440.00
10/16/15	SKYPE SUBSCRIPTION SLUXEMBOURG LU HTTP://WWW.SKYPE.NET	$6.50
10/17/15	ROB GERITY 9739484893 NJ DURABLE GOODS Description DURABLE GOODS	$37.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$200.11
Total Interest in 2015	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 10/23/15

Account Ending 0-[redacted]

Discounts	
This Period	$0.63
Year to Date	$3.99

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	**Transactions**	**Savings Earned**	**Points Earned**	**Transactions**	**Savings Earned**	**Points Earned**
FEDEX GROUND & FEDEX EXPRESS - Visit opensavings.com	$12.53	$0.63	0	$79.81	$3.99	0
Ongoing Benefits Total	$12.53	$0.63	0	$79.81	$3.99	0
Grand Totals		$0.63	0[2]		$3.99	0[2]

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz.

PARK HYATT® ANdAZ GRAND|HYATT HYATT HYATT REGENCY

BARNES&NOBLE BN.com 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.

AMEX000425

SDNY_GM_00326225

EFTA_00198979

EFTA01685223

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 11/23/15 Next Closing Date 12/24/15

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,702.55**
Please Pay By	**12/08/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $1,702.55 on 12/08/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 12/06/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 10/31/15
903,416

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

Account Summary

Previous Balance	$1,787.09
Payments/Credits	-$1,787.09
New Charges	+$1,702.55
Fees	+$0.00
New Balance	**$1,702.55**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
12/08/15

AutoPay Amount
$1,702.55

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

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

[redacted] 00017025500017025 5 20 4

AMEX000426

SDNY_GM_00326226

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000427

SDNY_GM_00326227

EFTA_00198981

EFTA01685225

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 11/23/15

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$1,787.09
Credits	$0.00
Total Payments and Credits	**-$1,787.09**

Detail

*Indicates posting date

Payments		Amount
11/07/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$1,787.09

New Charges

Summary

	Total
Total New Charges	**$1,702.55**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
10/23/15	HALLAK CLEANERS 0373HACKENSACK NJ HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$80.40
10/26/15	EARTHLINK.NET (800)719-4660 GA (800)719-4660 GA INTERNET SVC	$12.90
10/30/15	AT&T*BILL PAYMENT 95DALLAS TX DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$128.11
11/03/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA AMZN.COM/BILL WA MERCHANDISE	$42.93
11/04/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA AMZN.COM/BILL WA BOOK STORES	$99.95
11/05/15	NETWORK SOLUTIONS 888-642-9675 FL 888-642-9675 FL DOMAIN-SALES 888-642-9675	$14.95
11/08/15	UBER UBER 866-576-1039 CA 8665761039	$18.28

Continued on reverse

Detail Continued

		Amount
11/09/15	MB F DOG SHOWS INFODOG MYINFOD MB F DO GREENSBORO NC 336-379-9352	$76.50
11/09/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$32.65
11/11/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$14.58
11/13/15	UBER UBER 866-576-1039 CA 8665761039	$19.81
11/13/15	UBER UBER 866-576-1039 CA 8665761039	$20.55
11/13/15	HALLAK CLEANERS 0373 HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$211.10
11/13/15	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT LUXEMBOURG LU HTTP://WWW.SKYPE.NET	$6.50
11/17/15	CVS PHARMACY BOSTON MA 8007467287 PHARMACIES	$85.00
11/18/15	FL DL & TAG GO-RENEW 0474 TALLAHASSEE FL 850-617-2000 Description RETAIL	$27.00
11/19/15	SOAP.COM (800)762-7123 NJ HEALTHBEAUTY	$118.46
11/19/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$89.90
11/19/15	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 3230607524915 1 (800) 872-7245	$198.00
11/20/15	TS PARK EAST ANIMAL HOSPI 703283157386 NEW YORK NY VETERINARY SERVICE	$404.98

Continued on next page

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$200.11
Total Interest in 2015	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 11/23/15

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$3.99

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

OPEN Savings Benefits	This Period			Year to Date		
Offer Description	**Transactions**	**Savings Earned**	**Points Earned**	**Transactions**	**Savings Earned**	**Points Earned**
FEDEX GROUND & FEDEX EXPRESS - Visit opensavings.com	$0.00	$0.00	0	$79.81	$3.99	0
Ongoing Benefits Total	$0.00	$0.00	0	$79.81	$3.99	0
Grand Totals		$0.00	0[2]		$3.99	0[2]

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**

1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

2 The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz.

PARK HYATT® ANdAZ GRAND|HYATT HYATT HYATT REGENCY

BARNES&NOBLE BN.com 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.

GREAT NEW PLACES

Select Horticulture - Premium selection of trees & shrubs. Specializes in large sizes & unusual specimens. 1865 Main Street, Lancaster, MA.	**CE 120844** **978 365 6555** or **selecthorticulture.com**
SpareFoot - Get a storage unit with the click of a button. Find and reserve high-quality self-storage near you with SpareFoot. Shop now at sparefoot.com.	**sparefoot.com**

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

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 12/24/15 Next Closing Date 01/24/16

Account Ending 0-[redacted]

New Balance	**$3,118.15**
Please Pay By	**01/08/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $3,118.15 on 01/08/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 01/06/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 11/30/15
917,438

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

Account Summary

Previous Balance	$1,702.55
Payments/Credits	-$1,754.74
New Charges	+$3,170.34
Fees	+$0.00
New Balance	**$3,118.15**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
01/08/16

AutoPay Amount
$3,118.15

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

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

[redacted] 00031181500031181 5 20 H

AMEX000434

SDNY_GM_00326234

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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AMEX000435

SDNY_GM_00326235

EFTA_00198989

EFTA01685233

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 12/24/15

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$1,696.55
Credits	-$58.19
Total Payments and Credits	**-$1,754.74**

Detail

*Indicates posting date

Payments		**Amount**
12/08/15*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$1,696.55
Credits		**Amount**
11/30/15	AMTRAK TELEPHONE SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 3342376523570 1 (800) 872-7245	-$6.00
12/17/15*	UBER PURCHASE WITH MR POINTS CREDIT	-$18.94
12/18/15*	UBER PURCHASE WITH MR POINTS CREDIT	-$33.25

New Charges

Summary

	Total
Total New Charges	**$3,170.34**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
11/25/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$73.59
11/25/15	UBER UBER 866-576-1039 CA 8665761039	$35.36
11/26/15	EARTHLINK.NET (800)719-4660 GA INTERNET SVC	$12.90
11/27/15	HALLAK CLEANERS 0373 HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$75.00

Continued on reverse

Detail Continued

		Amount
11/29/15	AT&T*BILL PAYMENT 956 DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$128.11
11/30/15	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 3340647524559 1 (800) 872-7245	$115.00
11/30/15	AMTRAK TELEPHONE SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 3342376523570 1 (800) 872-7245	$25.00
11/30/15	MB F DOG SHOWS INFODOG MYINFOD MB F DO GREENSBORO NC 336-379-9352	$104.25
12/01/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$41.56
12/01/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$30.99
12/02/15	UBER UBER 866-576-1039 CA 8665761039	$55.19
12/02/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$15.67
12/03/15	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675	$14.95
12/03/15	UBER UBER 866-576-1039 CA 8665761039	$6.97
12/03/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$21.76
12/04/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$14.64
12/05/15	UBER UBER 866-576-1039 CA 8665761039	$18.69
12/06/15	UBER UBER 866-576-1039 CA 8665761039	$18.43

Continued on next page

Detail Continued

		Amount
12/06/15	UBER UBER 866-576-1039 CA 8665761039	$22.81
12/06/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MERCHANDISE	$38.16
12/08/15	UBER UBER 866-576-1039 CA 8665761039	$11.48
12/09/15	HALLAK CLEANERS 0373 HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$647.70
12/09/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$34.26
12/10/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$23.90
12/10/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$9.18
12/10/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$27.63
12/10/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$11.48
12/11/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.69
12/11/15	HALLAK CLEANERS 0373 HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$65.60
12/11/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$6.52
12/12/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$15.68
12/13/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$174.19

Continued on reverse

Detail Continued

		Amount
12/13/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$174.19
12/13/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$174.19
12/13/15	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT LUXEMBOURG LU HTTP://WWW.SKYPE.NET	$6.50
12/14/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$72.39
12/14/15	UBER UBER 866-576-1039 CA 8665761039	$22.70
12/15/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$32.07
12/15/15	UBER UBER 866-576-1039 CA 8665761039	$16.98
12/15/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$25.01
12/15/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$29.39
12/15/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$97.97
12/16/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$28.88
12/16/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$9.22
12/16/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$29.21
12/16/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$18.99
12/16/15	UBER UBER 866-576-1039 CA 8665761039	$18.94
12/16/15	FREEPEOPLE.COM #2899 000002899 PHILADELPHIA PA 8032751432 Description REFER TO RECEIPT	$182.91

Continued on next page

Detail Continued

		Amount
12/17/15	UBER UBER 866-576-1039 CA 8665761039	$10.44
12/17/15	UBER UBER 866-576-1039 CA 8665761039	$26.14
12/18/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$95.82
12/18/15	UBER UBER 866-576-1039 CA 8665761039	$33.25
12/18/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$19.99
12/18/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$32.58
12/19/15	UBER UBER 866-576-1039 CA 8665761039	$9.63
12/20/15	UBER UBER 866-576-1039 CA 8665761039	$21.19
12/20/15	UBER UBER 866-576-1039 CA 8665761039	$18.47
12/22/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$38.95

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$200.11
Total Interest in 2015	$0.00

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 12/24/15

OPEN℠

Account Ending 0-[redacted]

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz.

PARK HYATT® ANdAZ GRAND|HYATT HYATT HYATT REGENCY

BARNES&NOBLE BN.com 1800flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.

AMEX000443

SDNY_GM_00326243

EFTA_00198997

EFTA01685241

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 01/24/16 Next Closing Date 02/22/16

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,440.89**
Please Pay By	**02/08/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $1,440.89 on 02/08/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 02/06/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 12/31/15
934,074

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

Account Summary

Previous Balance	$3,118.15
Payments/Credits	-$3,118.15
New Charges	+$1,440.89
Fees	+$0.00
New Balance	**$1,440.89**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]

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

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
02/08/16

AutoPay Amount
$1,440.89

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

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

[redacted] 00014408900014408 9 20 H

AMEX000444

SDNY_GM_00326244

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000445

SDNY_GM_00326245

EFTA_00198999

EFTA01685243

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 01/24/16

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$3,118.15
Credits	$0.00
Total Payments and Credits	**-$3,118.15**

Detail

*Indicates posting date

Payments		Amount
01/08/16*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$3,118.15

New Charges

Summary

	Total
Total New Charges	**$1,440.89**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
12/26/15	EARTHLINK.NET (800)719-4660 GA INTERNET SVC	$12.90
12/28/15	SOAP.COM (800)762-7123 NJ HEALTHBEAUTY	$83.45
12/30/15	UBER UBER 866-576-1039 CA 8665761039	$11.23
12/30/15	AT&T*BILL PAYMENT 956 DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$128.11
12/31/15	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675	$14.95
12/31/15	UBER UBER 866-576-1039 CA 8665761039	$13.02
12/31/15	UBER UBER 866-576-1039 CA 8665761039	$12.30
01/03/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MERCHANDISE	$39.48

Continued on reverse

Detail Continued

		Amount
01/05/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$12.95
01/07/16	EZ PASS PREPAID TOLL 800-333-8655 NY TOLL & BRIDGE FEE Description FOR BILLING QUESTIO ACCT: 2P-22774095B	$25.00
01/08/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$21.28
01/11/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$41.98
01/13/16	LC SERVICES INC.CO 855-387-8725 WA IMAGERY	$50.00
01/13/16	HTTP://WWW.SKYPE.NET SKYPE SUBSCRIPT LUXEMBOURG LU HTTP://WWW.SKYPE.NET	$6.50
01/14/16	EZ PASS PREPAID TOLL 800-333-8655 NY TOLL & BRIDGE FEE Description FOR BILLING QUESTIO ACCT: 2P-22848682B	$25.00
01/14/16	TS PARK EAST ANIMAL HOSPI 703283157386 NEW YORK NY VETERINARY SERVICE	$89.00
01/16/16	UBER UBER 866-576-1039 CA 8665761039	$31.04
01/16/16	UBER UBER 866-576-1039 CA 8665761039	$34.79
01/18/16	HALLAK CLEANERS 0373 HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$51.80
01/19/16	REG OF MOTOR VEHICLE0900 4301 QUINCY MA 617-351-9162 Description RMV 857-368-8670	$200.00
01/20/16	FL DL & TAG GO-RENEW 0474 TALLAHASSEE FL 850-617-2000 Description RETAIL	$5.75

Continued on next page

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 01/24/16

OPEN SM

Account Ending 0-[redacted]

Detail Continued

		Amount
01/20/16	HALLAK CLEANERS 0373 HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$43.60
01/21/16	UBER UBER 866-576-1039 CA 8665761039	$56.97
01/21/16	TS PARK EAST ANIMAL HOSPI 703283157386 NEW YORK NY VETERINARY SERVICE	$152.00
01/21/16	HALLAK CLEANERS 0373 HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$75.00
01/22/16	UBER UBER 866-576-1039 CA 8665761039	$6.45
01/22/16	UBER UBER 866-576-1039 CA 8665761039	$6.47
01/22/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$45.72
01/23/16	UBER UBER 866-576-1039 CA 8665761039	$4.65
01/23/16	UBER UBER 866-576-1039 CA 8665761039	$4.65
01/23/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$11.47
01/23/16	UBER UBER 866-576-1039 CA 8665761039	$4.73
01/23/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.21
01/24/16	UBER UBER 866-576-1039 CA 8665761039	$4.65
01/24/16	UBER UBER 866-576-1039 CA 8665761039	$82.01

Continued on reverse

Detail Continued

			Amount
01/24/16	UBER UBER 866-576-1039 CA 8665761039		$4.78

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$0.00
Total Interest in 2016	$0.00

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 01/24/16

OPEN

Account Ending 0-[redacted]

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz. BARNES&NOBLE BN.com 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

GREAT NEW PLACES

OPEN

Car2Go - Take it, drive it, park it. Simple and straightforward. Search for a car in your area. Download the app and visit **car2go.com** to signup.

CE 120975
car2go.com

ReStockit

ReStockIt.com - Shop thousands of brand name restaurant, cleaning, breakroom, disposables and office supplies. Competitive pricing, online ordering and fast free shipping.

800-680-0859 or
ReStockIt.com

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.

AMEX000451

SDNY_GM_00326251

EFTA_00199005

EFTA01685249

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 02/22/16 Next Closing Date 03/24/16

Account Ending 0-[redacted]

New Balance	**$2,153.46**
Please Pay By	**03/08/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

New York Residents: New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

We will debit your bank account for your payment of $2,153.46 on 03/08/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 03/06/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 01/31/16
946,104

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

Account Summary

Previous Balance	$1,440.89
Payments/Credits	-$1,440.89
New Charges	+$2,153.46
Fees	+$0.00
New Balance	**$2,153.46**

Days in Billing Period: 29

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
03/08/16

AutoPay Amount
$2,153.46

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

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

[redacted] 00021534600021534620 d

AMEX000452

SDNY_GM_00326252

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000453

SDNY_GM_00326253

EFTA_00199007

EFTA01685251

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 02/22/16

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$1,440.89
Credits	$0.00
Total Payments and Credits	**-$1,440.89**

Detail

*Indicates posting date

Payments		Amount
02/08/16*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$1,440.89

New Charges

Summary

	Total
Total New Charges	**$2,153.46**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
01/24/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$124.68
01/25/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$31.94
01/26/16	EARTHLINK.NET (800)719-4660 GA INTERNET SVC	$12.90
01/28/16	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675	$14.95
01/30/16	AT&T*BILL PAYMENT 956 DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$128.49
02/01/16	TS PARK EAST ANIMAL HOSPI 703283157386 NEW YORK NY VETERINARY SERVICE	$1,235.00
02/01/16	SUNRISE MEDICAL LABORATORIES (800)782-0282 NY 800-487-1686	$47.50
02/03/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MERCHANDISE	$44.65

Continued on reverse

Detail Continued

		Amount
02/04/16	UBER UBER 866-576-1039 CA 8665761039	$7.90
02/04/16	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 0350649534392 1 (800) 872-7245	$174.00
02/05/16	EZ PASS PREPAID TOLL 800-333-8655 NY TOLL & BRIDGE FEE Description FOR BILLING QUESTIO ACCT: 2P-23043909B	$25.00
02/09/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$199.95
02/13/16	HTTP://WWW.SKYPE.NET SKYPE SUBSCRIPT LUXEMBOURG LU HTTP://WWW.SKYPE.NET	$6.50
02/16/16	NEST LABS PALO ALTO CA 855-469-6378 Description BUSINESS SERVICES,	$100.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$0.00
Total Interest in 2016	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 02/22/16

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz. BARNES&NOBLE BN.com 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.

AMEX000457

SDNY_GM_00326257

EFTA_00199011

EFTA01685255

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 03/24/16 Next Closing Date 04/22/16

Account Ending 0-[redacted]

New Balance	**$2,485.59**
Please Pay By	**04/08/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

New York Residents: New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

We will debit your bank account for your payment of $2,485.59 on 04/08/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 04/06/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 02/29/16
962,329

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

Account Summary

Previous Balance	$2,153.46
Payments/Credits	-$2,153.46
New Charges	+$2,485.59
Fees	+$0.00
New Balance	**$2,485.59**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See Page 2 for additional information.

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Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
04/08/16

AutoPay Amount
$2,485.59

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

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

[redacted] 00024855900024855 9 20 H

AMEX000458

SDNY_GM_00326258

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

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SDNY_GM_00326259

EFTA_00199013

EFTA01685257

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 03/24/16

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$2,153.46
Credits	$0.00
Total Payments and Credits	**-$2,153.46**

Detail

*Indicates posting date

Payments		Amount
03/08/16*	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$2,153.46

New Charges

Summary

	Total
Total New Charges	**$2,485.59**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
02/22/16	TS PARK EAST ANIMAL HOSPI 703283157386 NEW YORK NY VETERINARY SERVICE	$202.34
02/24/16	UBER UBER 866-576-1039 CA 8665761039	$45.51
02/24/16	UBER UBER 866-576-1039 CA 8665761039	$74.40
02/24/16	UBER UBER 866-576-1039 CA 8665761039	$18.82
02/25/16	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675	$14.95
02/26/16	EARTHLINK.NET (800)719-4660 GA INTERNET SVC	$12.90
02/28/16	AT&T*BILL PAYMENT 956 DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$133.49

Continued on reverse

Detail Continued

		Amount
03/02/16	HALLAK CLEANERS 0373 HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$205.20
03/03/16	UBER UBER 866-576-1039 CA 8665761039	$11.21
03/03/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MERCHANDISE	$39.48
03/04/16	7W51 DENTAL GROUP NEW YORK NY 212-688-1090	$225.00
03/04/16	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 0640651510854 1 (800) 872-7245	$198.00
03/08/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$54.42
03/11/16	FLOWERSHOPNETWORK.COM 084870006350796 870-2155444 AR 8702155444	$52.80
03/11/16	WPY*Booster 000000001 Palo Alto CA 8554693729 Description REFER TO RECEIPT	$68.97
03/12/16	GODADDY.COM 480-505-8855 AZ (480)505-8855	$4.99
03/13/16	GODADDY.COM 480-505-8855 AZ (480)505-8855	$107.39
03/13/16	HTTP://WWW.SKYPE.NET SKYPE SUBSCRIPT LUXEMBOURG LU HTTP://WWW.SKYPE.NET	$6.50
03/14/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$217.74
03/14/16	AVAS FLOWERS 000000001 MAHWAH NJ 8776383303 Description REFER TO RECEIPT	$76.93

Continued on next page

Detail Continued

		Amount
03/15/16	JETBLUE AIRWAYS 9010001 JETBLUE NY JETBLUE AIRWAYS From: BOSTON LOGAN INTER To: SAN FRANCISCO INTL N/A N/A Carrier: B6 YY YY Class: I 00 00 Ticket Number: 27921486208623 Date of Departure: 04/06 Passenger Name: MAXWELL/GHISLAINE MS Document Type: PASSENGER TICKET	$492.10
03/16/16	MEETEDGAR.COM AUSTIN TX 3122850224	$49.00
03/17/16	FREDERIC FEKKAI NEW YORK NY 2127539500	$62.70
03/23/16	EZ PASS PREPAID TOLL 800-333-8655 NY TOLL & BRIDGE FEE Description FOR BILLING QUESTIO ACCT: 2P-23531337B	$25.00
03/23/16	HALLAK CLEANERS 0373 HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$70.80
03/24/16	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675	$14.95

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$0.00
Total Interest in 2016	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 03/24/16

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz. BARNES&NOBLE BN.com 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

GREAT NEW PLACES

CE 121046

Nature's Plus.

Nature's Plus - distributor of natural vitamins, supplements & health foods, offers quality products to consumers through its global network of retailers.

631-293-0030 or Naturesplus.com

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.

AMEX000465

SDNY_GM_00326265

EFTA_00199019

EFTA01685263

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 04/22/16 Next Closing Date 05/24/16

OPEN℠

Account Ending 0-[redacted]

New Balance	**$3,355.81**
Please Pay By	**05/08/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

We will debit your bank account for your payment of $3,355.81 on 05/07/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 05/05/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 03/31/16
982,116

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

Account Summary

Previous Balance	$2,485.59
Payments/Credits	-$2,485.59
New Charges	+$3,355.81
Fees	+$0.00
New Balance	**$3,355.81**

Days in Billing Period: 29

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
05/08/16
AutoPay Amount
$3,355.81

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

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

[redacted] 00033558100033558l 20 H

AMEX000466

SDNY_GM_00326266

EFTA_00199020

EFTA01685264

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
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Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000467

SDNY_GM_00326267

EFTA_00199021

EFTA01685265

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 04/22/16

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$2,485.59
Credits	$0.00
Total Payments and Credits	**-$2,485.59**

Detail

*Indicates posting date

Payments			Amount
04/08/16*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$2,485.59

New Charges

Summary

	Total
G MAXWELL 0-[redacted]	$1,123.97
[redacted]	$2,231.84
Total New Charges	**$3,355.81**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
03/26/16	EARTHLINK.NET (800)719-4660 GA INTERNET SVC	$12.90
03/28/16	INSTACART SAN FRANCISCO CA 8882467822	$65.78
03/31/16	AT&T*BILL PAYMENT 983 DALLAS TX 800-331-0500 Description TELECOMMUNICATIONS	$134.24
04/02/16	GODADDY.COM 480-505-8855 AZ (480)505-8855	$32.64
04/03/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MERCHANDISE	$39.48
04/04/16	UBER UBER 866-576-1039 CA 8665761039	$12.41
04/06/16	UBER UBER 866-576-1039 CA 8665761039	$7.80

Continued on reverse

Detail Continued

		Amount
04/11/16	EZ PASS PREPAID TOLL 800-333-8655 NY TOLL & BRIDGE FEE Description FOR BILLING QUESTIO ACCT: 2P-23750877B	$25.00
04/13/16	HTTP://WWW.SKYPE.NET SKYPE SUBSCRIPT LUXEMBOURG LU HTTP://WWW.SKYPE.NET	$6.50
04/15/16	PAYPAL *PETERLOCASC 4029357733 CA 402-935-7733 Description CHARITY	$500.00
04/15/16	KEYSERS FLOWERS INC 0000 BABYLON L. I NY 631-669-0124	$70.59
04/16/16	MEETEDGAR.COM AUSTIN TX 3122850224	$49.00
04/20/16	BEST BUDDIES INTERNATIONA 00-080278075 MIAMI FL 305-3742233	$100.00
04/21/16	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675	$14.95
04/21/16	EZ PASS PREPAID TOLL 800-333-8655 NY TOLL & BRIDGE FEE Description FOR BILLING QUESTIO ACCT: 2P-23869258B	$25.00
04/22/16	UBER UBER 866-576-1039 CA 8665761039	$10.00
04/22/16	UBER UBER 866-576-1039 CA 8665761039	$17.68

[redacted]
Card Ending [redacted]

		Amount
03/30/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$51.61
04/06/16	STARBUCKS #18509 NEW YORK U New York NY New York	$16.25

Continued on next page

Detail Continued

		Amount
04/06/16	PRET A MANGER NEW YORK NY 646-728-0505 Description FAST FOOD RESTAURAN	$5.76
04/07/16	USPS CHANGE OF100959 41866100959 MEMPHIS TN 800-2383150	$1.05
04/10/16	AUDIBLE 888-283-5051 NJ AUDIO BOOKS	$16.00
04/11/16	DUANE READE 000014470 NEW YORK NY 8002892273 Description REFER TO RECEIPT	$7.61
04/11/16	DUANE READE 000014470 NEW YORK NY 8002892273 Description REFER TO RECEIPT	$34.13
04/11/16	STAPLES 05322 NEW YORK NY 05322000604449 [redacted] STAPLES 10PK ECONOMY STOR BOX	$18.50
04/12/16	EXTRA SPACE STORAGE 0804 5600000111240 RIVER EDGE NJ 2019960020 Description Price PUBLIC WAREHOUSING $253.48	$253.48
04/13/16	THE HOME DEPOT NEW YORK NY 800-654-6844	$4.80
04/13/16	HARBORTOUCH=THE JUNKLUGGERS 0848900169 203-520-8802 NY 2035208802	$1,206.33
04/14/16	RADIOSHACK NEW YORK NY 000-0000000	$16.32
04/20/16	USPS 3383850661161l2 41833116112 TEANECK NJ 800-2758777	$600.00

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on reverse

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$0.00
Total Interest in 2016	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 04/22/16

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz. BARNES&NOBLE BN.com 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

GREAT NEW PLACES

PARAMOUNTBEAUTY

Paramount Beauty/Royal Beauty Supply - Wholesale supplier for all of your haircare and beauty needs with locations in the Tristate area.

CE 121083
631-242-3737 or paramountbeauty.com

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.

AMEX000473

SDNY_GM_00326273

EFTA_00199027

EFTA01685271

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 05/24/16 Next Closing Date 06/23/16

OPEN℠

Account Ending 0-[redacted]

New Balance	**$5,854.57**
Please Pay By	**06/08/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

Membership Rewards® Points
Available and Pending as of 04/30/16
997,457

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

Account Summary

Previous Balance	$3,355.81
Payments/Credits	-$3,355.81
New Charges	+$5,679.57
Fees	+$175.00
New Balance	**$5,854.57**

Days in Billing Period: 32

See page 2 for important information about your account.

See page 5 for Important Changes to Your Account Terms.

See Page 9 for an important Privacy Notice and the following pages for important notices about Billing Dispute Procedures, Electronic Fund Transfer Error Resolution and a notice for WA residents.

We will debit your bank account for your payment of $5,854.57 on 06/08/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 06/06/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
06/08/16

AutoPay Amount
$5,854.57

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

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

[redacted] 00058545700058545 7 20 4

AMEX000474

SDNY_GM_00326274

EFTA_00199028

EFTA01685272

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

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Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
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Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000475

SDNY_GM_00326275

EFTA_00199029

EFTA01685273

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 05/24/16

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$3,355.81
Credits	$0.00
Total Payments and Credits	**-$3,355.81**

Detail

*Indicates posting date

Payments			Amount
05/07/16*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$3,355.81

New Charges

Summary

	Total
G MAXWELL 0-[redacted]	$251.76
[redacted]	$5,427.81
Total New Charges	**$5,679.57**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
04/25/16	USPS CHANGE OF100959 41866100959 MEMPHIS TN 800-2383150	$1.00
04/25/16	USPS CHANGE OF100959 41866100959 MEMPHIS TN 800-2383150	$1.00
04/26/16	EARTHLINK.NET (800)719-4660 GA INTERNET SVC	$12.90
04/29/16	AT&T*BILL PAYMENT 983 DALLAS TX 800-331-0500 Description TELECOMMUNICATIONS	$133.43
05/02/16	SIRIUSXM.COM/ACCT 888-635-5144 NY XM SATELITE	$22.77
05/13/16	HTTP://WWW.SKYPE.NET SKYPE SUBSCRIPT LUXEMBOURG LU HTTP://WWW.SKYPE.NET	$6.50
05/14/16	GODADDY.COM 480-505-8855 AZ (480)505-8855	$25.16

Continued on reverse

Detail Continued

		Amount
05/16/16	MEETEDGAR.COM AUSTIN TX 3122850224	$49.00

[redacted] Card Ending [redacted]

		Amount
05/06/16	CHAMPION PARKING 53 LL CHAMPION PARKIN NEW YORK NY PARKING LOT & GARAGE	$25.00
05/11/16	UOVO 0000 LONG ISLAND C NY 212-904-0404 Description STORAGE RENTAL/SUPP	$162.56
05/11/16	UOVO 0000 LONG ISLAND C NY 212-904-0404 Description STORAGE RENTAL/SUPP	$3,249.75
05/12/16	EXTRA SPACE STORAGE 0804 5600000111240 RIVER EDGE NJ 2019960020 Description Price PUBLIC WAREHOUSING $215.44	$215.44
05/19/16	UOVO 0000 LONG ISLAND C NY 212-904-0404 Description STORAGE RENTAL/SUPP	$162.56
05/23/16	PLYCAR LLC KINGS PARK NY 631-269-7000	$1,612.50

Fees

			Amount
05/24/16	G MAXWELL	ANNUAL MEMBERSHIP FEE	$175.00
Total Fees for this Period			**$175.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$175.00
Total Interest in 2016	$0.00

Notice of Important Changes to Your Account Terms

We are making changes to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed changes to your Cardmember Agreement can be found after the summary chart.

Summary of Changes, effective with billing cycles ending on or after July 1, 2016	
About Pay Over Time features	We are changing how we describe the Pay Over Time feature, to clarify that this feature may be referred to as the "Pay Over Time" feature or the "Extended Payment Option." We are also providing more detail about the type of charges that are not eligible for the Pay Over Time feature.
How we calculate your Minimum Payment Due	We are adding information about how we calculate your Minimum Payment Due if you have a Pay Over Time balance. We are changing this section to include two new tiers for calculating the Minimum Payment Due. The new tiers affect the Minimum Payment Due calculation when Cardmembers carry Pay Over Time balances over $50,000. When Cardmembers carry Pay Over Time balances under $50,000, this change will not affect the Minimum Payment Due calculation.
How we calculate interest	We are making changes to this section to align with how we describe the Pay Over Time feature above. These changes do not affect how we calculate interest.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

The changes below are effective with billing cycles ending on or after July 1, 2016.

About Pay Over Time features

We are amending the *About Pay Over Time features* section of Part 2 of the Cardmember Agreement as follows:

We are deleting the first sentence and replacing it with the following two sentences:

> You may be invited to enroll the Account in a feature that allows you to pay certain charges over time. We may refer to this feature as the *Pay Over Time* feature or the *Extended Payment Option*. All terms and conditions that apply to the Pay Over Time feature apply to the Extended Payment Option.

In the second paragraph, we are deleting "Extended Payment Option" and replacing it with "Pay Over Time feature."

We are deleting the last two sentences of the second paragraph and replacing them with the following two sentences:

> We will tell you if we change this amount. Certain charges are not eligible, such as cash and Express Cash, American Express® Travelers Cheques and cash equivalents, casinos and other gambling transactions, any fees owed to American Express except foreign transaction fees, and other transactions designated by us.

In the third paragraph, we are deleting "that amount" and replacing it with "your Pay Over Time limit."

How we calculate your Minimum Payment Due

We are amending the *How we calculate your Minimum Payment Due* section of Part 2 of the Cardmember Agreement by deleting the section in its entirety and replacing it with the following:

How we calculate Your Minimum Payment Due	The Minimum Payment Due is the Pay In Full New Balance plus any Pay Over Time Minimum Due. To calculate the Pay Over Time Minimum Due for each statement, we take the *higher* of (1) or (2) below, then we round that number to the nearest dollar and add any Pay Over Time amount past due: (1) $35, or (2) The amount calculated using the following steps; I. Subtract the interest charged on the statement from the Pay Over Time New Balance. This gives you a Modified Pay Over Time Balance. II. Add the following together: • 1% of the portion of the Modified Pay Over Time Balance less than or equal to $50,000) and • 5% of the portion of the Modified Pay Over Time Balance greater than $50,000 and less than or equal to $100,000 and • 10% of the portion of the Modified Pay Over Time Balance greater than $100,000 III. Divide the sum from step II by the Modified Pay Over Time Balance and round to four decimals (ex 0.1234) IV. Multiply the result from step III and the Modified Pay Over Time Balance. V. Add the interest charged on the statement to the result from step IV. Your Pay Over Time Minimum Payment Due will not exceed your Pay Over Time New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time. ***EXAMPLE**: Assume that you have a Pay Over Time New Balance of $75,000, interest of $749.59, no amounts past due and a $1,000 Pay In Full New Balance.* *(1) $35, or* *(2) Calculate the following:* *I. $75,000 - $749.59 = $74,250.41* *II. Add the following together:* *• 1% multiplied by $50,000 = $500* *• 5% multiplied by ($74,250.41 - $50,000) = $1,212.52* *$500 + $1,212.52 = $1,712.52* *III. $1,712.52 divided by $74,250.41 = 0.02306411* *Round to four decimals = 0.0231* *IV. 0.0231 multiplied by $74,250.41 = $1,715.18* *V. $749.59 + $1,715.18 = $2,464.77* *The higher of (1) or (2) is $2,464.77, which rounds to $2,465.00. The Pay Over Time Minimum Payment Due of $2,465.00 plus the Pay in Full New Balance of $1,000 together make up the Minimum Payment Due of $3,465.00.*

How we calculate interest

We are amending the *How we calculate interest* section of Part 2 of the Cardmember Agreement by deleting the first paragraph and replacing it with the following:

We calculate interest for a billing period by first calculating interest on each Pay Over Time balance. Pay Over Time balances may have different interest rates.

ID 11124

Rev. 9/2012

FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	• Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices *Please note:* If you are a *new* customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing	We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail: • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact.

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.

What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.*
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. • *Our joint marketing partners include financial companies.*

Other important information
We may transfer personal information to other countries, for example, for customer service or to process transactions. **AMEX Assurance Company customers**: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law. **California**: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law. **Vermont**: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.

Billing Dispute Procedures

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:
American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* Describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we may not follow these procedures and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

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

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

- We will not try to collect the amount in question.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may report you as delinquent if you do not pay the amount we think you owe.

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 to or from a consumer bank account using your American Express Card, including Express Cash transactions, or electronic payments from a consumer bank account you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

(1) Your name and card account number.

(2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.

(3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your consumer bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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

Notice for residents of Washington State

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

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 05/24/16

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz. BARNES&NOBLE BN.com 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

AliExpress

GREAT NEW PLACES

AliExpress - Now you can buy products for your business at AliExpress with your American Express® Card. Doing business is easier! When you're buying online, you're always warmly welcomed.

CE 122078
aliexpress.com

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.

AMEX000487

SDNY_GM_00326287

EFTA_00199041

EFTA01685285

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 06/23/16 Next Closing Date 07/24/16

OPEN℠

Account Ending 0-[redacted]

New Balance	**$1,700.81**
Please Pay By	**07/08/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

See page 7 for an Important Notice About Changes to Your Cardmember Agreement.

We will debit your bank account for your payment of $1,700.81 on 07/08/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 07/06/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 05/31/16
486,634

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

Account Summary

Previous Balance	$5,854.57
Payments/Credits	-$5,854.57
New Charges	+$1,700.81
Fees	+$0.00
New Balance	**$1,700.81**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
07/08/16

AutoPay Amount
$1,700.81

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

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

[redacted] 00017008100017008l 20 H

AMEX000488

SDNY_GM_00326288

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000489

SDNY_GM_00326289

EFTA_00199043

EFTA01685287

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 06/23/16

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$5,854.57
Credits	$0.00
Total Payments and Credits	**-$5,854.57**

Detail

*Indicates posting date

Payments			Amount
06/08/16*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$5,854.57

New Charges

Summary

	Total
G MAXWELL 0-[redacted]	$242.20
[redacted]	$1,458.61
Total New Charges	**$1,700.81**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
05/25/16	UBER UBER 866-576-1039 CA 8665761039	$8.78
05/26/16	EARTHLINK.NET (800)719-4660 GA INTERNET SVC	$12.90
05/31/16	AT&T*BILL PAYMENT 983 DALLAS TX 800-331-0500 Description TELECOMMUNICATIONS	$133.43
06/02/16	SIRIUSXM.COM/ACCT 888-635-5144 NY XM SATELITE	$22.77
06/13/16	HTTP://WWW.SKYPE.NET SKYPE SUBSCRIPT LUXEMBOURG LU HTTP://WWW.SKYPE.NET	$6.50
06/16/16	MEETEDGAR.COM AUSTIN TX 3122850224	$49.00
06/17/16	UBER UBER 866-576-1039 CA 8665761039	$8.82

Continued on reverse

Detail Continued

Amount

[redacted]
Card Ending [redacted]

		Amount
05/26/16	SALLY BEAUTY HACKENSACK NJ 8662349442 Description GENERAL MERCHANDISE	$90.60
05/31/16	STARBUCKS #11765 NEW YORK U New York NY New York	$4.30
05/31/16	61697 - 51 WEST 56TH STREET GA CPRK616 NEW YORK NY 3122742000 Description Price PARKING FEES $22.00	$22.00
05/31/16	DUANE READE #14134 000014134 NEW YORK NY 8002892273 Description REFER TO RECEIPT	$16.32
06/01/16	61697 - 51 WEST 56TH STREET GA CPRK616 NEW YORK NY 3122742000 Description Price PARKING FEES $41.00	$41.00
06/02/16	eFAX.COM SERVICES 800-958-2983 CA INTERNET SVC	$26.95
06/06/16	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 1580651615791 1 (800) 872-7245	$372.00
06/08/16	51415 - 38 WEST 46TH ST. CPRK514151 CP MANHATTAN NY 3122742000 Description Price PARKING FEES $46.00	$46.00
06/08/16	PRET MANAGER 47 NEW YORK NY 212-847-0295 Description FAST FOOD RESTAURAN	$13.03
06/09/16	CHAPSUN PARKING LLC NEW YORK NY PARKING LOT & GARAGE	$31.00

Continued on next page

Detail Continued

		Amount
06/09/16	NYC-TAXI VERIFONE LONG ISLAND CITY NY 718-786-8585 Description TAXI: 7B43 09:39 1166 6th Ave 09:49 289 W 31st S	$8.30
06/12/16	EXTRA SPACE STORAGE 0804 5600000111240 RIVER EDGE NJ 2019960020 Description Price PUBLIC WAREHOUSING $215.44	$215.44
06/13/16	EXTRA SPACE STORAGE 0804 5600000111240 RIVER EDGE NJ 2019960020 Description Price PUBLIC WAREHOUSING $409.11	$409.11
06/15/16	UOVO 0000 LONG ISLAND C NY 212-904-0404 Description STORAGE RENTAL/SUPP	$162.56

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$175.00
Total Interest in 2016	$0.00

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Summary of Changes	
Using the card	Currently, you may arrange for merchants to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants to store this information, you acknowledge that we may share updates to this information with these merchants. Effective August 15, 2016, we are updating your Cardmember Agreement to say that if you choose to store your account information with any third parties, we may also share updates to this information with these third parties. Please note that this only applies to third parties with whom you elect to share this information.
Converting charges made in a foreign currency	Effective August 15, 2016, we are updating your Cardmember Agreement to state that, for any charges you make in a foreign currency, AE Exposure Management Ltd. ("AEEML") will convert that charge into U.S. dollars.
Closing your Account	We are changing our policy for refunding Annual Membership fees for voluntary account cancellations taking place on or after September 1, 2016. If an Annual Membership fee applies to your Account, we will refund this fee if you notify us that you are voluntarily closing your Account within 30 days of the Closing Date of the billing statement on which that fee appears. For cancellations after this 30 day period, the Annual Membership fee is non-refundable. *For example, if your Annual Fee is charged on a billing statement on which the Closing Date is April 2, you have until May 2 to voluntarily cancel your Account and receive a full refund.* Please note that any Annual Membership fees for additional cards may appear on a different billing statement than the Annual Membership fee for the Basic Card Member's Account. This means that additional card fees may not be refunded if you cancel your Account.

ID 11583

See the reverse side for the Detail of Changes to Your Cardmember Agreement

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Using the Card

Effective August 15, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Using the card* sub-section of the *About using your card* section by deleting the fourth paragraph (including the bullet points) and the fifth paragraph in their entirety and replacing them with the following:

> You may arrange for certain merchants and third parties to store your card number and expiration date, so that, for example:
> - the merchant may charge your account at regular intervals; or
> - you may make charges using that stored card information.
>
> We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

Converting charges made in a foreign currency

Effective August 15, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Converting charges made in a foreign currency* sub-section in the *Other important information* section by deleting the text in its entirety and replacing it with:

> If you make a charge in a foreign currency, AE Exposure Management Ltd. ("AEEML") will convert it into U.S. dollars on the date we or our agents process it, so that we bill you for the charge in U.S. dollars based upon this conversion. Unless a particular rate is required by law, AEEML will choose a conversion rate that is acceptable to us for that date. The rate AEEML uses is no more than the highest official rate published by a government agency or the highest interbank rate AEEML identifies from customary banking sources on the conversion date or the prior business day. This rate may differ from rates that are in effect on the date of your charge. We will bill charges converted by establishments (such as airlines) at the rates they use.

Closing your Account

Effective September 1, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Closing your Account* sub-section in the *Other important information* section by inserting a new paragraph at the end of the sub-section:

> If an Annual Membership fee applies, we will refund this fee if you notify us that you are voluntarily closing your Account within 30 days of the Closing Date of the billing statement on which that fee appears. For cancellations after this 30 day period, the Annual Membership fee is non-refundable. If an Annual Membership fee applies to your Account, it is shown on page 1 and page 2 of Part 1 of the Cardmember Agreement.
>
> If your billing address is in the Commonwealth of Massachusetts at the time you close your account, this policy will not apply to you.

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 06/23/16

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz. BARNES&NOBLE BN.com 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

GREAT NEW PLACES

Origin PC - A custom computer manufacturing company located in Miami, FL. Origin PC assembles high performance PCs for gaming and professional use.

CE 300001
305-971-1000 ext. 7330 or **originpc.com**

InboundProspect - Why buy leads when you can buy customers? 2015 Inc. 5000 Company. Pay-Per-Customer solutions for Solar Power & Personal Loan Companies.

800-511-1955 or **inboundprospect.com**

DID YOU KNOW

Made Goods - Luxury wholesale home décor, focused on exquisite materials. In-stock or custom, we offer an extensive choice of mirrors, furniture, chandeliers and objects.

CE 300005
info@madegoods.com or **madegoods.com**

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.

AMEX000497

SDNY_GM_00326297

EFTA_00199051

EFTA01685295

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 07/24/16 Next Closing Date 08/24/16

OPEN℠

Account Ending 0-[redacted]

New Balance	**$2,321.63**
Please Pay By	**08/08/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

We will debit your bank account for your payment of $2,321.63 on 08/08/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 08/06/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 06/30/16
501,060

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

Account Summary

Previous Balance	$1,700.81
Payments/Credits	-$1,700.81
New Charges	+$2,321.63
Fees	+$0.00
New Balance	**$2,321.63**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
08/08/16

AutoPay Amount
$2,321.63

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

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

[redacted] 00023216300023216 3 20 4

AMEX000498

SDNY_GM_00326298

EFTA_00199052

EFTA01685296

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000499

SDNY_GM_00326299

EFTA_00199053

EFTA01685297

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 07/24/16

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$1,700.81
Credits	$0.00
Total Payments and Credits	**-$1,700.81**

Detail

*Indicates posting date

Payments			Amount
07/08/16*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$1,700.81

New Charges

Summary

	Total
G MAXWELL 0-[redacted]	$211.95
[redacted]	$2,109.68
Total New Charges	**$2,321.63**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
06/29/16	AT&T*BILL PAYMENT 983 DALLAS TX 800-331-0500 Description TELECOMMUNICATIONS	$133.68
07/02/16	SIRIUSXM.COM/ACCT 888-635-5144 NY XM SATELITE	$22.77
07/13/16	HTTP://WWW.SKYPE.NET SKYPE SUBSCRIPT LUXEMBOURG LU HTTP://WWW.SKYPE.NET	$6.50
07/16/16	MEETEDGAR.COM AUSTIN TX 3122850224	$49.00

[redacted]
Card Ending [redacted]

		Amount
06/22/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$415.05
06/23/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$396.86

Continued on reverse

Detail Continued

		Amount
07/02/16	eFAX.COM SERVICES 800-958-2983 CA INTERNET SVC	$16.95
07/09/16	TARGET DANVERS MA DISCOUNT STORE	$47.63
07/12/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$215.44
07/13/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$409.11
07/20/16	UOVO 0000 LONG ISLAND C NY 212-904-0404 Description STORAGE RENTAL/SUPP	$162.56
07/22/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$446.08

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$175.00
Total Interest in 2016	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 07/24/16

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz. BARNES&NOBLE BN.com 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.

AMEX000503

SDNY_GM_00326303

EFTA_00199057

EFTA01685301

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 08/24/16 Next Closing Date 09/23/16

Account Ending 0-[redacted]

New Balance	**$592.11**
Please Pay By	**09/08/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

Account cancelled at your request.

We will debit your bank account for your payment of $592.11 on 09/08/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 09/06/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 07/31/16
512,034

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

Account Summary

Previous Balance	$2,321.63
Payments/Credits	-$2,321.63
New Charges	+$592.11
Fees	+$0.00
New Balance	**$592.11**

Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Please Pay By
09/08/16

AutoPay Amount
$592.11

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

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

[redacted] 00005921100005921l 20 4

AMEX000504

SDNY_GM_00326304

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000505

SDNY_GM_00326305

EFTA_00199059

EFTA01685303

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 08/24/16

OPEN℠

Account Ending 0-[redacted]

Payments and Credits

Summary

	Total
Payments	-$2,190.38
Credits	
G MAXWELL 0-[redacted]	-$131.25
Total Payments and Credits	**-$2,321.63**

Detail

*Indicates posting date

Payments			**Amount**
08/08/16*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$2,190.38
Credits			**Amount**
08/02/16*	G MAXWELL	CR ADJ - ANNUAL MEMBERSHIP FEE	-$131.25

New Charges

Summary

	Total
G MAXWELL 0-[redacted]	$152.45
[redacted]	$439.66
Total New Charges	**$592.11**

Detail

G MAXWELL
Card Ending 0-[redacted]

		Amount
07/26/16	EARTHLINK.NET (800)719-4660 GA INTERNET SVC	$7.95
07/30/16	AT&T*BILL PAYMENT 983 DALLAS TX 800-331-0500 Description TELECOMMUNICATIONS	$144.50

[redacted]
Card Ending [redacted]

		Amount
07/23/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$439.66

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on reverse

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$43.75
Total Interest in 2016	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 08/24/16

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz. BARNES&NOBLE BN.com 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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cimco resources, inc.

GREAT NEW PLACES

Cimco Resources - One of the Midwest's largest processor-brokers of scrap metal & other secondary industrial commodities.

CE 300126
cimcoresources.com

VIT

Value Innovation Technologies - Grow sales, totally automate your business processes & analyze data about customers using the cloud solution eLink Marketplace.

valueinnovationtech.com/amex

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.

AMEX000509

SDNY_GM_00326309

EFTA_00199063

EFTA01685307

DUPLICATE COPY

Business Gold Rewards
ELLMAX LLC
G MAXWELL
Closing Date 09/23/16 Next Closing Date 10/24/16

OPEN℠

Account Ending 0-[redacted]

New Balance **$0.00**

Payment Not Required

Membership Rewards® Points
Available and Pending as of 08/31/16
522,218

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

See page 2 for important information about your account.

Account cancelled at your request.

We will debit your bank account for your payment of $0.00 on 10/08/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 10/06/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Previous Balance	$592.11
Payments/Credits	-$592.11
New Charges	+$0.00
Fees	+$0.00
New Balance	**$0.00**

Days in Billing Period: 30

Customer Care

Pay by Computer
open.com/pbc

Customer Care
1-800-492-3344

Pay by Phone
1-800-472-9297

See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 0-[redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
ELLMAX LLC
[redacted]

Payment Not Required

AutoPay Amount
$0.00

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

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

[redacted] 00000000000000000000 20 4

AMEX000510

SDNY_GM_00326310

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to calculate the ADB and interest results in daily compounding of interest.*

How to Avoid Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge interest on charges added to a Pay Over Time balance if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-800-678-0745	**Hearing Impaired**	
International Collect	1-336-393-1111	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-800-678-0745	**FAX:** 1-800-695-9090	
Lost or Stolen Card	1-800-678-0745	**In NY:** 1-800-522-1897	
Express Cash	1-800-CASH-NOW		

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000511

SDNY_GM_00326311

EFTA_00199065

EFTA01685309

Payments and Credits

Summary

	Total
Payments	-$592.11
Credits	$0.00
Total Payments and Credits	**-$592.11**

Detail *Indicates posting date

Payments		Amount
09/08/16*	AUTOPAY PAYMENT RECEIVED - THANK YOU WELLS FARGO BANK, NA	-$592.11

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$43.75
Total Interest in 2016	$0.00

OPEN Savings® Summary

DUPLICATE COPY

ELLMAX LLC
G MAXWELL
Closing Date 09/23/16

Account Ending 0-[redacted]

Discounts	
This Period	$0.00
Year to Date	$0.00

Membership Rewards® Points	
This Period	0
Year to Date	0

Remember, you can get benefits on eligible purchases with OPEN Savings® partners[1] automatically when you use your Business Card from American Express OPEN. Learn more at **opensavings.com.**

Discounts will be applied in the form of a statement credit. For full terms and conditions go to **opensavings.com.**
The Membership Rewards points balance shown above reflects only points received through the OPEN Savings benefit and may not reflect any reversals. Please refer to your Membership Rewards account balance for the most up-to-date balance information.
1 See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

Get 2 additional Membership Rewards® points for each eligible dollar spent OR a 5% discount on eligible purchases with OPEN Savings® partners. Visit opensavings.com for details.

FedEx. hp Hertz. BARNES&NOBLE BN.com 1-800 flowers.com

Merchant participation and offers are subject to change without notice. Maximum annual caps and exclusions may apply to the benefit you can receive. See individual OPEN Savings partner terms and conditions located at **opensavings.com.**

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.

AMEX000515

SDNY_GM_00326315

EFTA_00199069

EFTA01685313

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 07/18/10

Account Ending [redacted]

New Balance	**$7,555.00**
Please Pay By	**08/02/10**

See page 2 for important information about your account.

See Page 5 for an important Privacy Notice and the following page for important notices about Your Billing Rights and Electronic Fund Transfer Error Resolution.

Earn points on all of your purchases, everywhere you use the Card.
Visit www.americanexpress.com/rewards

Account Summary

Previous Balance	$0.00
Payments/Credits	+$0.00
New Charges	+$10.00
Fees	+$7,545.00
New Balance	**$7,555.00**

Days in Billing Period: 11

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Enter account number on all documents.
Make check payable to American Express.
Please print clearly in blue or black ink only.

G MAXWELL
[redacted]

Please Pay By
08/02/10

Amount Due
$7,555.00

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

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

[redacted] 00075550000075550O 14 H

AMEX000516

SDNY_GM_00326316

Payments: If your payment is received after 5:00 p.m. it may not be credited to your Account until the next day. If your payment does not meet the following requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Payments must: (1) be sent to the payment address shown on your statement and must include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, 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)*

Pay Your Bill with AutoPay

- Avoid late fees.
- Save time.

Deduct your payment from your bank account automatically each month.

Visit **americanexpress.com/autopay** today to enroll.

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 e-mail preferences.

AMEX000517

SDNY_GM_00326317

EFTA_00199071

EFTA01685315

Centurion® Card

G MAXWELL
Closing Date 07/18/10

Account Ending [redacted]

New Charges

Summary

	Total
G MAXWELL [redacted]	$10.00
Total New Charges	**$10.00**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
07/13/10	GOOGLE *SERVICES PAYMENT SVC KNNP07WQ599900DVN33139 GOOGLE *SERVICES GOOGLE.COM/CH	$10.00

Fees

			Amount
07/18/10	G MAXWELL	INITIATION FEE	$5,000.00
07/18/10	G MAXWELL	ANNUAL MEMBERSHIP FEE	$2,500.00
07/18/10	JENNIFER TURNER	ANNUAL MEMBERSHIP FEE	$45.00
Total Fees for this Period			**$7,545.00**

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	$7,545.00
Total Interest in 2010	$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Important Notice

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time Features as part of your Card account. The current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 9.15%.
For Sign and Travel, the APR is 9.15%.

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, 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, use and safeguard information about you and how to limit the use and disclosure of your information.

In this Notice, "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc., American Express Centurion Bank and American Express Bank, FSB. These entities are "Affiliates" of each other, which are companies in the American Express family that are related to each other by common ownership or control. Our Affiliates also include publishers, travelers cheque issuers, travel agents and providers of Card-related insurance services. The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you(r)."

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 about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

What Do We Do with Cardmember 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.

Information We Share with Our Affiliates
You can inform us not to share with our Affiliates credit-related information (except as permitted by law), such as your credit history as shown on a consumer report. If you make this choice, we are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history.

Valuable Partner Offers
We work with carefully selected business partners, 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 business partner 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. You can inform us not to send you these offers.

Your Choices
Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers and offers from our Affiliates, by mail, telephone and/or e-mail, or share your credit-related information with our Affiliates, by visiting us at: **www.americanexpress.com/communications**. You can also inform us of your choices (except for e-mail communications) by calling us at **1-800-297-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts. **Please note that any choices you make will only apply to this account.**

If you are the primary Cardmember on your Card account, any choices you make in accordance with this Notice will also apply to any other Cardmember on this account (except for e-mail communications). If you make choices not to receive offers as indicated above, 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 use reasonable administrative, technical and physical security measures to protect your 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 informed us not to share your credit-related information with our Affiliates.

Your Billing Rights: Keep this Document for Future Use

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

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information*: Your name and account number.
- *Dollar amount*: The dollar amount of the suspected error.
- *Description of problem*: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

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

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

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake*: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

G MAXWELL
Closing Date 07/18/10

Account Ending [redacted]

Annual EFT Error Resolution Notice

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

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:
(1) Your name and card account number. (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information. (3) The dollar amount of the suspected error.

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

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

AMEX000523

SDNY_GM_00326323

EFTA_00199077

EFTA01685321

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 08/18/10

Account Ending [redacted]

New Balance	**$9,004.25**
Please Pay By	**09/02/10**

See page 2 for important information about your account.

Membership Rewards® Points
As of 08/18/10
61,135

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$7,555.00
Payments/Credits	-$12,555.00
New Charges	+$13,997.79
Fees	+$6.46
New Balance	**$9,004.25**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Enter account number on all documents.
Make check payable to American Express.
Please print clearly in blue or black ink only.

G MAXWELL
[redacted]

Please Pay By
09/02/10
Amount Due
$9,004.25

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

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

[redacted] 00090042500090042 5 14 H

AMEX000524

SDNY_GM_00326324

EFTA_00199078

EFTA01685322

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Service & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, 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)*

Pay Your Bill with AutoPay

- Avoid late fees.
- Save time.

Deduct your payment from your bank account automatically each month.

Visit **americanexpress.com/autopay** today to enroll.

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 e-mail preferences.

AMEX000525

SDNY_GM_00326325

EFTA_00199079

EFTA01685323

G MAXWELL
Closing Date 08/18/10

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$7,555.00
Credits	
G MAXWELL [redacted]	-$5,000.00
Total Payments and Credits	**-$12,555.00**

Detail

*Indicates posting date

Payments			**Amount**
07/23/10*	G MAXWELL	ONLINE PAYMENT - THANK YOU	-$7,555.00
Credits			**Amount**
07/19/10*	G MAXWELL	CR ADJ INITIATION FEE	-$5,000.00

New Charges

Summary

	Total
G MAXWELL [redacted]	$13,850.36
JENNIFER TURNER [redacted]	$147.43
Total New Charges	**$13,997.79**

Detail

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
07/23/10	GEORGE TORPE INC NEW YORK CITY 212-734-1342		$95.00
07/24/10	TORY BURCH - WEB NEW YORK DIRECT MKTG MISC		$190.53
07/26/10	CONTINENTAL AIRLINES PHOENIX AZ CONTINENTAL AIRLINES		$4,845.20

From: EDINBURGH SCOTLAND
To: NEWARK NJ
NOT AVAILABLE
Carrier: CO
Class: C7
Ticket Number: 00579081469901
Date of Departure: 08/29
Passenger Name: MAXWELL/GHISLAINE
Document Type: PASSENGER TICKET

07/26/10	HALLAK CLEANERS 6500HACKENSACK 2013437333		$185.00

Description: DRY CLEANERS
Price: $185.00

Continued on reverse

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
07/27/10	BMI USA CASTLE DONINGTON BMIDLAND From: EDINBURGH To: N.Y. NEWARK INTL A NOT AVAILABLE Carrier: BD Class: C Ticket Number: 23621282021680 Date of Departure: 07/27 Passenger Name: MAXWELL/GHISLAINE MS Document Type: PASSENGER TICKET		$6,174.14
07/27/10	The Spa at Estancia La Jolla (858)202-3383 Description REFER TO INVOICE		$222.00
07/29/10	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE		$215.33
07/30/10	VERIZON*RECURRINGPAY800-483-3000 PHONESERVICE		$74.36
07/30/10	PARK EAST ANIMALHOSPNEW YORK 2128328417 Description Price VETERINARY SERVICES $687.00		$687.00
08/02/10	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$624.40
08/08/10	EMERALDA BAZAR PORTOCERVO ARZACHE MISC APPAREL STORE	180,00 **European Union Euro	$239.40
08/16/10	BLUEPRINT CLEANSE NEW YORK 212-414-5741		$195.00
08/17/10	GEORGE TORPE INC NEW YORK CITY 212-734-1342		$103.00

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
07/23/10	FEDEX# 871567302834 1-800-622-1147 GM 92037 TO: - CA FROM: DANA BIRNS [redacted] 001 PRIORITY PKG 10LB AWB871567302834 FedEx #1-800-622-1147		$119.88
07/26/10	MUVE INC 174030075996126057963 402-935-7733 Description EXERCISE AND F		$9.95
07/31/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store		$5.43
08/13/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store		$2.17
08/17/10	1800GOFEDEX 010007MEMPHIS 1-800-622-1147		$10.00

Continued on next page

Centurion® Card

G MAXWELL
Closing Date 08/18/10

Account Ending [redacted]

Fees

			Amount
08/08/10	G MAXWELL	FOREIGN TRANSACTION FEE EMERALDA BAZAR $239.40	$6.46
Total Fees for this Period			**$6.46**

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	$2,551.46
Total Interest in 2010	$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Important Notice

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time Features as part of your Card account. The current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 9.15%.
For Sign and Travel, the APR is 9.15%.

AMEX000529

SDNY_GM_00326329

EFTA_00199083

EFTA01685327

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 09/17/10

Account Ending [redacted]

New Balance	**$3,598.39**
Please Pay By	**10/02/10**

See page 2 for important information about your account.

Membership Rewards® Points
As of 09/17/10
75,832

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$9,004.25
Payments/Credits	-$9,004.25
New Charges	+$3,598.39
Fees	+$0.00
New Balance	**$3,598.39**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Enter account number on all documents.
Make check payable to American Express.
Please print clearly in blue or black ink only.

G MAXWELL
[redacted]

Please Pay By
10/02/10
Amount Due
$3,598.39

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

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

[redacted] 00035983900035983 9 14 H

AMEX000530

SDNY_GM_00326330

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Service & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, 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)*

Pay Your Bill with AutoPay

- Avoid late fees.
- Save time.

Deduct your payment from your bank account automatically each month.

Visit **americanexpress.com/autopay** today to enroll.

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 e-mail preferences.

AMEX000531

SDNY_GM_00326331

EFTA_00199085

EFTA01685329

G MAXWELL
Closing Date 09/17/10

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$3,964.05
Credits	
G MAXWELL [redacted]	-$5,040.20
Total Payments and Credits	**-$9,004.25**

Detail

*Indicates posting date

Payments			**Amount**
08/30/10*	G MAXWELL	ONLINE PAYMENT - THANK YOU	-$3,964.05
Credits			**Amount**
08/16/10	G MAXWELL	CONTINENTAL AIRLINES PHOENIX AZ TKT# 0057908146990	-$4,845.20
08/26/10	G MAXWELL	BLUEPRINT CLEANSE NEW YORK 212-414-5741	-$195.00

New Charges

Summary

	Total
G MAXWELL [redacted]	$3,588.44
JENNIFER TURNER [redacted]	$9.95
Total New Charges	**$3,598.39**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
08/23/10	VERIZON*RECURRINGPAY800-483-3000 PHONESERVICE	$74.60
08/26/10	J.CREW PURCHASE 800-562-0258 CLOTHING	$33.46
08/28/10	SCLERODERMA RESEARCHSAN FRANCISCO 800-441-2873 Description CHARITABLE & S	$500.00
08/29/10	J.CREW PURCHASE 800-562-0258 CLOTHING	$49.91
08/29/10	J.CREW PURCHASE 800-562-0258 CLOTHING	$49.91
08/30/10	DELTA AIR LINES PHOENIX AZ DELTA AIR LINES	$383.90

From:	To:	Carrier:	Class:
ALBUQUERQUE NM	SALT LAKE CITY UT	DL	HA
	SANTA BARBARA CA	DL	HA

Ticket Number: 00679166219642
Date of Departure: 08/30
Passenger Name: FENTON/ARLENE A
Document Type: PASSENGER TICKET

Continued on reverse

Detail Continued

		Amount
09/01/10	FANDANGO.COM MOVIE TKTS MOVIE TKTS FANDANGO.COM 866-857-5191	$29.00
09/02/10	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$436.77
09/02/10	BROADVIEW NETWORKS 800-276-2384 COMPUTER NETWORK/INFO	$795.09
09/07/10	HALLAK CLEANERS 6500HACKENSACK 2013437333 Description Price DRY CLEANERS $97.10	$97.10
09/08/10	STAPLES INC. 00683 MONTGOMERY (800)333-3330	$100.15
09/10/10	PET AIRWAYS 88260200DELRAY BEACH 8887382479	$810.55
09/15/10	GEORGE TORPE INC NEW YORK CITY 212-734-1342	$228.00

JENNIFER TURNER
Card Ending [redacted]

		Amount
09/06/10	MUVE INC 174030075996126057963 402-935-7733 Description EXERCISE AND F	$9.95

Fees

	Amount
Total Fees for this Period	**$0.00**

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	$2,551.46
Total Interest in 2010	$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 9.15%.
For Sign and Travel, the APR is 9.15%.

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

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

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

Statement Period
August 1, 2010 - August 31, 2010
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
G MAXWELL
Membership Rewards® Account Number
[redacted]

Total Points Balance
75,832

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

Points Earned this Period
14,697

Account Summary

Opening points balance	61,135
Points earned this period	+14,697
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=75,832

Points Earned this Period

08/01/10 - 08/31/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	13,849	0	13,849
Centurion XXXX-XXXXX4-[redacted]	701	0	701
Add'l Centurion XXXX-XXXXX2-[redacted]	147	0	147
Totals	14,697	0	**14,697**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

New! Use Membership Rewards® Points on www.Amazon.com

amazon.com

Now you can use Membership Rewards points at checkout on **www.Amazon.com**. Pay in full. Or pay in part and let your Card cover the rest. The reward possibilities are endless.

Go to **membershiprewards.com/amazon** to get started.

(MR Message 4748)

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Get Double Points for Spa Getaways at Three Exclusive Resorts

DESTINATION HOTELS & RESORTS

Unwind and indulge at Terranea or Estancia La Jolla in California, or the Inn & Spa at Loretto in Santa Fe. Staying at these luxury spa retreats gets you double Membership Rewards® points through 9/30/10.

Get double Membership Rewards points at three premier resorts in California and New Mexico. For more information, go to **www.destinationhotels.com/rewards**

(MR Bonus ID 3787)

Offer valid through 9/30/10 at select participating hotels only. To be eligible to get bonus points, you must be enrolled in the Membership Rewards program at time of stay and charge your stay on an eligible, enrolled American Express® Card. 20% discount is based on availability, valid for new reservations only, and upgrade is based on availability at check in. Ineligible rates include but are not limited to, Internet wholesale rates (such as third party online travel agents), traditional wholesale rates, or contracted rooms. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: **3787.**

Continued on reverse

AMEX000534

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.

AMERICANA MANHASSET

Shop at AmericanaManhasset.com - Get Double Points on All Purchases Through 12/31/2010

Shop AmericanaManhasset.com's exclusive, hand- picked selection of hip and luxurious items from HIRSHLEIFER'S--a boutique featuring a remarkable collection of European and American couture clothing and accessories from designers including Lanvin, Miu Miu, Givenchy, Phillip Lim, Alexander McQueen, and more!

Offer valid 01/01/09-12/31/10 on all purchases at Americana Manhasset.com. 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. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Membership Rewards program, visit m**embershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276).** Bonus ID: **8444.**

Shop online! **www.americana manhasset.com**

(MR Bonus ID 8444)

SONY

Save 40% on a Sony® Ultra-Portable Titanium-Bodied HD Handycam Camcorder

Sony's Handycam® records Full HD 1920 x 1080 resolution video from a small and light body crafted from pure titanium. Records to Memory Stick PRO DuoTM media, includes Sony® Face Detection technology. With Sony's ''just fit'' sizing, the case safely holds your camcorder without added bulk and offers a belt Loop for hands-free carrying. Save 40% on a Sony® Ultra-Portable Titanium-Bodied HD Handycam Camcorder with soft carrying case when you redeem by October 31, 2010.

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards. com** or call **1-800-AXP-EARN (297-3276)** and redeem 88,900 points for reward code **HLX1633**.

(MR Message 4782)

Neiman Marcus

Fall for You

When you think fall--think fur, feathers, leather and lace. Green is the go-to hue, while military influences command attention. A wardrobe of boots, pearls, structured handbags and the pantsuit round out the season's offerings. Visit your nearest Neiman Marcus store or NeimanMarcus.com for a close-up view of the latest and greatest for fall.

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

To start redeeming today, log on to **membershiprewards. com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 4765)

Flip video

Save 10% on a Flip Mino HD Camcorder

The Flip Mino HD is the world's sleekest HD camcorder. The Mino HD captures 120 minutes of stunning HD video with 8GB of memory. Features include--large 2.0'' anti-glare display, recording within three (3) seconds of power-up, 16:9 widescreen video, HD 720p (1280x720), internal lithium ion battery, fast lens, 2x digital zoom, FlipShare software and HDMI™ output.
Save 10% on the Flip Mini HD Camcorder when you redeem by October 31, 2010.

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards. com** or call **1-800-AXP-EARN (297-3276)** and redeem 34,800 points for reward code **PRM3275**.

(MR Message 4755)

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.

AMEX000535

SDNY_GM_00326335

EFTA_00199089

EFTA01685333

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 10/18/10

Account Ending [redacted]

New Balance	**$13,628.02**
Please Pay By	**11/02/10**

See page 2 for important information about your account.

"Highest in Customer Satisfaction with Credit Card Companies, Four Years in a Row."

American Express received the highest numerical score among credit card issuers in the proprietary J.D. Power and Associates 2007-2010 Credit Card Satisfaction Studies℠. 2010 study based on responses from 8,570 consumers measuring 10 card issuers and measures opinions of consumers about the issuer of their primary credit card. Proprietary study results are based on experiences and perceptions of consumers surveyed in May 2010. Your experiences may vary. Visit jdpower.com

Membership Rewards® Points
As of 10/18/10

24,391

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$3,598.39
Payments/Credits	-$3,685.89
New Charges	+$13,715.52
Fees	+$0.00
New Balance	**$13,628.02**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Enter account number on all documents.
Make check payable to American Express.
Please print clearly in blue or black ink only.

G MAXWELL
[redacted]

Please Pay By
11/02/10

Amount Due
$13,628.02

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

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

[redacted] 00136280200136280 2 14 H

AMEX000536

SDNY_GM_00326336

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, 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)*

Pay Your Bill with AutoPay

- Avoid late fees.
- Save time.

Deduct your payment from your bank account automatically each month.

Visit **americanexpress.com/autopay** today to enroll.

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 e-mail preferences.

AMEX000537

SDNY_GM_00326337

EFTA_00199091

EFTA01685335

G MAXWELL
Closing Date 10/18/10

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$3,598.39
Credits	
G MAXWELL [redacted]	-$87.50
Total Payments and Credits	**-$3,685.89**

Detail

*Indicates posting date

Payments			**Amount**
09/22/10*	G MAXWELL	ONLINE PAYMENT - THANK YOU	-$3,598.39
Credits			**Amount**
09/22/10*	G MAXWELL	Balance Transfer	-$87.50

New Charges

Summary

	Total
G MAXWELL [redacted]	$12,495.99
JENNIFER TURNER [redacted]	$1,219.53
Total New Charges	**$13,715.52**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
09/18/10	EXHALE MINDBODY SPA 212-2493000 HEALTH & BEAUTY SPA	$397.10
09/20/10	TIME WARNER ENTRMT 718-358-0900 CABLE SVCS	$601.36
09/21/10	STAPLES INC. 00683 MONTGOMERY (800)333-3330	$120.84
09/21/10	AT&T QD FLP 32817001ALPHARETTA 800-331-0500 Description TELEPHONE SERV	$198.58
09/21/10	HALLAK CLEANERS 6500HACKENSACK 2013437333 Description Price DRY CLEANERS $156.90	$156.90
09/22/10	VERIZON*RECURRINGPAY800-483-3000 PHONESERVICE	$74.40
09/22/10	PARK EAST ANIMALHOSPNEW YORK 2128328417 Description Price VETERINARY SERVICES $494.00	$494.00

Continued on reverse

Detail Continued

		Amount
09/22/10	HALLAK CLEANERS 6500HACKENSACK 2013437333 Description Price DRY CLEANERS $200.00	$200.00
09/24/10	CITICAR TRANSPORTATILONG IS CITY NY 718-707-9000	$102.20
09/26/10	PARIS MATCH NEW YORK NY RESTAURANT FOOD/BEVERAGE $124.82 TIP $20.18	$145.00
09/27/10	ST REGIS ASPEN ST REASPEN CO Arrival Date Departure Date 09/23/10 09/26/10 00000000 LODGING	$13.99
09/27/10	STARBUCKS ASPEN KEYSTONE CO 888-838-0495	$4.07
09/27/10	JASON POSSUMATO JASORIDGEWOOD NJ COMPUTER PROGRAMMING	$2,381.64
09/30/10	BROADVIEW NETWORKS 800-276-2384 NY COMPUTER NETWORK/INFO	$418.37
10/01/10	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $246.20	$246.20
10/02/10	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$640.17
10/04/10	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$1,114.88
10/05/10	EVENTBRITE.COM/CHARG8883153037 CA 888-315-3037 Description ADMISSION/TICK	$524.95
10/05/10	SANTA BARBARA AVIATISANTA BARBARA CA 805-895-9758	$1,000.00
10/07/10	DR THOMAS J MAGNANI NEW YORK NY DENTIST/ORTHODONTIST	$470.00
10/08/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$41.26
10/08/10	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$19.99
10/08/10	PRET A MANGER #16 00NEW YORK NY 2122073725	$6.52
10/08/10	BARNES&NOBLE COM 800-843-2665 NJ BOOKS, MUSIC OR DVD/VID	$34.40
10/08/10	J SISTERS 57 INC 212-813-0281 NY BEAUTY/BARBER SHOP	$203.80
10/08/10	Bliss Spa 57 0000000(212)888-0033 21482136 10019 Fabulous Facial Gratuity	$125.40

Continued on next page

G MAXWELL
Closing Date 10/18/10

Account Ending [redacted]

Detail Continued

		Amount
10/08/10	VERIZON*ONETIMEPAY 800-VERIZON TX BILL PAYMENT	$159.98
10/08/10	GEORGE TORPE INC NEW YORK CITY NY 212-734-1342	$65.00
10/09/10	VICTORIA SECRET 800-888-1500 OH 800-888-1500	$61.35
10/10/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.26
10/10/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.26
10/10/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.26
10/10/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.26
10/11/10	GODADDY.COM (480)505-8855 (480)505-8855	$194.52
10/11/10	HER LOOK ENTERPRISES802-657-4004 VT 802-985-8506	$47.00
10/12/10	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL	$9.99
10/12/10	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$1,703.90
10/12/10	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $105.00	$105.00
10/12/10	BLUEPRINT CLEANSE NEW YORK NY 212-414-5741	$130.00
10/15/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$174.19

JENNIFER TURNER
Card Ending [redacted]

		Amount
09/28/10	MUVE INC 6126057963 MN 402-935-7733 Description EXERCISE AND F	$9.95
09/30/10	FDX#807110315000017 1-800-622-1147 1-800-622-1147 TO: JACOB JAMES CA FROM: 116 E 65TH ST LLC [redacted] 001 HOME 46LB AWB807110315000017 FedEx #1-800-622-1147	$44.67
09/30/10	FDX#807110315000062 1-800-622-1147 1-800-622-1147 TO: JACOB JAMES CA FROM: 116 E 65TH ST LLC [redacted] 001 HOME 30LB AWB807110315000062 FedEx #1-800-622-1147	$33.48

AMEX000540

Continued on reverse

SDNY_GM_00326340

EFTA_00199094

EFTA01685338

Detail Continued

			Amount
09/30/10	FDX#807110315000000 1-800-622-1147 1-800-622-1147 TO: JACOB JAMES CA FROM: 116 E 65TH ST LLC [redacted] 001 HOME 70LB AWB807110315000000 FedEx #1-800-622-1147		$54.86
09/30/10	FDX#807110315000048 1-800-622-1147 1-800-622-1147 TO: JACOB JAMES CA FROM: 116 E 65TH ST LLC [redacted] 001 HOME 30LB AWB807110315000048 FedEx #1-800-622-1147		$33.48
09/30/10	FDX#807110315000031 1-800-622-1147 1-800-622-1147 TO: JACOB JAMES CA FROM: 116 E 65TH ST LLC [redacted] 001 HOME 39LB AWB807110315000031 FedEx #1-800-622-1147		$40.37
09/30/10	FDX#807110315000024 1-800-622-1147 1-800-622-1147 TO: JACOB JAMES CA FROM: 116 E 65TH ST LLC [redacted] 001 HOME 33LB AWB807110315000024 FedEx #1-800-622-1147		$36.03
09/30/10	FDX#807110315000055 1-800-622-1147 1-800-622-1147 TO: JACOB JAMES CA FROM: 116 E 65TH ST LLC [redacted] 001 HOME 30LB AWB807110315000055 FedEx #1-800-622-1147		$33.48
10/04/10	FDX#807110315000079 1-800-622-1147 1-800-622-1147 TO: JACOB JAMES CA FROM: 116 E 65TH ST LLC [redacted] 001 HOME 150LB AWB807110315000079 FedEx #1-800-622-1147		$158.04
10/05/10	FEDEX# 796313498173 1-800-622-1147 ATG [redacted] TO: [redacted] NY FROM: Pamela Goldschmidt 98122 001 PRIORITY LTR 1LB AWB796313498173 FedEx #1-800-622-1147		$33.21
10/06/10	MB F DOG SHOWS INFODGREENSBORO 336-379-9352	NC	$106.52
10/06/10	FEDEX# 871567302890 1-800-622-1147 JENELLE CHECK 93536 TO: JENELLE LARSEN CA FROM: [redacted] 001 EXP SVR PAK 1LB AWB871567302890 FedEx #1-800-622-1147		$21.76
10/07/10	MB F DOG SHOWS INFODGREENSBORO 336-379-9352	NC	$51.26
10/07/10	MB F DOG SHOWS INFODGREENSBORO 336-379-9352	NC	$45.26

Continued on next page

Detail Continued

		Amount
10/07/10	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$73.89
10/11/10	FEDEX# 793996847041 1-800-622-1147 NO REFERENCE INFOWC2A2A TO: LONDON SCHOOL OF ECONOMICS, ID GB FROM: [redacted] 001 IE BOX 4LB AWB793996847041 FedEx #1-800-622-1147	$119.88
10/14/10	JETBLUE AIRWAYS 9010JETBLUE NY JETBLUE AIRWAYS From: SEATTLE-TACOMA INT To: N.Y. J F KENNEDY I SEATTLE-TACOMA INT N/A N/A Carrier: B6 B6 YY YY Class: O O 00 00 Ticket Number: 27921507556593 Date of Departure: 10/27 Passenger Name: JOHNSTON/SIMON MR Document Type: PASSENGER TICKET	$309.40
10/15/10	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store	$13.99

Fees

	Amount
Total Fees for this Period	**$0.00**

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	$2,551.46
Total Interest in 2010	$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

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

For Sign and Travel, the APR is 9.15%.
For Sign and Travel, the APR is 9.15%.

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Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

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

Statement Period
September 1, 2010 - September 30, 2010
Account activity after this period does not appear on this statement

Prepared for
G MAXWELL
Membership Rewards® Account Number
[redacted]

Total Points Balance
24,391

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

Points Earned this Period
-1,441

MEMBERSHIP rewards FIRST℠

Account Summary

Opening points balance	75,832
Points earned this period	-1,441
Points used this period	-50,000
Reinstated points and adjustments	0
Total points balance	=24,391

Points Earned this Period

09/01/10 - 09/30/10

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	-1,451	0	-1,451
Add'l Centurion XXXX-XXXXX2-[redacted]	10	0	10
Totals	-1,441	0	**-1,441**

Points Used this Period

09/01/10 - 09/30/10

	Total Points Used This Period	Request Date
$500 Saks Fifth Avenue Gift Card Account number 0043524651	50,000	9/21/10
Total	50,000	

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

amazon.com

New! Use Membership Rewards Points on www.Amazon.com

Now you can use Membership Rewards® points at checkout on **www.Amazon.com**

Pay in full. Or pay in part and let your Card cover the rest. The reward possibilities are endless.

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.
POID: **Q601:0001**

Get started at **www.Amazon.com/membershiprewards**

(MR Message 4823)

FTD

Earn 15x Points Plus 100 Additional Points Per Order When You Shop FTD for Flowers & Gifts

Now you can earn 15x points PLUS 100 additional bonus points on all orders placed now through 11/30/2010, when you shop at **www.ftd.com/amex15plus100** or call **1-800-SEND-FTD** (Promo Code: **20153**) and use your enrolled American Express® Card. Choose from fresh flowers, gourmet gift baskets, and so much more from FTD.

Offer valid through 11/30/10 when you shop at **www.ftd.com/amex15plus100** or call **1-800-SEND-FTD** (Promo Code: **20153**). Not valid in retail stores or in conjunction with any other offer from FTD. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. Bonus IDs: **9496, 3730**.

For more information on the Program, visit **MembershipRewards.com/Terms** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 4847)

Continued on reverse

AMEX000544

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 21% on a Canon PowerShot 12 MP Digital Camera with 4x Zoom and 2GB SD Memory Card

Canon

Use this digital camera to make memories last forever! Features: 2.7'' PureColor™ System LCD, Optical image stabilizer, 4x Optical zoom, Smart AUTO mode. Includes rechargeable battery and charger, wrist strap, USB/AV cables and CD-ROM

Save 21% on a Canon PowerShot 12 MP Digital Camera with 4x Zoom and 2GB SD Memory Card when you redeem by November 30, 2010.

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 32,700 points for reward code **RY7178.**

(MR Message 4833)

Earn Double Points for Spa Getaways at Terranea and Other Destination Hotels

DESTINATION HOTELS & RESORTS

Unwind and indulge at Terranea and other Destination Hotels.

Staying at these luxury spa retreats earns you double Membership Rewards® points through 12/31/10.

Offer valid 1/1/10-12/31/10 at select participating hotels only. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at time of stay & charge your stay on an eligible, enrolled American Express® Card. 20% discount is based on availability, valid for new reservations only, and upgrade is based on availability at check in. Ineligible rates include but are not limited to, Internet wholesale rates (such as third-party online travel agents), traditional wholesale rates or contracted rooms. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: **3788.**

Earn double Membership Rewards points at premier resorts. For more information, go to **www.destinationhotels.com/rewards**

(MR Bonus ID 3788)

Redeem Membership Rewards® Points for a Brooks Brothers Gift Card

Brooks Brothers

Established in 1818, Brooks Brothers is the premier American purveyor of classic apparel. Our collections for men, women and boys continue to define elegance with timeless style and quality that is second to none. We invite you to experience our legendary spirit of innovation and customer service.

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

For a store location near you or to request a catalog, call **1-800-274-1815** or visit **www.BrooksBrothers.com**

(MR Message 4808)

Get a $100 Baccarat Gift Card with Redemption!

Baccarat

Baccarat's Harmonie Double Old Fashioned Glasses are a beautiful gift for any occasion. A classic pattern originally introduced in 1974, this design highlights Baccarat's style of purity and the brilliance of its cut crystal.

Get a $100 Baccarat gift card when you redeem for the Harmonie Double Old Fashioned Glasses by November 30, 2010.

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 30,645 points for reward code **RY7578.**

(MR Message 4836)

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.

G MAXWELL
Closing Date 10/18/10

Account Ending [redacted]

Use Membership Rewards® points to pay in full. Or pay in part and let your Card cover the rest.
Get started today at www.Amazon.com/membershiprewards

MEMBERSHIP rewards® SHOP WITH POINTS AT amazon.com®

Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information.
Participating partners and available rewards are subject to change without notice. POID: Q601:0001

AMEX000546

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.

SDNY_GM_00326346

EFTA_00199100

EFTA01685344

AMEX000547

SDNY_GM_00326347

EFTA_00199101

EFTA01685345

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 11/17/10

Account Ending [redacted]

New Balance	**$23,813.68**
Please Pay By	**12/02/10**

See page 2 for important information about your account.

Your payment of $23,813.68 will be debited from your account on 12/02/10. Any inquiry to American Express concerning this debit should be made before 12/01/10. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Save and earn when you shop online.
Visit **americanexpress.com/insite** to learn more.

Membership Rewards® Points
As of 11/17/10
38,103

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$13,628.02
Payments/Credits	-$15,876.92
New Charges	+$26,023.93
Fees	+$38.65
New Balance	**$23,813.68**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
12/02/10
AutoPay Amount
$23,813.68

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

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

[redacted] 00238136800238136B 14 H

AMEX000548

SDNY_GM_00326348

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

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Area Code and Work Phone
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AMEX000549

SDNY_GM_00326349

EFTA_00199103

EFTA01685347

G MAXWELL
Closing Date 11/17/10

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$13,628.02
Credits	
G MAXWELL [redacted]	-$2,248.90
Total Payments and Credits	**-$15,876.92**

Detail

*Indicates posting date

Payments			**Amount**
11/01/10*	G MAXWELL	ONLINE PAYMENT - THANK YOU	-$13,628.02
Credits			**Amount**
10/28/10	G MAXWELL	ALIA THE ROYAL JORDANPHOENIX AZ TKT# 5127931850975	-$2,248.90

New Charges

Summary

	Total
G MAXWELL [redacted]	$25,027.68
JENNIFER TURNER [redacted]	$996.25
Total New Charges	**$26,023.93**

Detail

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
10/18/10	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$197.00
10/18/10	ANITA R CELA MD 212-535-6004 212-535-6004		$1,600.00
10/19/10	VERIZON*RECURRINGPAY800-483-3000 PA PHONESERVICE		$241.17
10/21/10	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347		$1,698.41
10/21/10	BROADVIEW NETWORKS 800-276-2384 NY COMPUTER NETWORK/INFO		$416.74
10/22/10	VERIZON*RECURRINGPAY800-483-3000 PA PHONESERVICE		$76.10
10/22/10	Hotel Monteleone N ONew Orleans LA Arrival Date 10/21/10 Departure Date 10/22/10 00000000 LODGING		$290.57

Continued on reverse

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
10/22/10	CASABLANCA GLOBAL TRCOMMERCE CA 800-317-2101 Description OTHER TRANSPOR		$220.00
10/23/10	MADISON TOWER HEALTHNEW YORK NY HEALTH & BEAUTY SPA		$155.00
10/24/10	TREVI NAILS NEW YORK NY BEAUTY/BARBER SHOP		$104.50
10/25/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$26.10
10/27/10	ALIA THE ROYAL JORDANPHOENIX AZ ALIA THE ROYAL JORDANIAN From: To: Carrier: Class: J F KENNEDY A/P NY AMMAN JORDAN RJ CL J F KENNEDY A/P NY RJ CL Ticket Number: 51279318509753 Date of Departure: 10/29 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$4,487.00
10/27/10	GLOBAL TRAVEL SHIELD800-3324899 WI INSURANCE SALES		$29.95
10/27/10	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $308.70		$308.70
10/28/10	BRITISH AIRWAYS ADP USA BRITISH AIRWAYS PLC From: To: Carrier: Class: LONDON HEATHROW AP N.Y. J F KENNEDY I BA F NOT AVAILABLE Ticket Number: 12579318522713 Date of Departure: 10/28 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$7,744.50
10/28/10	BMI USA CASTLE DONINGTON BMI BRITISH MIDLAND From: To: Carrier: Class: AMMAN QUEEN ALIA I LONDON HEATHROW AP BD J NOT AVAILABLE Ticket Number: 23679318522661 Date of Departure: 10/28 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$1,448.50
10/28/10	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$25.18
10/29/10	HUDSON NEWS - JFK 30JAMAICA NY 7187514600 Description Price NEWS DEALERS/NEWSST $12.48		$12.48
10/29/10	JFK PEETS B23 JAMICA NY FAST FOOD RESTAURANT FOOD/BEVERAGE $10.42		$10.42
10/31/10	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV		$96.23

AMEX000551

Continued on next page

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

			Foreign Spend	Amount
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$21.94
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$19.10
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$19.10
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$11.48
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$19.12
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$11.48
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$11.48
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$11.48
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$11.50
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$11.50
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$19.10
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$19.11
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$19.12
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$11.50
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$19.12
11/01/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$11.50
11/01/10	CABELASCOM 00905 SIDNEY DIRECT MKTG MISC Description 2403522 20240352	NE		$336.92
11/02/10	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006			$352.63
11/02/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$98.97
11/03/10	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		$55.42
11/03/10	TIME WARNER CABLE NYWOODSIDE CABLE & PAY TV	NY		$300.18
11/04/10	VERIZON*ONETIMEPAY VERIZON.COM PHONE SRV	TX		$248.03

Continued on reverse

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
11/05/10	GRAND HYATT AMMAN AMMAN LODGING HYATT HOTELS/IN	1,011.210 **Jordanian Dinars	$1,431.31
11/07/10	DEAN&DELUCA #102 000NEW YORK NY 8002217714 Description GENERAL MERCHANDISE		$89.49
11/07/10	DEAN&DELUCA #102 000NEW YORK NY 8002217714 Description GENERAL MERCHANDISE		$3.75
11/07/10	Bliss Spa 57 0000000(212)888-0033 21979919 10022 Fabulous Facial Anti-aging collagen ampoule Hyper hydrating task mask Gratuity		$167.20
11/07/10	MADISON TOWER HEALTHNEW YORK NY HEALTH & BEAUTY SPA		$155.00
11/08/10	TROPICARI 0342 GARNER NC 919-414-0871 Description SPECIALTY RETA		$32.50
11/08/10	OVERSTOCK.COM OverstSALT LAKE CITY UT 1-800-843-2446		$33.98
11/08/10	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347		$1,360.93
11/09/10	EB *VANUATU PACIFICA8883153037 CA 888-315-3037 Description ADMISSION/TICK		$106.49
11/09/10	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$8.94
11/09/10	OVERSTOCK.COM OverstSALT LAKE CITY UT 1-800-843-2446		$25.29
11/09/10	HP HOME STORE 888-999-4747 CA 888-999-4747		$199.23
11/11/10	OVERSTOCK.COM OverstSALT LAKE CITY UT 1-800-843-2446		$29.79
11/16/10	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$300.00
11/16/10	TREVI NAILS NEW YORK NY BEAUTY/BARBER SHOP		$83.00
11/16/10	J SISTERS 57 INC 212-813-0281 NY BEAUTY/BARBER SHOP		$172.45

Continued on next page

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
10/12/10	FEDEX# 794001820003 1-800-622-1147 NO REFERENCE INFONONE TO: EURO TRADE CENTER (24/FLOOR) HK FROM: [redacted] 001 IE FEDEX ENV 1LB AWB794001820003 FedEx #1-800-622-1147		$66.12
10/18/10	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$61.26
10/18/10	FDX#807110315000086 1-800-622-1147 1-800-622-1147 TO: JACOB JAMES CA FROM: 116 E 65TH ST LLC [redacted] 001 HOME 30LB AWB807110315000086 FedEx #1-800-622-1147		$33.63
10/18/10	FDX#807110315000093 1-800-622-1147 1-800-622-1147 TO: JACOB JAMES CA FROM: 116 E 65TH ST LLC [redacted] 001 HOME 30LB AWB807110315000093 FedEx #1-800-622-1147		$33.63
10/22/10	HOTELS.COM US 800-219-4606 NV 8006754318		$343.05
10/28/10	PATRICK MCMULLAN COMNEW YORK NY 646-638-2000 Description PATRICK MCMULL		$10.00
10/28/10	EYE MAGIC COMPANY 93WOODLAND HILL CA 818-746-3474 Description BEAUTY SUPPLIE		$26.99
10/28/10	FEDEX# 794061791075 1-800-622-1147 ATG [redacted] TO: [redacted] NY FROM: Pamela Goldschmidt 98122 001 PRIORITY PAK 2LB AWB794061791075 FedEx #1-800-622-1147		$56.92
10/29/10	PATRICK MCMULLAN COMNEW YORK NY 646-638-2000 Description PATRICK MCMULL		$37.81
10/29/10	ATHLETA ONLINE ATHLEGROVE CITY OH 877-3ATHLETA		$63.67
11/04/10	FEDEX# 871567302915 1-800-622-1147 1-800-622-1147 TO: - CA FROM: [redacted] 001 EXP SVR LTR 1LB AWB871567302915 FedEx #1-800-622-1147		$21.86

Continued on reverse

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

			Foreign Spend	Amount
11/05/10	CITICAR TRANSPORTATILONG IS CITY 718-707-9000	NY		$163.78
11/12/10	CITICAR TRANSPORTATILONG IS CITY 718-707-9000	NY		$77.53

Fees

			Amount
11/05/10	G MAXWELL	FOREIGN TRANSACTION FEE GRAND HYATT AMMAN $1431.31	$38.65
Total Fees for this Period			**$38.65**

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	$2,590.11
Total Interest in 2010	$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign and Travel, the APR is 9.15% (v).

For Sign and Travel, the APR is 9.15% (v).

Membership Rewards First® DUPLICATE COPY
Monthly Statement and Program News

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**38,103**
Points Earned this Period	**13,712**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary
October 1, 2010 - October 31, 2010

Opening Points Balance	24,391
Points Earned this Period	+13,712
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**38,103**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Earn 4X Points When You Shop Online
Earn points fast by going through **bonuspointsmall.com** every time you shop online at over 275 retailers.

Points Transaction Detail
October 1, 2010 - October 31, 2010

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	12,494	**0**	12,494
Add'l Centurion XXXX-XXXXX2-[redacted]	1,218	**0**	1,218
Total	**13,712**	**0**	**13,712**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

MEMBERSHIP REWARDS® PRESENTS
SEASON'S REDEEMINGS
BIG SAVINGS ON BIG BRANDS

Big Savings on Big Brands This Holiday Season

Use Membership Rewards® points between November 7th and December 31st, 2010, to save on a range of great rewards.

Claim your reward online at:
membershiprewards.com/holidayrewards

Claim your reward online until December 31st at **membershiprewards.com/holidayrewards**

(MR Message 4944)

Offers valid for solicited U.S. Membership Rewards® program enrollees only. Offers must be redeemed online between 11/7/2010 and 12/31/2010, are not transferable or combinable with other offers, and may be altered and/or terminated at any time without notice. All Card accounts linked to an enrollee's program account must be active and not in default at the time of point redemption. Individual terms, conditions and restrictions apply to each offer. Visit membershiprewards.com/holidayrewards for all offer details. Terms and conditions for the Membership Rewards program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information.

Continued on reverse

AMEX000556

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.

SDNY_GM_00326356

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EFTA01685354

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amazon.com

Use Membership Rewards® points to pay for all or part of your holiday gifts at checkout at **www.amazon.com**

Get started at **www.amazon.com/membershiprewards**

www.amazon.com/membershiprewards

(MR Message 4915)

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Earn 1,000 Points When You Book with Fairmont Hotels and Resorts

Fairmont HOTELS & RESORTS

Earn 1,000 Membership Rewards® points from now until December 31st, when you book and pay with your American Express® Card at participating Fairmont Hotels & Resorts.

www.fairmont.com/promo/amex1000

www.fairmont.com/promo/amex1000

Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information.

(MR Bonus ID 3751)

Offer valid from 1/31/10 to 12/31/10. Merchant will distribute Bonus Points Certificates ("Certificates") via e-mail or paper to eligible Membership Rewards enrollees when the promotion requirements above are met. Certificates must be redeemed online at membershiprewards.com/BonusPointsCert before the expiration date listed on the face of the certificate. Certificates are nontransferable. Lost, stolen, damaged, or destroyed Certificates will not be replaced by the merchant or American Express. Certificates are void if reproduced, altered, counterfeited, or obtained or used improperly. Individual terms and conditions and annual Program fees apply for certain Card products. Please allow 4-6 weeks for your certificate to be issued. Bonus ID: **3751.**

Save 10% on a Bose® SoundDock® II Digital Music System with the 8GB iPod® Touch

BOSE®

Enjoy the songs on your iPod® like never before on the Bose® SoundDock® II. Docking cradle holds and automatically charges your iPod® whether it's playing or not. Introducing the new iPod touch. Now with FaceTime, Retina display, HD video recording, and Game Center.

Save 10% on a Bose® SoundDock® II Digital Music System with 8GB iPod® Touch when you redeem by December 31, 2010.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 74,900 points for reward code **PRM3933.**

(MR Message 4936)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards subject to change without notice.

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

WILLIAMS-SONOMA

With a gift card from Williams-Sonoma®, Membership Rewards enrollees can outfit their kitchens with professional-quality cookware, cooks' tools, cutlery, and more. Williams-Sonoma offers the products and expert advice that make cooking and entertaining at home a pleasure.

Shop from among thousands of culinary products from around the world with a Williams-Sonoma gift card by redeeming Membership Rewards points.

(MR Message 4930)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

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.

AMEX000557

SDNY_GM_00326357

EFTA_00199111

EFTA01685355

Use Membership Rewards® points to pay for all or part of your holiday gifts at checkout.
Get started today at www.Amazon.com/membershiprewards

MEMBERSHIP rewards® **GIFT WITH POINTS AT amazon.com®**

Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice. To modify your receipt of valuable offers from American Express, please visit www.americanexpress.com/choice. POID: R400:0001

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inSite℠

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.

AMEX000559

SDNY_GM_00326359

EFTA_00199113

EFTA01685357

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 12/17/10

Account Ending [redacted]

New Balance	**$16,440.13**
Please Pay By	**01/02/11**

See page 2 for important information about your account.

Your payment of $16,440.13 will be debited from your account on 01/01/11. Any inquiry to American Express concerning this debit should be made before 12/31/10. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Save and earn when you shop online.
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Membership Rewards® Points
As of 12/17/10
61,878

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$23,813.68
Payments/Credits	-$23,859.36
New Charges	+$16,485.81
Fees	+$0.00
New Balance	**$16,440.13**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
01/02/11
AutoPay Amount
$16,440.13

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

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

[redacted] 00164401300164401 3 14 H

AMEX000560

SDNY_GM_00326360

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000561

SDNY_GM_00326361

EFTA_00199115

EFTA01685359

G MAXWELL
Closing Date 12/17/10

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$23,758.68
Credits	
G MAXWELL [redacted]	-$100.68
Total Payments and Credits	**-$23,859.36**

Detail

*Indicates posting date

Payments			**Amount**
12/02/10*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$23,758.68
Credits			**Amount**
11/22/10	G MAXWELL	REGAL CINEMAS SOUTH MIAMI FL 877-835-5734	-$55.00
12/02/10	G MAXWELL	VICTORIA SECRET 800-888-1500 OH 800-888-1500	-$45.68

New Charges

Summary

	Total
G MAXWELL [redacted]	$14,816.98
JENNIFER TURNER [redacted]	$1,668.83
Total New Charges	**$16,485.81**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
11/17/10	DEAN&DELUCA #102 000NEW YORK NY 8002217714 Description GENERAL MERCHANDISE	$34.84
11/22/10	REGAL CINEMAS SOUTH MIAMI FL 877-835-5734	$66.00
11/23/10	BROADVIEW NETWORKS 800-276-2384 NY COMPUTER NETWORK/INFO	$394.19
11/23/10	MED-WGC816 212-7464332 NY DOCTOR & PHYSICIAN	$200.00
11/23/10	SOHO HOUSE BH HOTEL MIAMI BEACH FL LODGING	$1,539.68
11/24/10	BILL USSERY MOTORS ICORAL GABLES FL 305-445-8593	$389.27
11/24/10	CASABLANCA GLOBAL TRCOMMERCE CA 800-317-2101 Description OTHER TRANSPOR	$220.00

Continued on reverse

Detail Continued

		Amount
11/24/10	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $27.70	$27.70
11/25/10	REGAL CINEMAS SOUTH MIAMI FL 877-835-5734	$29.00
11/26/10	AGO 000650012000001 MIAMI BEACH FL 3056953244	$562.61
11/27/10	LACE NAIL LAB 882601MIAMI BEACH FL BEAUTY/BARBER SHOP	$22.00
11/27/10	WORLD PHONES 1200000MIAMI FL 3054908686 Description Price TELECOMM/PHONE EQUI $909.50	$909.50
11/27/10	SOHO HOUSE COWSHED S786-5077900 3524674 33140 DEEP TISSUE MASSAGE 90 GRATUITY	$247.80
11/28/10	PARIS MATCH NEW YORK NY RESTAURANT FOOD/BEVERAGE $152.97 TIP $22.03	$175.00
11/29/10	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103	$75.26
11/30/10	SEEKING CREATIVE VEN509-393-5960 509-393-5960	$35.00
11/30/10	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV	$111.54
12/01/10	We Care Spa 00000000Desert Hot Sp CA Arrival Date Departure Date 11/30/10 12/01/10 00000000 LODGING	$299.00
12/01/10	SHOPBOP.COM 877-746-7267 WI CLOTHING	$301.04
12/02/10	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$452.21
12/02/10	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330	$759.93
12/02/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$21.52
12/03/10	FELIX REY 0200 NEW YORK NY 212-780-1988 Description WOMEN'S ACCESS	$200.00
12/03/10	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV	$305.43

Continued on next page

Detail Continued

		Amount
12/05/10	Bliss Spa 57 0000000(212)888-0033 22455821 10022 Fabulous Facial Gratuity	$125.40
12/06/10	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103	$59.88
12/06/10	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$408.28
12/06/10	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$607.52
12/10/10	VIRGIN AMERICA BURLINGAME CA AIRLINE CHARGE From: To: Carrier: Class: J F KENNEDY A/P NY LOS ANGELES CA VX 00 NOT AVAILABLE Ticket Number: 99912110855669 Date of Departure: 12/19 Passenger Name: MAXWELL/GHISLAINE NO	$1,994.70
12/11/10	Domenico Vacca 00000(212)838-9634 00001164 10021 WRM1570 001 W DRESS Dress BLK 44 1.	$2,210.16
12/11/10	GEORGE TORPE INC 212-734-1342 212-734-1342	$75.00
12/13/10	JOFFE EMERGENCY SERV310-525-6333 310-525-6333	$77.93
12/13/10	PORT AUTHORITY E-ZPASTATEN ISLAND NY 3P-51357168 Description FOR BILLING QUESTIO ACCT: 8449374 B	$25.00
12/15/10	HSN ON-LINE HSN ON-LSALEM VA 1-800-933-2887	$104.43
12/15/10	HSN ON-LINE HSN ON-LSALEM VA 1-800-933-2887	$104.43
12/15/10	UNITEK 0229 FREMONT CA 510-249-1060 Description FEES/SERVICE	$500.00
12/16/10	SAKS FIFTH AVENUE NYNEW YORK NY 2129402818 Description Price JACKET $1,035.00	$1,126.86
12/17/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$18.87

Continued on reverse

Detail Continued

		Amount
	JENNIFER TURNER Card Ending [redacted]	
		Amount
11/15/10	FEDEX# 873787376310 1-800-622-1147 1-800-622-1147 TO: - NY FROM: ATG SIMON J 10065 001 EXP SVR LTR 1LB AWB873787376310 FedEx #1-800-622-1147	$17.52
11/17/10	JACK ONOFRIO DOG SHO405-4278181 OK BUSINESS SERVICE	$130.00
11/17/10	FEDEX# 871567302926 1-800-622-1147 1-800-622-1147 TO: - FL FROM: [redacted] 001 PRIORITY LTR 1LB AWB871567302926 FedEx #1-800-622-1147	$34.61
11/18/10	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store	$16.32
11/18/10	JACK BRADSHAW DOG SHLOS ANGELES CA BUSINESS SERVICE	$124.00
11/19/10	FEDEX# 871567302948 1-800-622-1147 1-800-622-1147 TO: JENELLE LARSON CA FROM: [redacted] 001 EXP SVR LTR 1LB AWB871567302948 FedEx #1-800-622-1147	$21.86
11/20/10	FEDEX# 873442682858 1-800-622-1147 NO REFERENCE INFO10065 TO: KLEIN, DELLA US FROM: JAFAR ABU BAJI 001 PRIORITY 1 42LB AWB873442682858 FedEx #1-800-622-1147	$981.82
11/21/10	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store	$19.99
11/23/10	FEDEX# 871567302959 1-800-622-1147 1-800-622-1147 TO: BRACEWELL & GIVLINAI LLP TX FROM: [redacted] 001 STANDARD LTR 1LB AWB871567302959 FedEx #1-800-622-1147	$28.86
11/26/10	MUVE INC 6126057963 MN 402-935-7733 Description EXERCISE AND F	$9.95
11/29/10	FEDEX# 796494138853 1-800-622-1147 ATG [redacted] TO: [redacted]/Ms. Maxwell NY FROM: P Goldschmidt 98004 001 PRIORITY PAK 2LB AWB796494138853 FedEx #1-800-622-1147	$57.18

Continued on next page

Detail Continued

		Amount
11/30/10	FEDEX# 871567302960 1-800-622-1147 1-800-622-1147 TO: BAY CITY CAPITAL CA FROM: [redacted] 001 STANDARD PAK 2LB AWB871567302960 FedEx #1-800-622-1147	$52.62
12/02/10	FEDEX# 873485332814 1-800-622-1147 NO REFERENCE INFO10021 TO: G MAKWELL US FROM: SIMON VAUGHAN EC2M 001 FEDEX ENVELO 1LB AWB873485332814 FedEx #1-800-622-1147	$81.38
12/03/10	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store	$4.99
12/13/10	FEDEX# 871567302970 1-800-622-1147 ATG 98004 TO: ANTIMICROBIAL TECH GROUP WA FROM: [redacted] 001 PRIORITY LTR 1LB AWB871567302970 FedEx #1-800-622-1147	$35.48
12/13/10	FEDEX# 861127434550 1-800-622-1147 NO REFERENCE INFOEC2M2E TO: CORRELATE SEARCH GB FROM: [redacted] 001 FEDEX ENVELO 1LB AWB861127434550 FedEx #1-800-622-1147	$52.25

Fees

	Amount
Total Fees for this Period	**$0.00**

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	$2,590.11
Total Interest in 2010	$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign and Travel, the APR is 9.15% (v).
For Sign and Travel, the APR is 9.15% (v).

Membership Rewards First® DUPLICATE COPY
Monthly Statement and Program News

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**61,878**
Points Earned this Period	**23,775**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

November 1, 2010 - November 30, 2010

Opening Points Balance	38,103
Points Earned this Period	+23,775
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**61,878**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Earn 4X Points When You Shop Online
Earn points fast by going through **bonuspointsmall.com** every time you shop online at over 275 retailers.

Points Transaction Detail

November 1, 2010 - November 30, 2010

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	22,777	**0**	22,777
Add'l Centurion XXXX-XXXXX2-[redacted]	998	**0**	998
Total	**23,775**	**0**	**23,775**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

Gift with Points at Amazon.com

amazon.com

Use Membership Rewards® points to pay for all or part of your holiday gifts at checkout at www.amazon.com

Get started at **amazon.com/membershiprewards**

www.amazon.com/membershiprewards

(MR Message 5549)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

AMEX000568

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.

Ski the Alpine, Visit the Desert or Enjoy the Coast of California

DESTINATION HOTELS & RESORTS

Redeem Membership Rewards® points for your next stay at any Destination Hotels and Resorts. Relax in the desert at Royal Palms Resort and Spa or ski your favortie run at Vail Cascade or Stowe Mountain Lodge. California has many options from L'Auberge Del Mar, Resort at Squaw Creek, the family-friendly Paradise Point, to the brand new L.A. oceanfront property, Terranea Resort. Starting at just 30,000 points per night, enjoy the winter season with a well-deserved getaway.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-297-1300**.

(MR Message 5572)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Save 30% on a Sony® 52" BRAVIA® W Series LCD TV When You Redeem by January 31, 2011

SONY®

Enjoy the latest in HDTV performance with the Sony® BRAVIA® W-Series. Experience Sony's motion detail and clarity with Motionflow™120Hz technology. Features built-in BRAVIA Internet Video capabilities so you can access and stream on-demand movies, TV shows. You can also personalize your viewing experience with widgets containing the latest news, weather and stock information. Save 30% on a Sony® 52" BRAVIA® W Series LCD TV when you redeem by January 31, 2011.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 296,900 points for reward code **HLX3151.**

(MR Message 5566)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Transfer Membership Rewards® Points to the Award-Winning Starwood Preferred Guest® Program

spg® Starwood Preferred Guest

Redeem your Starpoints® at over 1,000 luxurious hotels and resorts worldwide. Explore urban destinations or treat yourself to a ski, beach or golf getaway across nine celebrated brands. Redeem Starpoints for Free Night Awards, which start at just 2,000 Starpoints (at category 1 hotels) and for Award Flights with over 350 airlines--both without blackout dates.

Receive 1 Starpoint® for every 3 Membership Rewards points. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information.

(MR Message 5574)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice. Starwood Preferred Guest program terms and conditions apply, which are subject to change without notice and can be found at **www.SPG.com**

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.

AMEX000569

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EFTA_00199123

EFTA01685367

Use Membership Rewards® points to pay for all or part of your holiday gifts at checkout.
Get started today at www.Amazon.com/membershiprewards

MEMBERSHIP rewards® **GIFT WITH POINTS AT amazon.com®**

Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice. To modify your receipt of valuable offers from American Express, please visit www.americanexpress.com/choice. POID: R400:0001

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EFTA01685368

AMEX000571

SDNY_GM_00326371

EFTA_00199125

EFTA01685369

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 01/18/11

Account Ending [redacted]

New Balance	**$23,247.86**
Please Pay By	**02/02/11**

See page 2 for important information about your account.

Your payment of $23,247.86 will be debited from your account on 02/02/11. Any inquiry to American Express concerning this debit should be made before 02/01/11. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

See Page 15 for important information about your account and an updated copy of your Cardmember Agreement.

Membership Rewards® Points
As of 01/18/11
78,264

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$16,440.13
Payments/Credits	-$16,440.95
New Charges	+$23,248.68
Fees	+$0.00
New Balance	**$23,247.86**

Days in Billing Period: 32

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
02/02/11
AutoPay Amount
$23,247.86

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

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

[redacted] 00232478600232478 6 14 H

AMEX000572

SDNY_GM_00326372

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

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Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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SDNY_GM_00326373

EFTA_00199127

EFTA01685371

G MAXWELL
Closing Date 01/18/11

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$16,440.13
Credits	
G MAXWELL [redacted]	-$0.82
Total Payments and Credits	**-$16,440.95**

Detail

*Indicates posting date

Payments			**Amount**
01/01/11*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$16,440.13
Credits			**Amount**
01/05/11	G MAXWELL	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-$0.82

New Charges

Summary

	Total
G MAXWELL [redacted]	$20,866.90
JENNIFER TURNER [redacted]	$2,381.78
Total New Charges	**$23,248.68**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
12/17/10	J SISTERS 57 INC 212-813-0281 NY BEAUTY SALON	$203.77
12/18/10	5.11 TACTICAL 0053 MODESTO CA 209-527-4511 Description APPAREL/ACCESS	$411.68
12/19/10	EMPIRE INTERNATIONALSECAUCUS NJ GHISLAINE ;121910;V#005956098;CAR#1199 9LAX ; ; ;1639; MEET AND GREET ON;LOS ANGELE;CA;TP$ 0.0 0	$85.00
12/20/10	STARBUCKS USA 054015BEVERLY HILLS CA 800-7827282	$2.55
12/20/10	We Care Spa 00000000Desert Hot Sp CA Arrival Date Departure Date 12/19/10 12/20/10 00000000 LODGING	$909.00

Continued on reverse

Detail Continued

		Amount
12/20/10	EMPIRE INTERNATIONALSECAUCUS NJ MAXWELL, GHI;122010;V#005960888;CAR#4110 29882 SOUTH SANTA ;BEVERLY HI;CA;1453; ;BEVERLY HI;CA;TP$79.4 8	$547.18
12/21/10	VIDAL SASSOON BEVERLY HILLS CA BEAUTY/BARBER SHOP	$125.00
12/21/10	BROADVIEW NETWORKS 800-276-2384 NY COMPUTER NETWORK/INFO	$382.40
12/22/10	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103	$75.26
12/23/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$31.60
12/23/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$31.60
12/23/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$31.60
12/23/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$31.60
12/23/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$31.60
12/23/10	UNITEK 0229 FREMONT CA 510-249-1060 Description FEES/SERVICE	$3,545.00
12/23/10	EMPIRE INTERNATIONALSECAUCUS NJ MAXWELL, GHI;122310;V#005962079;CAR#4112 11011 COVE WAY ;BEVERLY HI;CA;1615; ;BEVERLY HI;CA;TP$79.4 8	$547.18
12/24/10	EMPIRE INTERNATIONALSECAUCUS NJ MAXWELL, GHI;122410;V#005965150;CAR#4110 81011 COVE WAY ;BEVERLY HI;CA;0815; 7240 HAYVENHURST ;VAN NUYS ;CA;TP$17.6 0	$116.76
12/24/10	EMPIRE INTERNATIONALSECAUCUS NJ MAXWELL, GHI;122410;V#005965159;CAR#9000 PSP ; ; ;0945; 18000 LONG CANYON;DESERT HOT;CA;TP$50.40	$343.04
12/26/10	We Care Spa 00000000(760)251-2261 (760)251-2261 Colonics (C) Sea Results 60min Herbal Detox 45min	$1,350.00
12/26/10	EMPIRE INTERNATIONALSECAUCUS NJ MAXWELL, GHI;122610;V#005965163;CAR#4112 27240 HAYVENHURST ;VAN NUYS ;CA;1645; 1011 COVE WAY ;BEVERLY HI;CA;TP$20.6 0 W 15$ 15.00;	$135.81
12/26/10	EMPIRE INTERNATIONALSECAUCUS NJ MAXWELL, GHI;122610;V#005965160;CAR#9000 18000 LONG CANYON;DESERT HOT;CA;1500; PSP ; ; ;TP$50.40	$340.04

Continued on next page

G MAXWELL
Closing Date 01/18/11

Account Ending [redacted]

Detail Continued

		Amount
12/29/10	HORTON&CONVRSE RX33(WEST HOLLYWOO CA 949-645-6670 Description DRUG STORES	$18.05
12/29/10	STARBUCKS USA 054015BEVERLY HILLS CA 800-7827282	$2.65
12/30/10	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$119.24
12/30/10	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$375.62
12/31/10	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV	$96.23
12/31/10	ZETIAN LIMOUSINE GLENDALE AZ 623-847-5466 FOOD $380.00	$380.00
12/31/10	YVES SAINT LAURENT #LAS VEGAS NV 2018678800 Description Price APPAREL/ACCESSORY S $853.99	$853.99
01/02/11	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$264.03
01/02/11	BECKLEY BOUTIQUE LV LAS VEGAS NV 7026303777 Description Price MEN'S/WOMEN'S CLOTH $702.65	$702.65
01/02/11	COSMOPOLITAN RSRT ADLAS VEGAS NV Arrival Date Departure Date 12/30/10 01/02/11 00000000 LODGING	$177.00
01/02/11	STARBUCKS USA 081422OAKLAND CA 800-7827282	$19.55
01/03/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$49.93
01/03/11	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103	$59.88
01/03/11	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV	$304.31
01/04/11	ZETIAN LIMOUSINE GLENDALE AZ 623-847-5466 FOOD $195.00	$195.00
01/06/11	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL	$9.09
01/06/11	PARK EAST ANIMALHOSPNEW YORK NY 2128328417 Description Price VETERINARY SERVICES $1,148.00	$1,148.00

AMEX000576

Continued on reverse

SDNY_GM_00326376

EFTA_00199130

EFTA01685374

Detail Continued

		Amount
01/06/11	SINODINOS STEAKHOUSENEWARK CA 5107977556 TIP $1.96	$25.00
01/07/11	VALERO 7117 00000000NEWARK CA 5107965696	$30.00
01/07/11	RALEY'S #314 5429298NEWARK CA 5107971148 Description Price GROCERY STORES, SUP $67.89	$67.89
01/07/11	SINODINOS STEAKHOUSENEWARK CA 5107977556	$15.35
01/07/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $51.50	$51.50
01/09/11	BOMBAY GARDEN 650000NEWARK CA 5107446945 TIP $2.00	$22.00
01/10/11	CHRISTIE'S NY AUCTIONEW YORK NY 212-636-2691 Description PROFESSIONAL S	$133.13
01/10/11	STARBUCKS USA 059527NEWARK CA 800-7827282	$7.70
01/10/11	CHRISTIE'S NY AUCTIONEW YORK NY 212-636-2691 Description PROFESSIONAL S	$1,500.00
01/11/11	Hyatt Hotels Grnd SFSan Francisco CA (415)398-1234 TIP $1.17	$16.50
01/11/11	STARBUCKS USA 059527NEWARK CA 800-7827282	$7.70
01/11/11	STARBUCKS USA 064824NEWARK CA 800-7827282	$14.85
01/12/11	345 STOCKTON ST 2725SAN FRANCISCO CA PARKING LOT & GARAGE	$40.00
01/13/11	UNION 76 10111383 NEWARK CA UNION 76	$40.00
01/14/11	SOHO HOUSE NEW YORK NEW YORK NY 212-6279800	$1,633.13
01/16/11	W SILICON VALLEY W SNEWARK CA Arrival Date Departure Date 01/02/11 01/15/11 00000000 LODGING	$2,231.31
01/17/11	PAYPAL *TIM4SARAH 4029357733 CA 402-935-7733 Description PERSONAL	$500.00

Continued on next page

G MAXWELL
Closing Date 01/18/11

Account Ending [redacted]

Detail Continued

		Amount
01/17/11	ROSE'S CAFE SAN FRANCISCOCA FOOD/BEV FOOD/BEV $23.43 TIP $4.57	$28.00
01/17/11	REAL WORLD TRAINING DALLAS TX BUS&SEC SCHL	$449.95

JENNIFER TURNER
Card Ending [redacted]

		Amount
12/15/10	FEDEX# 861127434539 1-800-622-1147 NO REFERENCE INFOEC2M2E TO: CORRIELATE SEARCH GB FROM: [redacted] 001 FEDEX ENVELO 1LB AWB861127434539 FedEx #1-800-622-1147	$52.25
12/16/10	FEDEX# 872646689629 1-800-622-1147 1-800-622-1147 TO: KOTICK RESIDENCE CA FROM: [redacted] 001 2DAY PKG 52LB AWB872646689629 FedEx #1-800-622-1147	$213.51
12/16/10	FEDEX# 875059484716 1-800-622-1147 1-800-622-1147 TO: KOTICK RESIDENCE CA FROM: [redacted] 001 2DAY PKG 52LB AWB875059484716 FedEx #1-800-622-1147	$213.51
12/16/10	FEDEX# 75095491500 71-800-622-1147 1-800-622-1147 Non Transportation FedEx #1-800-622-1147	$8.69
12/16/10	FEDEX# 875059484727 1-800-622-1147 1-800-622-1147 TO: KOTICK RESIDENCE CA FROM: [redacted] 001 2DAY PKG 81LB AWB875059484727 FedEx #1-800-622-1147	$310.42
12/17/10	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330	$144.60
12/21/10	FEDEX# 871567302992 1-800-622-1147 1-800-622-1147 TO: ACTIVISIAN CA FROM: [redacted] 001 STANDARD BOX 3LB AWB871567302992 FedEx #1-800-622-1147	$53.52
12/22/10	JACK BRADSHAW DOG SHLOS ANGELES CA BUSINESS SERVICE	$184.00

AMEX000578

Continued on reverse

SDNY_GM_00326378

EFTA_00199132

EFTA01685376

Detail Continued

			Amount
12/22/10	FEDEX# 871567302981 1-800-622-1147 1-800-622-1147 TO: KATICK RESIDENCE CA FROM: DANE BURNS [redacted] 001 PRIORITY PKG 22LB AWB871567302981 FedEx #1-800-622-1147		$147.79
12/23/10	FEDEX# 871567303006 1-800-622-1147 1-800-622-1147 TO: WE CARE SPA CA FROM: [redacted] 001 PRIORITY BOX 8LB AWB871567303006 FedEx #1-800-622-1147		$93.56
12/25/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	TX	$2.17
12/27/10	GRUVE TECH. INC. 6126057963 402-935-7733 Description EXERCISE AND F	MN	$9.95
01/03/11	FEDEX# 796617447658 1-800-622-1147 gm 94560 TO: W HOTEL CA FROM: [redacted] 001 PRIORITY PKG 20LB AWB796617447658 FedEx #1-800-622-1147		$154.34
01/03/11	FEDEX# 796611343309 1-800-622-1147 Nemo 93536 TO: Jenelle Larsen CA FROM: [redacted] 001 EXP SVR LTR 1LB AWB796611343309 FedEx #1-800-622-1147		$23.27
01/07/11	FEDEX# 794298635638 1-800-622-1147 gm 94560 TO: W HOTEL CA FROM: [redacted] 001 PRIORITY PKG 12LB AWB794298635638 FedEx #1-800-622-1147		$137.12
01/09/11	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	TX	$1.07
01/10/11	FEDEX# 794303876625 1-800-622-1147 1-800-622-1147 TO: W HOTEL CA FROM: [redacted] 001 2DAY PKG 23LB AWB794303876625 FedEx #1-800-622-1147		$102.90
01/11/11	MB F DOG SHOWS INFODGREENSBORO 336-379-9352	NC	$65.54
01/11/11	MB F DOG SHOWS INFODGREENSBORO 336-379-9352	NC	$230.35
01/13/11	FEDEX# 796655267107 1-800-622-1147 1-800-622-1147 TO: Rosewood Hotel CA FROM: [redacted] 001 2DAY PKG 10LB AWB796655267107 FedEx #1-800-622-1147		$82.72

Continued on next page

Detail Continued

			Amount
01/17/11	GRANADA VETERINARY CMISSION HILLS VETERINARY SERVICE	CA	$150.50

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$0.00
Total Interest in 2011	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign and Travel, the APR is 9.15% (v).

For Sign and Travel, the APR is 9.15% (v).

Membership Rewards First® DUPLICATE COPY
Monthly Statement and Program News

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**78,264**
Points Earned this Period	**16,386**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary
December 1, 2010 - December 31, 2010

Opening Points Balance	61,878
Points Earned this Period	+16,386
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**78,264**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Earn 4X Points When You Shop Online
Earn points fast by going through **bonuspointsmall.com** every time you shop online at over 275 retailers.

Points Transaction Detail
December 1, 2010 - December 31, 2010

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	14,717	**0**	14,717
Add'l Centurion XXXX-XXXXX2-[redacted]	1,669	**0**	1,669
Total	**16,386**	**0**	**16,386**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

RUTH'S CHRIS STEAK HOUSE

Redeem Membership Rewards® Points for Ruth's Chris Steak House® Gift Cards

Savor the ultimate steak experience at Ruth's Chris Steak House, where we hand-select each of our steaks from the top 2% of the country's beef and perfectly prepare them to your liking in our special 1800-degree broiler. Serving your steak with our signature "sizzle" ensures that every last bite is as hot and delicious as the first. We invite you to stop by soon. Locations and reservations at **www.ruthschris.com**

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

(MR Message 5661)

Terms and conditions for the Membership Rewards First® program apply. Visit membershiprewards.com/terms or call 1-800-297-1300 for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

AMEX000582

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.

Introducing the Four Seasons Hotels and Resorts in the Membership Rewards® Program

FOUR SEASONS
Hotels and Resorts

Now you can use Membership Rewards® points to stay at Four Seasons Hotels and Resorts. From New York to Paris to the Seychelles Islands, you can enjoy highly personalized service--24 hours a day--in truly exceptional surroundings. Whether you are relaxing poolside, dining in a world-class restaurant, or stepping out onto a lovely terrace to take in a breathtaking view, a stay at a Four Seasons property always promises to create memorable moments.

For more information, visit **membershiprewards.com/fourseasons**

(MR Message 5674)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Save 10% on The North Face® Apex Bionic Jacket

THE NORTH FACE
NEVER STOP EXPLORING

The North Face® Apex Bionic is the most versatile shell in the Apex collection. This stylish jacket is perfect for activities in cool, damp conditions. The Apex Weatherblock fabric provides four-way stretch, excellent breathability, water resistance and good thermal capability.

Save 10% on The North Face® Apex Bionic Jacket when you redeem by February 28th, 2011.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 13,400 points for reward code **PRM781.**

(MR Message 5653)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Save 28% on a TaylorMade R9 SuperTri Driver

TaylorMade

Loaded. Longer. Distance comes through optimization. Features first time combining FCT and MWT® in a 460cc head. Promotes up to 75 yards of side-to-side trajectory change for straighter, longer tee shots. Aerodynamic shape, deeper face and deeper CG promote higher launch and more spin. Lighter, softer-tipped Motore graphite shaft promotes more speed, higher launch for added distance. Save 28% on a TaylorMade R9 SuperTri Driver redeemed by 2/28/11.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 36.800 points for reward code **PAM2100.**

(MR Message 5652)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

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.

AMEX000583

Now Accepting American Express® Cards!

HomeEverything.com - Where you'll find everyday low prices, free shipping, no sales tax, and our price match guarantee on brand name appliances. Call toll free at **1-888-518-3484.**

New Golden Sparkling Supermarket - Importing goods from Asia and bringing them to 86-18 Broadway, Elmhurst, NY. **718-898-8880.**

Scottadito - Tuscan cuisine in Park Slope. Dinner/lunch by the fireplace. Weddings/cocktail parties/showers in the atrium or wine cellar. **718-636-4800. www.scottadito.com**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 114754)

AMEX000584

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.

SDNY_GM_00326384

Re: Centurion® Card
Account ending in: [redacted]

01/09/2011

Dear G Maxwell,

We want to help you understand how your charge card works. This includes changes we're required to make because of new federal regulations that impact late payment fees, returned payment fees, and Penalty APRs. These changes are summarized in the table below.

We're also pleased to let you know we've rewritten your Cardmember Agreement so it's simpler and easier to use and understand. We've enclosed a copy of your new Cardmember Agreement, which includes information on:

- rates and fees for your account
- the minimum payment due and how payments are applied
- when interest charges apply, and when they don't
- other account terms

You can learn more about how to manage your card account and protect your credit with simple tips, advice, and explanations by visiting **americanexpress.com/consumerresources.**

[redacted]

The following is a summary of changes to your account terms, effective August 22, 2010. More detailed information about these account terms appears on page 2 of the Cardmember Agreement.

Revised Terms, as of August 22, 2010	
Late Payment Fee	Up to **$35**; however, if you do not pay for two billing periods in a row, your fee will be **$35** or **2.99%** of the past due amount, whichever is greater.
Returned Payment Fee	Up to **$35**
Penalty APR and When It Applies	**27.24%** This APR will vary with the market based on the Prime Rate. This APR will apply to your account if you: 1) make one or more late payments; or 2) make a payment that is returned. **How Long Will the Penalty APR Apply?** If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

IMPORTANT: See the reverse side of this letter for information about the duration of the Penalty APR.

Thank you for your Cardmembership. We look forward to continuing to serve you.

Sincerely,
American Express

See reverse side for important information

CMAEUALE0000104

DUPLICATE COPY

How Long will the Penalty APR Apply?
If a Penalty APR currently applies to your Account, we will review it on or before February 22, 2011. Before this review, this Penalty APR will apply unless you meet the conditions in effect prior to this change.

CMAEUALE0000104

DUPLICATE COPY

Cardmember Agreement: Part 1 of 2

As of: 01/09/2011

Centurion® Card
Issuer: American Express Centurion Bank

Cardmember Name: G Maxwell
Account Ending In: [redacted]

Rates and Fees Table

Interest Rates	
Annual Percentage Rate (APR)	**9.15%** This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	**27.24%** This APR will vary with the market based on the Prime Rate. This APR will apply to your account if you: 1) make one or more late payments; or 2) make a payment that is returned. **How Long Will the Penalty APR Apply?** If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.
Paying Interest	Your due date is at least 25 days after the close of each billing period. We will begin charging interest on charges as of the date they are added to a Pay Over Time balance, including Select & Pay Later. We will not charge interest on charges added to a Pay Over Time balance automatically if you pay the Account Total New Balance by the due date each month.
Fees	
Initiation Fee **Annual Membership Fee**	**$5000** **$2500**
Transaction Fees • Foreign Transaction	 **2.7%** of each transaction after conversion to US dollars.
Penalty Fees • Late Payment • Returned Payment	 Up to **$35**; however, if you do not pay for two billing periods in a row, your fee will be **$35** or **2.99%** of the past due amount, whichever is greater. Up to **$35**

How we calculate interest: We use the Average Daily Balance method (including new transactions). See the *How we calculate interest* section in Part 2.

Your Billing Rights: See Part 2 for information on how to exercise your rights to dispute transactions.

AMEX000588

SDNY_GM_00326388

EFTA_00199142

EFTA01685386

How Rates and Fees Work

Calculating APRs and DPRs	The Annual Percentage Rate (*APR*) for variable rates is determined by adding an amount (*margin*) to the Prime Rate (see *Determining the Prime Rate* in Part 2). The Daily Periodic Rate (*DPR*) is 1/365th of the APR, rounded to one ten-thousandth of a percentage point.

Rate Description	Prime + Margin	APR	DPR
Annual Percentage Rate	Prime + 5.90%	9.15%	0.0251%
Penalty APR	Prime + 23.99%	27.24%	0.0746%

Penalty APR for new transactions	The penalty APR applies to new transactions if: • you do not pay at least the Minimum Payment Due by the Closing Date of the billing period in which it is due 3 times in 12 billing periods, • you do not pay at least the Minimum Payment Due by the Closing Date of the billing period in which it is due and you still do not pay it by the Closing Date of the next billing period, or • your payment is returned by your bank. If the Penalty APR applies to a balance, it will apply to charges added to that balance 15 or more days after we send you notice. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.
Penalty APR for existing balances	If you do not pay at least the Minimum Payment Due within 60 days after its Payment Due Date, we can apply the penalty APR to those balances it does not already apply to. After you pay on time for 6 billing periods in a row, the penalty APR will no longer apply to those balances (but it may still apply to other balances as described above).
Fees	
Initiation	This fee is on the *Rates and Fees Table* on page 1 of Part 1. This fee is a finance charge.
Annual Membership	This fee is on the *Rates and Fees Table* on page 1 of Part 1. We will charge $1,500 for each additional Centurion Card, $175 for up to 3 additional Platinum Cards, $175 for each additional Platinum Card after the first 3, $45 for up to 5 additional Gold Cards, and $45 for each additional Gold Card thereafter.
Late Payment	Up to $35 or 2.99% of the amount past due. If you do not pay the Amount Due on a billing statement before the 20th day after the next Closing Date, the fee is $25. If this happens again within the next 6 billing periods, the fee is $35 instead. In both cases, if you do not pay the amount past due by the following Closing Date, we will charge, in that same billing period, the greater of $35 or 2.99% of the amount past due. For each subsequent billing period that an amount past due remains unpaid, the fee is the greater of $35 or 2.99% of any amount past due. However, the late fee will not exceed the Minimum Payment Due. Paying late may also result in a Penalty APR. See *Penalty APR for new transactions* and *Penalty APR for existing balances* above.
Returned Payment	Up to $35. If your payment is returned unpaid the first time we present it to your bank, the fee is $25. If this happens again within the next 6 billing periods, the fee is $35. However, the returned payment fee will not exceed the Minimum Payment Due on the last Payment Due Date before the payment is returned. A returned payment may also result in a Penalty APR. See *Penalty APR for new transactions* above.
Returned Check	$38 if you use your card to cash a check at one of our approved locations and the check is returned unpaid. We will also charge you the unpaid amount.
Statement Copy	$5 for each statement you request, except for the 3 most recent billing periods.
Account Re-opening	$25 if your Account is cancelled, you ask us to re-open it, and we do so.
Foreign Transaction	2.7% of the converted U.S. dollar amount. This fee is a finance charge. See *Converting charges made in a foreign currency* in Part 2.

Part 1, Part 2 and any supplements or amendments make up your Cardmember Agreement.

Cardmember Agreement: Part 2 of 2

CD 27737

Introduction

About your Cardmember Agreement

This document together with Part 1 make up the Cardmember Agreement *(Agreement)* for the *Account* identified on page 1 of Part 1. Any supplements or amendments are also part of the Agreement. When you use the Account (or you sign or keep the card), you agree to the terms of the Agreement.

Changing the Agreement

We may change this Agreement, subject to applicable law. We may do this in response to the business, legal or competitive environment.

We cannot increase the interest rate on existing balances except in limited circumstances. Changes to some terms may require 45 days advance notice, and we will tell you in the notice if you have the right to reject a change. We cannot change certain terms during the first year of your Cardmembership.

Words we use in the Agreement

We, ***us***, and ***our*** mean the issuer shown on page 1 of Part 1. ***You*** and ***your*** mean the person who applied for this Account and for whom we opened the Account. You and your also mean anyone who agrees to pay for this Account. You are the ***Basic Cardmember***. You may request a card for an ***Additional Cardmember*** (see *About Additional Cardmembers* in Part 2).

Card means any card or other device that we issue to access your Account. A ***charge*** is any amount added to your Account, such as purchases, fees and interest charges. A ***purchase*** is a charge for goods or services.

To ***pay*** by a certain date means to send your payment so that we receive it and credit it to your Account by that date (see *About your payments* in Part 2).

About using your card

Using the card

You may use the card to make purchases. You may also use the card at an ATM to get cash from a checking account you designate.

We decide whether to approve a charge based on how you spend and pay on this Account and other accounts you have with us and our affiliates. We also consider your credit history and your personal resources that we know about.

You may arrange for certain merchants to charge your Account at regular intervals. We may (but are not required to) tell these merchants about your Account status or changes to your card number or expiration date. You must notify the merchants directly if you want them to stop charging your Account.

Keep your card safe and don't let anyone else use it. If your card is lost or stolen or your Account is being used without your permission, contact us right away. You may not use your Account for illegal activities.

Promise to pay

You promise to pay all charges, including:

- charges you make, even if you do not present your card or sign for the transaction,
- charges that other people make if you let them use your Account, and
- charges that Additional Cardmembers make or permit others to make.

Declined transactions

We may decline to authorize a charge. Reasons we may do this include suspected fraud and our assessment of your creditworthiness. This may occur even if your Account is not in default.

We are not responsible for any losses you incur if we do not authorize a charge. And we are not responsible if any merchant refuses to accept the card.

About Pay Over Time features

We may add *features* to your Account that allow you to pay certain charges over time. These features include Select & Pay Later, Sign & Travel® and the Extended Payment Option.

Select & Pay Later lets you pay a charge over time in two ways. You may ask a travel industry merchant at the time you make the charge, or ask us after the charge appears on your statement. If we approve your request, we will place the charge into a Pay Over Time balance. If we decline your request, you must pay the charge in full upon receipt of your billing statement.

If you enroll in Sign & Travel, we will automatically place eligible travel-related charges into a Pay Over Time balance. Some examples are airline and cruise ship tickets, hotels, car rentals and charges made outside the U.S. If you enroll in the Extended Payment Option, we will automatically place all eligible charges into a Pay Over Time balance. A charge is eligible if it equals or is more than a certain dollar amount. We will tell you this amount when you enroll, and it is subject to change. We will tell you if we change it. Certain charges are not eligible, such as cash and similar transactions.

We will not place any charge into a Pay Over Time balance if it causes the total of your Pay Over Time balances to go over $35,000. We will tell you if we change that amount. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement. We may change which charges are eligible to be placed into a Pay Over Time balance.

About your payments

When you must pay

Payment of the New Balance is due upon receipt of your statement. If a statement includes a Pay Over Time balance, it will show a Minimum Payment Due. In this case, you must pay at least the Minimum Payment Due by the Payment Due Date. Each statement also states the time and manner by which you must make your payment for it to be credited as of the same day it is received.

Each statement also shows a Closing Date. The Closing Date is the last day of the billing period covered by the statement. Each Closing Date is about 30 days after the previous statement's Closing Date.

How to make payments

Make payments to us in U.S. dollars with:

- a single check drawn on a U.S. bank, or
- a single negotiable instrument clearable through the U.S. banking system, for example a money order, or
- an electronic payment that can be cleared through the U.S. banking system.

When making a payment by mail:

- make a separate payment for each account,
- mail your payment to the address shown on the payment coupon on your billing statement, and
- write your Account number on your check or negotiable instrument and include the payment coupon.

If your payment meets the above requirements, we will credit it to your Account as of the day we receive it, as long as we receive it by the time disclosed in your billing statement. If we receive it after that time, we will credit the payment on the day after we receive it.

If your payment does not meet the above requirements, there may be a delay in crediting your Account. This may result in late fees and additional interest charges (see *How Rates and Fees Work* on page 2 of Part 1).

If we decide to accept a payment made in a foreign currency, we will choose a rate to convert your payment into U.S. dollars, unless the law requires us to use a particular rate.

If we process a late payment, a partial payment or a payment marked with any restrictive language, that will have no effect on our rights and will not change this Agreement.

How we apply payments and credits

If a statement includes a Pay Over Time balance, it will show a Minimum Payment Due. The Minimum Payment Due is the Pay In Full New Balance plus the Pay Over Time Minimum Due.

If you have a Pay Over Time balance, we generally apply payments—up to the Minimum Payment Due—first to the Pay Over Time Minimum Due and then to the Pay In Full New Balance. When applying a payment to the Pay Over Time Minimum Due, we apply it first to the balance with the lowest interest rate and then to balances with higher interest rates.

After the Minimum Payment Due has been paid, we apply payments to the remaining Pay Over Time balance. When we do this, we apply payments first to the balance with the highest interest rate and then to balances with lower interest rates.

In most cases, we apply a credit to the same balance as the related charge. We may apply payments and credits within balances, and among balances with the same interest rate, in any order we choose.

About your Minimum Payment Due

How we calculate your Minimum Payment Due

The Minimum Payment Due is the Pay In Full amount plus any Pay Over Time Minimum Due.

To calculate the Pay Over Time Minimum Due for each statement, we start with the ***highest*** of the following three amounts:

(1) 2% of the Pay Over Time New Balance; ***or***
(2) interest charged on the statement plus 1% of the Pay Over Time New Balance (excluding interest on the statement), not to exceed 4% of the Pay Over Time New Balance; ***or***
(3) $20.

Then we round to the nearest dollar. After that, we add any Pay Over Time amount past due.

However, your Pay Over Time Minimum Due will not exceed your Pay Over Time New Balance.

EXAMPLE: Pay Over Time Minimum Due

Assume that your Pay Over Time New Balance is $3,000, interest is $29.57 (see the example on the next page), and you have no Pay Over Time amounts past due.

(1) *2% x $3,000 = $60.00*
(2) *$29.57 + 1% x ($3,000 - $29.57) = $59.27*
(3) *$20.00*

*The **highest** of the three amounts is $60.00.*

*So the **Pay Over Time Minimum Due** is $60.00.*

Adjusting your Pay Over Time Minimum Due

If you regularly pay more than the Minimum Payment Due described above, we may adjust the Pay Over Time Minimum Due in future billing periods. This may let you make a smaller minimum payment from time to time. But if you then do not regularly pay more than the Minimum Payment Due described above, we will stop making the adjustment and return to the formula above. If we start or stop making the adjustment, we will do so for at least six billing periods in a row. To adjust the Pay Over Time Minimum Due, we will not add 1% of the Pay Over Time New Balance in **(2)**. Then, if **(2)** is the highest (but less than 4% of the Pay Over Time New Balance), we will add $15.

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We will do this if over six billing periods the sum of payments credited to your Pay Over Time balance is more than the sum of the Pay Over Time Minimum Dues (not adjusted, except any Pay Over Time amount past due is counted only in the first of those six periods). We will also make the adjustment if over six billing periods the sum of the Pay Over Time Minimum Dues (not adjusted) is not more than $120 and equals the sum of payments credited to your Pay Over Time balance. However, we will not make the adjustment if the sum of the Pay Over Time Minimum Dues is zero and we did not adjust the Pay Over Time Minimum Due the last time it was not zero.

About interest charges on Pay Over Time balances

When we charge interest

For charges added at your request
We charge interest on charges that are added at your request to a Pay Over Time balance as of the date the charge is added. If you pay the Account Total New Balance on a statement by the Closing Date on the next statement, then on that next statement we will not charge interest on any Pay Over Time portion of that Account Total New Balance.

For charges added automatically
We charge interest on charges that are added automatically to a Pay Over Time balance beginning on the transaction date. However, you can avoid paying interest on those charges as described below.

If you pay the Account Total New Balance on a statement by the Closing Date shown on the next statement, then on that next statement we will not charge interest on those charges.

If you paid the Account Total Previous Balance on a statement by its Closing Date, and you pay less than the Account Total New Balance on that statement by the Closing Date of the next statement, then we will not charge interest on the portion of automatically added charges that we apply your payment to. But we will charge interest on the remaining portion of those charges.

Also, we will not charge interest on automatically added charges shown on a statement if the Account Total Previous Balance on that statement is zero or a credit balance.

How we calculate interest

We calculate interest for a billing period by first figuring the interest on each balance. Balances within each feature—such as Select & Pay Later, Sign & Travel and Extended Payment Option—may have different interest rates.

We use the **Average Daily Balance method (including new transactions)** to figure interest charges for each balance. The total interest charged for a billing period is the sum of the interest charged on each balance.

Interest
The interest charged for a balance in a billing period, except for variations caused by rounding, equals:
- Average Daily Balance (*ADB*) ***x***
- Daily Periodic Rate (*DPR*) ***x***
- number of days the DPR was in effect.

ADB
To get the ADB for a balance, we add up its *daily balances*. Then we divide the result by the number of days the DPR for that balance was in effect. If the daily balance is negative, we treat it as zero.

DPR
A DPR is 1/365th of an APR, rounded to one ten-thousandth of a percentage point. Your DPRs are shown in *How Rates and Fees Work* on page 2 of Part 1.

EXAMPLE: Calculating Interest

Assume that you have a single interest rate of 15.99%, your ADB is $2,250 and there are 30 days in the billing period.

*The **DPR** is 15.99% ÷ 365 days = 0.0438%*

***Interest** is $2,250 x 0.0438% x 30 days = $29.57*

Daily Balance
For each day a DPR is in effect, we figure the daily balance by:
- taking the *beginning balance* for the day,
- adding any new charges,
- subtracting any payments or credits; and
- making any appropriate adjustments.

We add a new charge to a daily balance as of its transaction date.

Beginning balance
For the first day of a billing period, the beginning balance is the ending balance for the prior billing period, including unpaid interest. For the rest of the billing period, the beginning balance is the previous day's daily balance *plus an amount of interest equal to the previous day's daily balance multiplied by the DPR for that balance. This method of figuring the beginning balance results in daily compounding of interest.*

When an interest rate changes, the new DPR may come into effect during—not just at the beginning of—the billing period. When this happens, we will create a new balance and apply the new DPR to it. To get the beginning balance on the first day for this new balance, we multiply the previous day's daily balance by the old DPR and add the result to that day's daily balance.

Other methods
To figure the ADB and interest charges, we may use other formulas or methods that produce equivalent results. Also, we may choose not to charge interest on certain types of charges.

Determining the Prime Rate	We use the Prime Rate from the Money Rates section (or successor section) of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published. If *The Wall Street Journal* is no longer published, we may	use the Prime Rate from any other newspaper of general circulation in New York, New York. Or we may choose to use a similar published rate. If the Prime Rate increases, variable APRs (and corresponding DPRs) will increase. In that case, you may pay more interest and may have a higher Minimum Payment Due. When the Prime Rate changes, the resulting changes to variable APRs take effect as of the first day of the billing period.

Other important information

About Additional Cardmembers	At your request, we may issue cards to Additional Cardmembers. They do not have accounts with us but they can use your Account subject to the terms of this Agreement. You are responsible for all use of your Account by Additional Cardmembers and anyone they allow to use your Account. You must pay for all charges they make.	You authorize us to give Additional Cardmembers information about your Account and to discuss it with them. If you want to cancel an Additional Cardmember's right to use your Account (and cancel their card) you must tell us.
Converting charges made in a foreign currency	If you make a charge in a foreign currency, we will convert it into U.S. dollars on the date we or our agents process it. Unless a particular rate is required by law, we will choose a conversion rate that is acceptable to us for that date. The rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we	identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates that are in effect on the date of your charge. We will bill charges converted by establishments (such as airlines) at the rates they use.
Changing your billing address	You must notify us immediately if you change the: • mailing address where we send billing statements; or • e-mail address to which we send notice that your billing statement is available online.	If you have more than one account, you need to notify us separately for each account. We may update your billing address if we receive information that it has changed or is incorrect.
Closing your Account	You may close your Account by calling us or writing to us.	
Cancelling or suspending your Account	We may: • cancel your Account, • suspend the ability to make charges, • cancel or suspend any feature on your Account, and • notify merchants that your Account has been cancelled or suspended. If we do any of these, you must still pay us for all charges under the terms of this Agreement.	We may do any of these things at our discretion, even if you pay on time and your Account is not in default. If your Account is cancelled, you must destroy your cards. We may agree to reinstate your Account after a cancellation. If we do this, we may: • reinstate any additional cards issued on your Account, • charge you any applicable annual fees, and • charge you a fee for reinstating the Account.
About default	We may consider your Account to be in default if: • you violate a provision of this Agreement, • you give us false information, • you file for bankruptcy, • you default under another agreement you have with us or an affiliate, • you become incapacitated or die, or • we believe you are unable or unwilling to pay your debts when due.	If we consider your Account in default, we may: • suspend your ability to make charges, • cancel or suspend any feature on your Account, • require you to pay more than your Minimum Payment Due immediately, and • require you to pay your Account balance immediately.
Credit reports	You agree that we may obtain credit reports about you, investigate your ability to pay, and obtain information about you from other sources. And you agree that we may use such information for any purposes, subject to applicable law. You agree that we may give information about your Account to credit reporting agencies. We may tell a credit reporting agency if you fail to comply with any	term of this Agreement. This may have a negative impact on your credit record. If you believe information we have given to a credit reporting agency is incorrect, write to us at: American Express Credit Bureau Unit, P.O. Box 981537, El Paso, TX 79998-1537. When you write to us, tell us the specific information you believe is incorrect.

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Collection costs	You agree to pay all reasonable costs, including attorneys' fees, that we incur to collect amounts you owe.	
Sending you notices	We mail you notices through the U.S. mail, postage prepaid, and address them to you at the latest billing address on our records. Any notice that we send you this way is deemed to be given when deposited in the U.S. mail.	
We may contact you	From time to time, we may contact you about topics ranging from servicing to marketing offers to collecting amounts you owe. We may monitor and record phone calls between you (or any Additional Cardmembers on your Account) and us. We do this	to ensure the quality of customer service or when it is required by law. You can choose to not receive marketing offers from us. To do this, call us at 1-800-297-8378 or log on to www.americanexpress.com/communications
About insurance products	We or our affiliates may tell you about insurance and non-insurance products, services or features that may have a fee. One of our affiliates may act on behalf of a provider of these products. The affiliate may be compensated for this. The insurance products are not offered or sold by us or on our behalf. Our affiliates may get additional compensation when Amex Assurance Company or	another affiliate is the insurer or reinsurer. Compensation may influence what products and providers we or our affiliates tell you about. We may share information about you with our affiliates so they can identify products that may interest you. We may be compensated for this information.
How we handle electronic debits from your checking account	When you pay us by check, you authorize us to electronically deduct the amount from your bank or other asset account. We may process the check electronically by transmitting to your financial institution: • the amount, • the routing number, • the account number, and • the check serial number.	If we do this, your payment may be deducted from your bank or other asset account on the same day we receive your check. Also, you will not receive that cancelled check with your bank or asset account billing statement. If we cannot collect the funds electronically, we may issue a draft against your bank or other asset account for the amount of the check.
ExpressPay	Cards issued on your Account may be equipped with ExpressPay. ExpressPay enables you to make charges without having the card swiped or imprinted. You can call us to deactivate ExpressPay at any time. Also, we may deactivate ExpressPay at any time.	
Privacy Act of 1974 notice	Some federal agencies may accept the card under authority of statute. When you make charges at these agencies, we collect certain charge information. That information may be put to routine uses, such as processing, billing and collections. It may also be aggregated for reporting, analysis and marketing use. Other routine uses by agencies may be published in the Federal Register.	
Changing benefits	We have the right to add, modify or delete any benefit or service of your Account at our discretion.	
Assigning the Agreement	We may sell, transfer or assign this Agreement and your Account. We may do so at any time without notifying you. You may not sell, assign or transfer your Account or any of your obligations under this Agreement.	
Assigning claims	If you dispute a charge with a merchant, we may credit the Account for all or part of the disputed charge. If we do so, you assign and transfer to us all rights and claims (excluding tort claims) against the merchant.	You agree that you will not pursue any claim against the merchant for the credited amount. And you must cooperate with us if we decide to do so.
We do not waive our rights	We may choose to delay enforcing or to not exercise rights under this Agreement. If we do this, we do not waive our rights to exercise or enforce them on any other occasion.	
Governing law	Utah law and federal law govern this Agreement and your Account. They govern without regard to internal principles of conflicts of law.	We are located in Utah. We hold your Account in Utah. We entered into this Agreement with you in Utah.

Arbitration

This Arbitration provision sets forth the circumstances and procedures under which claims may be arbitrated instead of litigated in court.

Definitions

As used in this Arbitration provision, the term *claim* means any claim, dispute or controversy between you and us arising from or relating to your Account, this Agreement, the Electronic Funds Transfer Services Agreement, and any other related or prior agreement that you may have had with us, or the relationships resulting from any of the above *agreements*, except for the validity, enforceability or scope of this Arbitration provision. For purposes of this Arbitration provision, *you* and *us* also includes any corporate parent, or wholly or majority owned subsidiaries, affiliates, any licensees, predecessors, successors, assigns, any purchaser of any accounts, all agents, employees, directors and representatives of any of the foregoing, and other persons referred to below in the definition of claims. *Claim* includes claims of every kind and

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nature, including but not limited to, initial claims, counterclaims, cross-claims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, regulations, common law and equity. *Claim* also includes claims by or against any third party using or providing any product, service or benefit in connection with any account (including, but not limited to, credit bureaus, third parties who accept the card, third parties who use, provide or participate in fee-based or free benefit programs, enrollment services and rewards programs, credit insurance companies, debt collectors and all of their agents, employees, directors and representatives) if and only if, such third party is a party in connection with the claim. The term claim is to be given the broadest possible meaning that will be enforced and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to (a) any of the accounts created under any of the agreements, or any balances on any such accounts, (b) advertisements, promotions or oral or written statements related to any such accounts, goods or services financed under any of the accounts or the terms of financing, (c) the benefits and services related to Cardmembership (including fee-based or free benefit programs, enrollment services and rewards programs), and (d) your application for any account. We shall not elect to use arbitration under this Arbitration provision for any claim that you properly file and pursue in a small claims court of your state or municipality so long as the claim is individual and pending only in that court.

Initiation of Arbitration
Any claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration provision and the code of procedures of the arbitration organization to which the claim is referred in effect at the time the claim is filed (*code*), except to the extent the code conflicts with this Agreement. Claims shall be referred to either JAMS or the American Arbitration Association (*AAA*), as selected by the party electing to use arbitration. If our selection of either of these organizations is unacceptable to you, you may select the other organization within 30 days after you receive notice of our selection. For a copy of the code, to file a claim or for other information, contact either: JAMS (1920 Main St #300, Irvine, CA 92614 or jamsadr.com) or AAA (335 Madison Ave, New York, NY 10017 or adr.org).

In addition to the organizations listed above, claims may be referred to any other arbitration organization that is mutually agreed upon in writing by you and us, or to an arbitration organization or arbitrator(s) appointed pursuant to § 5 of the Federal Arbitration Act, 9 U.S.C. §§ 1-16, as it may be amended below. (*FAA*), provided that any such organization and arbitrator(s) will enforce the terms of the Restrictions on Arbitration subsection set forth below.

Significance of Arbitration
IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM. FURTHER, YOU AND WE WILL NOT HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU OR WE WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

Restrictions on Arbitration
IF EITHER PARTY ELECTS TO RESOLVE A CLAIM BY ARBITRATION, THAT CLAIM SHALL BE ARBITRATED ON AN INDIVIDUAL BASIS. THERE SHALL BE NO RIGHT OR AUTHORITY FOR ANY CLAIMS TO BE ARBITRATED ON A CLASS ACTION BASIS OR ON BASES INVOLVING CLAIMS BROUGHT IN A PURPORTED REPRESENTATIVE CAPACITY ON BEHALF OF THE GENERAL PUBLIC, OTHER CARDMEMBERS OR OTHER PERSONS SIMILARLY SITUATED. The arbitrator's authority to resolve claims is limited to claims between you and us alone, and the arbitrator's authority to make awards is limited to awards to you and us alone. Furthermore, claims brought by you against us, or by us against you, may not be joined or consolidated in arbitration with claims brought by or against someone other than you, unless agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration. Notwithstanding any other provision of this Agreement (including but not limited to the Continuation subsection below) and without waiving either party's right to appeal such decision, should any portion of this Restrictions on Arbitration subsection be deemed invalid or unenforceable, then the entire Arbitration provision (other than this sentence) shall not apply.

Arbitration Procedures
This Arbitration provision is made pursuant to transactions involving interstate commerce and shall be governed by the FAA. The arbitration shall be governed by the applicable code, except that this Agreement shall apply if there are any conflicts. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations, shall honor claims of privilege recognized at law, and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision.

The arbitration proceeding shall not be governed by any federal or state rules of civil procedure or rules of evidence. Any party may request that the arbitrator expand the scope of discovery by doing so in writing and copying any other parties, who shall have 15 days to make objections. The arbitrator will notify the parties of his/her decision within 20 days of any objecting party's submission. The arbitrator shall take reasonable steps to preserve privacy. The arbitrator's award shall be final and binding, except for any right of appeal provided by the FAA; however, either party shall have 30 days to appeal that decision by notifying the arbitration organization and any other parties in writing. The organization will then appoint a three-arbitrator panel which shall consider anew any aspect of the decision objected to by the appealing party. The panel shall issue its decision, by majority vote, within 120 days of the appealing party's written notice. Judgment upon any award rendered by the arbitrator or panel may be entered in any court having jurisdiction.

Location of Arbitration
Arbitration hearings you attend shall take place in the federal judicial district of your residence.

Payment of Fees
You will be responsible for paying your share, if any, of the arbitration fees (including filing, administrative, hearing and/or other fees), but only up to the amount of the filing fees you would have incurred if you had brought a claim in the state or federal court closest to your billing address that would have had jurisdiction. We will be responsible for any additional arbitration fees. At your written request, we will consider in good faith making a temporary advance of all or part of your share of any arbitration fees. You will not be assessed any arbitration fees in excess of your share if you do not prevail in any arbitration with us.

Continuation
This Arbitration provision shall survive termination of your Account; voluntary payment of the Account balance in full by you; any legal proceeding by you or us to collect a debt owed by the other; any bankruptcy by you or us; and any sale by us of your Account (in the case of a sale, its terms shall apply to the buyer of your Account). If any portion of this Arbitration provision, except as otherwise provided in the Restrictions on Arbitration subsection, is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this provision.

Your Billing Rights: Keep this Document for Future Use

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

What To Do If You Find a Mistake on Your Statement

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

American Express
PO Box 981535
El Paso TX 79998-1535

In your letter, give us the following information:

- *Account information*: Your name and account number.
- *Dollar amount*: The dollar amount of the suspected error.
- *Description of problem*: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

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

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

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake*: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

American Express
PO Box 981535
El Paso TX 79998-1535

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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Centurion® Card

G MAXWELL
Closing Date 02/15/11

Account Ending [redacted]

New Balance	**$72,213.03**
Please Pay By	**03/02/11**

See page 2 for important information about your account.

Your payment of $72,213.03 will be debited from your account on 03/02/11. Any inquiry to American Express concerning this debit should be made before 03/01/11. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
As of 02/15/11
101,518

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$23,247.86
Payments/Credits	-$26,721.96
New Charges	+$75,687.13
Fees	+$0.00
New Balance	**$72,213.03**

Days in Billing Period: 28

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
03/02/11
AutoPay Amount
$72,213.03

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

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

[redacted] 00722130300722130 3 14 H

AMEX000598

SDNY_GM_00326398

EFTA_00199152

EFTA01685396

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000599

SDNY_GM_00326399

EFTA_00199153

EFTA01685397

G MAXWELL
Closing Date 02/15/11

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$2,910.36
Credits	
G MAXWELL [redacted]	-$23,811.60
Total Payments and Credits	**-$26,721.96**

Detail

*Indicates posting date

Payments			**Amount**
02/02/11*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$2,910.36
Credits			**Amount**
01/26/11	G MAXWELL	VIRGIN ATLANTIC AIRWAYS NORWALK CT 028 TKT# 9327952141659 VOIDED TKT	-$9,811.90
01/26/11	G MAXWELL	VIRGIN ATLANTIC AIRWAYS NORWALK CT 028 TKT# 9327952141638 VOIDED TKT	-$9,811.90
01/26/11	G MAXWELL	VIRGIN AMERICA BURLINGAME CA TKT# 9990127044145	-$713.70
01/27/11	G MAXWELL	AMERICAN AIRLINES PHOENIX AZ TKT# 0017951446922	-$667.70
02/09/11	G MAXWELL	VIRGIN AMERICA BURLINGAME CA TKT# 9990211045684	-$2,024.70
02/09/11	G MAXWELL	VIRGIN AMERICA BURLINGAME CA TKT# 9990211045603	-$270.00
02/09/11	G MAXWELL	VIRGIN AMERICA BURLINGAME CA TKT# 9990211045603	-$511.70

New Charges

Summary

	Total
G MAXWELL [redacted]	$74,494.72
JENNIFER TURNER [redacted]	$1,192.41
Total New Charges	**$75,687.13**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
01/17/11	VIRGIN AMERICA BURLINGAME CA AIRLINE CHARGE		$1,603.70
	From: SAN FRANCISCO CA	To: FORT LAUDERDALE FL NOT AVAILABLE	Carrier: VX Class: 00
	Ticket Number: 99901180853437	Date of Departure: 01/22	
	Passenger Name: MAXWELL/GHISLAINE		

AMEX000600

Continued on reverse

SDNY_GM_00326400

EFTA_00199154

EFTA01685398

Detail Continued

		Amount
01/17/11	ENTERPRISE RENTACAR FREMONT CA Location / Date Rental: FREMONT CA / 11/01/03 Return: FREMONT CA / 11/01/17 Agreement Number: D701584 Renter Name: MAXWELL GH	$905.85
01/17/11	ROSEWOOD SANDHILL HOMENLO PARK CA Arrival Date: 01/15/11 — Departure Date: 01/17/11 00000000 LODGING	$1,109.83
01/18/11	VIRGIN AMERICA BURLINGAME CA AIRLINE CHARGE From: SAN FRANCISCO CA — To: FORT LAUDERDALE FL NOT AVAILABLE — Carrier: VX — Class: 00 Ticket Number: 99901190857129 — Date of Departure: 01/21 Passenger Name: MAXWELL/GHISLAINE	$713.70
01/18/11	VIRGIN AMERICA BURLINGAME CA AIRLINE CHARGE From: J F KENNEDY A/P NY — To: LOS ANGELES CA NOT AVAILABLE — Carrier: VX — Class: 00 Ticket Number: 99901190857200 — Date of Departure: 02/04 Passenger Name: MAXWELL/GHISLAINE	$2,024.70
01/19/11	STARBUCKS USA 006031SAN FRANCISCO CA 800-7827282	$2.55
01/19/11	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103	$79.99
01/19/11	BARNEY'S #256 256 25SAN FRANCISCO CA FAMILY CLOTHING	$1,191.36
01/19/11	STARBUCKS USA 052878SAN FRANCISCO CA 800-7827282	$6.70
01/19/11	Bliss San Francisco (646)502-1472 23266782 94103 Fabulous Facial Full Leg (w/Reg. Bikini) Gratuity	$212.00
01/21/11	AMERICAN AIRLINES PHOENIX AZ AMERICAN AIRLINES From: MIAMI FL — To: LAGUARDIA INTL A/P NOT AVAILABLE — Carrier: AA — Class: KA Ticket Number: 00179508517915 — Date of Departure: 01/25 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$667.70
01/21/11	BROADVIEW NETWORKS 800-276-2384 NY COMPUTER NETWORK/INFO	$342.35
01/21/11	STARBUCKS USA 103473SAN FRANCISCO CA 800-7827282	$2.45
01/22/11	PACIFIC GATEWAY NEWS650-821-0640 650-821-0640	$21.80

Continued on next page

Detail Continued

		Amount
01/23/11	LACE NAIL LAB 882601MIAMI BEACH FL BEAUTY/BARBER SHOP	$10.00
01/24/11	AMERICAN AIRLINES PHOENIX AZ AMERICAN AIRLINES From: MIAMI FL — To: J F KENNEDY A/P NY — Carrier: AA — Class: KA NOT AVAILABLE Ticket Number: 00179514469223 — Date of Departure: 01/24 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$667.70
01/24/11	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103	$82.83
01/24/11	ESPIRITO SANTO PLAZAMIAMI FL 6123174264 Description: PARKING — Price: $15.00	$15.00
01/25/11	PREMIER TRANSPORTATIMIAMI FL 305-596-4765 Description CHARTER SERVIC	$50.00
01/25/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$68.02
01/25/11	PORT AUTHORITY E-ZPASTATEN ISLAND NY 3P-54203030 Description FOR BILLING QUESTIO ACCT: 8449374 B	$25.00
01/25/11	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330	$58.62
01/25/11	LE PAIN QUOTIDIEN NEW YORK NY RESTAURANT FOOD/BEVERAGE $5.10	$5.10
01/26/11	VIRGIN ATLANTIC AIRWAYS NORWALK CT 027 From: J F KENNEDY A/P NY — To: LONDON HEATHROW UK — Carrier: VS — Class: J3 J F KENNEDY A/P NY — VS — J3 Ticket Number: 93279521416384 — Date of Departure: 03/09 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$9,811.90
01/26/11	VIRGIN ATLANTIC AIRWAYS NORWALK CT 027 From: J F KENNEDY A/P NY — To: LONDON HEATHROW UK — Carrier: VS — Class: J3 J F KENNEDY A/P NY — VS — J3 Ticket Number: 93279521416594 — Date of Departure: 02/09 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$9,811.90
01/26/11	EMPIRE INTERNATIONAL888-568-9803 6006509 [redacted] FLL A/P VX #342 ARRIV 19:00 FORT LAUDERD 16 ISLAND AVE MIAMI BEACH, FL	$307.66

Continued on reverse

Detail Continued

		Amount
01/26/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$21.27
01/27/11	VIRGIN ATLANTIC AIRWAYS NORWALK CT 028 From: To: Carrier: Class: J F KENNEDY A/P NY LONDON HEATHROW UK VS J3 J F KENNEDY A/P NY VS J3 Ticket Number: 93279523411830 Date of Departure: 02/09 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$9,811.90
01/27/11	VIRGIN ATLANTIC AIRWAYS NORWALK CT 028 From: To: Carrier: Class: J F KENNEDY A/P NY LONDON HEATHROW UK VS J3 J F KENNEDY A/P NY VS J3 Ticket Number: 93279523411970 Date of Departure: 03/09 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$9,811.90
01/27/11	BRITISH AIRWAYS ADP USA BRITISH AIRWAYS PLC From: To: Carrier: Class: LONDON HEATHROW AP GENEVA BA D LONDON HEATHROW AP BA C Ticket Number: 12579523422605 Date of Departure: 01/27 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$862.70
01/27/11	STARBUCKS USA 008219NEW YORK NY 800-7827282	$3.43
01/27/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$17.54
01/28/11	EMPIRE INTERNATIONAL888-568-9803 6009121 [redacted] 16 ISLAND AVE MIAMI BEACH, FL MIA	$142.74
01/28/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$266.95
01/30/11	PARIS MATCH NEW YORK NY RESTAURANT FOOD/BEVERAGE $38.11	$38.11
01/31/11	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV	$96.70
02/02/11	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$248.77
02/03/11	VIRGIN AMERICA BURLINGAME CA AIRLINE CHARGE From: To: Carrier: Class: J F KENNEDY A/P NY LOS ANGELES CA VX 00 NOT AVAILABLE Ticket Number: 99902040857425 Date of Departure: 02/04 Passenger Name: MAXWELL/GHISLAINE N	$2,024.70

Continued on next page

Detail Continued

		Amount
02/03/11	VIRGIN AMERICA BURLINGAME CA AIRLINE CHARGE From: To: Carrier: Class: LOS ANGELES CA J F KENNEDY A/P NY VX 00 NOT AVAILABLE Ticket Number: 99902040857409 Date of Departure: 02/06 Passenger Name: MAXWELL/GHISLAINE N	$2,024.70
02/03/11	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV	$318.57
02/03/11	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103	$60.96
02/04/11	HUDSON NEWS - JFK 30JAMAICA NY 7187514600 Description Price NEWS DEALERS/NEWSST $8.50	$8.50
02/04/11	VIDAL SASSOON BEVERLY HILLS CA BEAUTY/BARBER SHOP	$150.00
02/05/11	SAKS FIFTH AVENUE 03BEVERLY HILLS CA 3102754211 Description Price DRESSES $2,940.00 KNITS $1,545.00	$3,922.29
02/05/11	Carey International Washington DC 888-649-3949 Description 2011-02-04 Los Angeles MAXWELL GHISLAINE	$408.10
02/08/11	EMPIRE INTERNATIONAL888-568-9803 6031578 07094 LAX LAX, CA	$85.00
02/08/11	Carey International Washington DC 888-649-3949 Description 2011-02-06 Los Angeles MAXWELL GHISLAINE	$185.82
02/09/11	VIRGIN AMERICA BURLINGAME CA AIRLINE CHARGE From: To: Carrier: Class: J F KENNEDY A/P NY LOS ANGELES CA VX 00 NOT AVAILABLE Ticket Number: 99902110456916 Date of Departure: 02/09 Passenger Name: MAXWELL/GHISLAINE	$270.00

Continued on reverse

Detail Continued

		Amount
02/09/11	VIRGIN AMERICA BURLINGAME CA AIRLINE CHARGE From: J F KENNEDY A/P NY To: LOS ANGELES CA NOT AVAILABLE Carrier: VX Class: 00 Ticket Number: 99902110456919 Date of Departure: 02/09 Passenger Name: MAXWELL/GHISLAINE	$511.70
02/09/11	PRET A MANGER #16 00NEW YORK NY 2122073725	$10.86
02/09/11	THE SAPLING FOUNDATI212-3469333 NY CHARITABLE ORG	$6,000.00
02/09/11	MICHAEL KORS RETAIL NEW YORK NY 866-709-5677 Description APPAREL/ACCESS	$1,529.70
02/10/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description: DRY CLEANERS Price: $96.30	$96.30
02/11/11	VIRGIN ATLANTIC AIRWAYS NORWALK CT 043 From: LONDON HEATHROW UK To: J F KENNEDY A/P NY NOT AVAILABLE Carrier: VS Class: J1 Ticket Number: 93279563173871 Date of Departure: 02/14 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$5,767.10

JENNIFER TURNER
Card Ending [redacted]

		Amount
01/21/11	FEDEX# 794346222779 1-800-622-1147 Clothing for Ms. [redacted] TO: Ms. Maxwell NY FROM: Sloan Lindeman Barnett 10153 001 STANDARD PKG 76LB AWB794346222779 FedEx #1-800-622-1147	$404.77
01/21/11	FEDEX# 794346222724 1-800-622-1147 Clothing for Ms. [redacted] TO: Ms. Maxwell NY FROM: Sloan Lindeman Barnett 10153 001 STANDARD PKG 25LB AWB794346222724 FedEx #1-800-622-1147	$171.13
01/24/11	FEDEX# 872819672842 1-800-622-1147 1-800-622-1147 TO: GILAINE MAXWELL NY FROM: ROY DA COSTA 33135 001 PRIORITY PKG 24LB AWB872819672842 FedEx #1-800-622-1147	$158.14
01/25/11	FEDEX# 796693235890 1-800-622-1147 1-800-622-1147 TO: Larry Visoski FL FROM: [redacted] 001 STANDARD LTR 1LB AWB796693235890 FedEx #1-800-622-1147	$34.06

Continued on next page

G MAXWELL
Closing Date 02/15/11

Account Ending [redacted]

Detail Continued

		Amount
01/26/11	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store	$15.22
01/26/11	GRUVE TECH. INC. 6126057963 MN 402-935-7733 Description EXERCISE AND F	$9.95
01/29/11	STARBUCKS USA 008219NEW YORK NY 800-7827282	$3.32
01/29/11	INFINITY NEWS INFININEW YORK NY BUSINESS SERVICE	$23.75
01/29/11	CAMBRIDGE CHEMISTS I212-734-5678 212-734-5678	$11.47
02/01/11	FEDEX# 796717319463 1-800-622-1147 1-800-622-1147 TO: JPMORGAN PRIVATE BANKING DE FROM: [redacted] 001 STANDARD LTR 1LB AWB796717319463 FedEx #1-800-622-1147	$21.26
02/02/11	FEDEX# 796720397247 1-800-622-1147 Nemo 93536 TO: Jenelle Larsen CA FROM: [redacted] 001 STANDARD LTR 1LB AWB796720397247 FedEx #1-800-622-1147	$37.11
02/04/11	AIRCELL GOGO INFLIGH877-350-0038 IL INTERNET ACC	$9.95
02/06/11	AIRCELL GOGO INFLIGH877-350-0038 IL INTERNET ACC	$19.95
02/09/11	JACK BRADSHAW DOG SHLOS ANGELES CA BUSINESS SERVICE	$200.00
02/11/11	FEDEX# 796754267136 1-800-622-1147 1-800-622-1147 TO: Larry Visoski FL FROM: [redacted] 001 PRIORITY LTR 1LB AWB796754267136 FedEx #1-800-622-1147	$72.33

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on reverse

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$0.00
Total Interest in 2011	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign and Travel, the APR is 9.15% (v).

For Sign and Travel, the APR is 9.15% (v).

Membership Rewards First® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**101,518**
Points Earned this Period	**23,254**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

January 1, 2011 - January 31, 2011

Opening Points Balance	78,264
Points Earned this Period	+23,254
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**101,518**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Earn 4X Points When You Shop Online
Earn points fast by going through **bonuspointsmall.com** every time you shop online at over 275 retailers.

Points Transaction Detail

January 1, 2011 - January 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	20,870	**0**	20,870
Add'l Centurion XXXX-XXXXX2-[redacted]	2,384	**0**	2,384
Total	**23,254**	**0**	**23,254**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

Save 10% or More on Hot Merchandise

American Express® MEMBERSHIP REWARDS®

Find great deals on rewards like electronics, home, fashion and accessories, and sporting goods.

Save 10%, or more.

Visit **membershiprewards.com/merchandise** specials or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 5777)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

AMEX000608

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.

Always Evolving in Style

Neiman Marcus

Spring trends have sprung, and Neiman Marcus invites you to check out the best looks from the world's top designers. There are lots of Boho influences, florals, and stripes. Coral is the color in fashion and makeup. Wide-leg pants, long necklaces, flat sandals and crossbody bags round out the season's best. Visit your nearest NM or **www.NeimanMarcus.com** for a close-up view of the latest and greatest for spring.

Redeem today, log on to **membershiprewards.com/neimanmarcus** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 5770)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice. You can enroll your American Express PlatinumCard® or Centurion® Card in InCircle®, Neiman Marcus's customer-appreciation program.

Redeem 25% Fewer Membership Rewards® Points for AirTran A+ Rewards® Credits

AirTran AIRWAYS

Through April 30, 2011, redeem just 1,125 Membership Rewards points for 1 A+ Rewards credit. For 9,000 Membership Rewards points or 8 A+ credits, you can redeem towards a one-way Coach-Class ticket. Fly AirTran Airways to over 65 destinations across the country and enjoy complimentary Sirius XM Satellite Radio at every seat, an affordable Business Class, Inflight Internet on every flight and excellent service from friendly Crew Members.

To preview this reward and to redeem points, visit **membershiprewards.com/airtran** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 5774)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Earn 3X Membership Rewards® Points on Purchases of $50 or More at Big Lots!

BIG LOTS!

We sell a broad range of high-quality, brand-name products. We are now stocked with everything you need to prepare your lawn and garden for Spring and outfit your outdoor living space with a wide selection of patio furniture, gazebos, swimming pools and accessories.
Think Extreme Value! Unbelievable prices! Think Big Lots!

Shop early for the best selection.
Think Extreme Value!
Unbelievable prices!
Think Big Lots!
For a store near you, go to **http://www.membershiprewards.com/biglots**

(MR Bonus ID 5650)

Bonus points offer valid 01/01/2011 through 03/31/2011. To be eligible to get bonus points, you must spend at least $50 and 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 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Program, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**.
Bonus ID: **5650**.

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.

AMEX000609

SDNY_GM_00326409

EFTA_00199163

EFTA01685407

RECEIVE A COMPANION TICKET IN BUSINESS CLASS

Let your Centurion® member benefits take you to new heights with the *International Airline Program*[1]. Receive a companion ticket* with the purchase of a qualifying international Business-Class ticket on 22 participating airlines.

NEWLY AVAILABLE LOWER FARES
on many qualifying flights

REFUNDABLE-FARE TICKETS
with no black-out dates or change fees

PAY WITH POINTS
for all or part of your ticket,
and now you can get 20% of those points back[2]

22 WORLD-CLASS AIRLINES
to choose from

FLY VIRTUALLY ANYWHERE
with thousands of routes worldwide

CENTURION MEMBER EXCLUSIVE OPTION†
instead of a companion ticket, opt for a First-Class upgrade (subject to availability at time of booking) when buying a qualifying Business-Class ticket on select partners

WORLD-CLASS PARTNERS

- Aer Lingus
- Aero Mexico
- Air Canada
- Air France
- Air New Zealand
- Alitalia Airlines
- Asiana Airlines
- Austrian Airlines
- Cathay Pacific
- China Airlines
- Delta Air Lines
- ‡Emirates
- ‡Etihad Airways
- Japan Airlines
- Jet Airways
- KLM Royal Dutch Airlines
- LAN Airlines
- Lufthansa
- Scandinavian Airlines
- South African Airways
- ‡Swiss International Air Lines
- Virgin Atlantic Airways

*Airline fuel surcharges and certain government-imposed taxes and fees on international air transportation, as well as applicable companion ticketing fees, are the responsibility of the Card member. See below for details.

CALL CENTURION TRAVEL SERVICE at 1-877-877-0987 to take advantage of the *International Airline Program*

MEMBERSHIP rewards® Pay With Points

[1] ***International Airline Program:*** Companion ticket requires purchase of qualifying First- or Business-Class ticket through American Express Travel Services with an American Express® Card issued in the U.S. Centurion® member's name on a participating airline. Travel must originate in and return to a U.S. gateway (excluding Puerto Rico and overseas territories) or Canadian gateway. One-way travel permitted on some participating airlines where routing originates in U.S. Travel must be completed by 12/31/11. Available service class (First or Business) determined by participating airline. Seats are limited and may not be available on all flights. Centurion member and companion must travel on the same itinerary. Companion ticket subject to government taxes/fees from $50 to $500 roundtrip, including a September 11th Security fee of up to $10. Total charge for the companion ticket may also reflect airline imposed fuel surcharges of up to $800 roundtrip. Companion ticket must be returned/cancelled before full-fare ticket is refunded. Not combinable with any other promotion, discount, negotiated group, or corporate-contracted rate, and may not be available on participating airline's code-share partners, i.e. flights marketed by the ticketing airline but operated by its partner airline. Participating airlines reserve right to modify fare rules/program participation prior to booking. Limit one companion ticket per Centurion member traveling. Tickets are not transferable or endorsable. The airlines and benefits described herein are accurate at the time of printing (1/11) and are subject to change or cancellation without notice. [2] **Membership Rewards® Pay with Points:** To use Pay with Points, you must charge travel at American Express Travel with a Card enrolled in the Membership Rewards® program. Points will be debited from your program account and a credit for the corresponding dollar amount will be issued to the Card account you used. If the points redeemed do not cover the entire amount of the charge, the balance of the purchase price will remain on the Card account. Minimum redemption of 5,000 points. Effective for Pay with Points redemptions for Consumer and Centurion members only, you will receive 1 bonus point for every 5 points you redeem. To be eligible to earn bonus points, Card account(s) must be active and not in default at the time of bonus points fulfillment. Transactions charged to a Corporate Card are excluded. Bonus points will be credited to your Membership Rewards First account approximately 6-10 weeks after charges appear on your billing statement. Membership Rewards First program Terms and Conditions apply; see membershiprewards.com/terms. **Bonus ID 4880.** All other programs and benefits may be modified, suspended, or otherwise terminated without notice. American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives and may also provide incentives to our travel counselors. CST#1022318-10, ML#1192, Washington UBI#600-469-694, TA#002 Registered Iowa Travel Agency, NV#2001-0126. © 2011 American Express Travel Related Services Company, Inc. All rights reserved.

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.

AMEX000610

SDNY_GM_00326410

EFTA_00199164

EFTA01685408

Now Accepting American Express® Cards!

Beach View Vacation Rentals - To reserve your place along the beautiful beaches of the Emerald Coast of Florida, visit us at **www.beachviewvacationrentals.com**

Park Avenue Tavern - Classic American tavern serving American gastropub fare within a bustling social scene. 99 Park Ave., 39th St. **212-867-4484. www.parkavenuetavernnyc.com**

Takayama Sushi Lounge - One of Staten Island's newest upscale Japanese lounges. Sushi, sashimi, creative salads, dishes and rolls. Bar, party room and outdoor dining. 17 Page Ave. **718-227-8744.**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 114945)

Please note that you do not need to have purchased airline tickets on your enrolled Card in order to receive the $200 Airline Fee Credit benefit for incidental air travel fees. The following are the updated terms and conditions for this benefit:

Benefit is available to Consumer and Business Platinum Card® and Centurion® members only. To receive statement credits of up to $200 a year toward incidental air travel fees, Card member must enroll and choose a qualifying airline at www.americanexpress.com/CenturionAirlineChoice. Only the Basic Card member or Authorized Account Manager(s) on the Card account can enroll and select the qualifying airline. Card members who have not chosen a qualifying airline will be able to do so at any time. It can take up to 48 hours post enrollment and airline choice for the benefit to be effective. Card members who have already selected a qualifying airline will not be able to change their choice until December of each calendar year at which time they may change their airline choice for the following calendar year. Card members who do not change their airline selection will remain with their current airline. **Statement Credits**: Incidental air travel fees must be charged on the enrolled Card account for the benefit to apply. Incidental air travel fees must be separate charges from airline ticket charges. Fees that do not qualify for statement credits are wireless internet and fees incurred with airline alliance partners (incidental transactions must be charged by the Card member's airline choice). The airline must submit the incidental air travel fees under the appropriate merchant code, industry code, or required service or product identifier for the charge to be eligible. Purchases made by both the Basic and Additional Card members on the enrolled Card account are eligible for statement credits. Each Card Account is eligible for up to a total of $200 a year in statement credits, regardless of the number of Cards on the Account. Please allow 2-4 weeks after the qualifying incidental air travel fee is charged to your Card account for statement credit(s) to be posted to the account. Card members can call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Card members are responsible for payment of all charges until the statement credit(s) posts to the account. To be eligible for this benefit, Card account(s) must be active and not in default at the time of statement credit fulfillment. If a charge for any incidental air travel fee is included in a Pay Over Time feature balance on your Card account (for example, Sign & Travel), the statement credit associated with that charge will not be applied to that Pay Over Time feature balance. Instead, the statement credit will be applied to your Pay In Full balance.

AMEX000611

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.

SDNY_GM_00326411

EFTA_00199165

EFTA01685409

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 03/18/11

Account Ending [redacted]

New Balance	**CR$56,816.82**
Amount Due	**$0.00**

Payment Not Required

See page 2 for important information about your account.

Your credit balance can be applied against future transactions or you may request a refund.

Your payment of $0.00 will be debited from your account on 04/02/11. Any inquiry to American Express concerning this debit should be made before 04/01/11. If your AutoPay payment is less than your Amount Due, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
As of 03/18/11
153,396

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$72,213.03
Payments/Credits	-$149,588.36
New Charges	+$20,558.51
Fees	+$0.00
New Balance	**CR$56,816.82**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Payment Not Required

AutoPay Amount
$0.00

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

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

[redacted] 10568168200000000000 14 H

AMEX000612

SDNY_GM_00326412

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000613

SDNY_GM_00326413

EFTA_00199167

EFTA01685411

G MAXWELL
Closing Date 03/18/11

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$144,426.06
Credits	
G MAXWELL [redacted]	-$5,162.30
Total Payments and Credits	**-$149,588.36**

Detail

*Indicates posting date

Payments			**Amount**
03/02/11*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$72,213.03
03/02/11*	G MAXWELL	ONLINE PAYMENT - THANK YOU	-$72,213.03
Credits			**Amount**
03/10/11	G MAXWELL	VIRGIN AMERICA BURLINGAME CA TKT# 9990311093670	-$1,671.70
03/11/11	G MAXWELL	VIRGIN ATLANTIC AIRWAYS NORWALK CT 075 TKT# 9327952341183	-$3,490.60

New Charges

Summary

	Total
G MAXWELL [redacted]	$19,432.55
JENNIFER TURNER [redacted]	$1,125.96
Total New Charges	**$20,558.51**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
02/15/11	POLAND SPRING WATER BOTTLEDWATER 0428572267 92821	$202.96
02/16/11	THE SAPLING FOUNDATI212-3469333 NY CHARITABLE ORG	$7,500.00
02/17/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$112.13
02/18/11	POLAND SPRING WATER 800-950-9395 CA BOTTLEDWATER	$24.79
02/19/11	Bliss Spa 57 0000000(212)888-0033 23842318 10022 Fabulous Facial Gratuity	$125.40

Continued on reverse

Detail Continued

		Amount
02/21/11	VIRGIN AMERICA BURLINGAME CA AIRLINE CHARGE From: J F KENNEDY A/P NY To: LOS ANGELES CA NOT AVAILABLE Carrier: VX Class: 00 Ticket Number: 99902220911780 Date of Departure: 02/24 Passenger Name: MAXWELL/GHISLAINE	$2,059.70
02/21/11	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103	$79.99
02/21/11	BROADVIEW NETWORKS 800-276-2384 NY COMPUTER NETWORK/INFO	$451.81
02/22/11	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103	$82.71
02/23/11	FREDERIC FEKKAI NY NEW YORK NY BEAUTY/BARBER SHOP	$54.34
02/23/11	J SISTERS 57 INC 212-813-0281 NY BEAUTY/BARBER SHOP	$203.80
02/24/11	VIDAL SASSOON BEVERLY HILLS CA BEAUTY/BARBER SHOP	$125.00
02/24/11	EBAY INC. 0000 SAN JOSE CA 886-285-8380 Description DIRECT MARKETE	$25.24
02/24/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description DRY CLEANERS Price $167.70	$167.70
02/25/11	VIRGIN AMERICA BURLINGAME CA AIRLINE CHARGE From: LOS ANGELES CA To: FORT LAUDERDALE FL NOT AVAILABLE Carrier: VX Class: 00 Ticket Number: 99902260907283 Date of Departure: 03/04 Passenger Name: MAXWELL/GHISLAINE N	$1,671.70
02/25/11	VIRGIN ATLANTIC AIRWAYS NORWALK CT 061 From: J F KENNEDY A/P NY To: LONDON HEATHROW UK J F KENNEDY A/P NY Carrier: VS VS Class: J3 J3 Ticket Number: 93279600334141 Date of Departure: 03/08 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$55.70
02/25/11	FREDERIC FEKKAI NY NEW YORK NY BEAUTY/BARBER SHOP	$54.34
02/28/11	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV	$96.70
03/01/11	MONTAGE BEVERLY HILLBEVERLY HILLS CA Arrival Date 02/24/11 Departure Date 02/28/11 00000000 LODGING	$58.01

Continued on next page

G MAXWELL
Closing Date 03/18/11

Account Ending [redacted]

Detail Continued

		Amount
03/01/11	EMPIRE INTERNATIONAL888-568-9803 6061929 [redacted] LAX, CA 225 N. CANON DR. BEVERLY HILLS, CA	$178.52
03/01/11	MONTAGE BEVERLY HILLBEVERLY HILLS CA Arrival Date Departure Date 02/24/11 02/28/11 00000000 LODGING	$2,031.71
03/01/11	EMPIRE INTERNATIONAL888-568-9803 6062593 07094 LAX MEET AND GREET ONLY LOS ANGELES, CA	$85.00
03/01/11	HYATT HOTELS LONG BCLONG BEACH CA 562-491-1234 FOOD $3.75	$3.75
03/02/11	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$308.44
03/02/11	HYATT HOTELS LONG BCLONG BEACH CA 562-491-1234 FOOD $3.75	$3.75
03/03/11	PET AIRWAYS 88260200DELRAY BEACH FL 8887382479	$991.14
03/04/11	STARBUCKS USA 082420MIAMI BEACH FL 800-7827282	$5.13
03/04/11	STARBUCKS USA 082420MIAMI BEACH FL 800-7827282	$6.75
03/05/11	STARBUCKS USA 085571MIAMI BEACH FL 800-7827282	$3.38
03/05/11	HYATT HOTELS LONG BELONG BEACH CA Arrival Date Departure Date 02/28/11 03/04/11 00000000 LODGING	$1,095.32
03/05/11	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV	$279.88
03/06/11	STARBUCKS USA 082420MIAMI BEACH FL 800-7827282	$3.38
03/07/11	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103	$60.56
03/07/11	PORT AUTHORITY E-ZPASTATEN ISLAND NY 3P-56899393 Description FOR BILLING QUESTIO ACCT: 8449374 B	$25.00

Continued on reverse

Detail Continued

		Amount
03/08/11	AIR FRANCE PHOENIX AZ AIR FRANCE From: To: Carrier: Class: LONDON HEATHROW UK PARIS-DE GAULLE FR AF AF NOT AVAILABLE Ticket Number: 05779633890100 Date of Departure: 03/09 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$387.40
03/08/11	EMPIRE INTERNATIONAL888-568-9803 6075484 XXXXXX 200 SOUTH PINE AVE LONG BEACH, CA LONG BEACH, CA	$451.30
03/09/11	CASABLANCA GLOBAL TRCOMMERCE CA 800-317-2101 Description OTHER TRANSPOR	$280.00
03/16/11	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL	$9.99
03/16/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$34.23
03/17/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$35.90

JENNIFER TURNER
Card Ending [redacted]

		Amount
02/22/11	FEDEX# 796789899430 1-800-622-1147 1-800-622-1147 TO: MONTAGE HOTEL CA FROM: [redacted] 001 STANDARD PKG 60LB AWB796789899430 FedEx #1-800-622-1147	$349.96
02/28/11	GRUVE TECH. INC. 6126057963 MN 402-935-7733 Description EXERCISE AND F	$9.95
03/01/11	FEDEX# 794481646360 1-800-622-1147 1-800-622-1147 TO: Hyatt Regency CA FROM: [redacted] 001 PRIORITY PAK 1LB AWB794481646360 FedEx #1-800-622-1147	$57.59
03/03/11	BIKE STATION, INC 562-436-2453 562-436-2453	$411.56
03/03/11	FEDEX# 796824441407 1-800-622-1147 1-800-622-1147 TO: Philadelphia PA PA FROM: [redacted] 001 STANDARD LTR 1LB AWB796824441407 FedEx #1-800-622-1147	$21.45

Continued on next page

Detail Continued

		Amount
03/03/11	FEDEX# 796827096445 1-800-622-1147 1-800-622-1147 TO: [redacted] NY FROM: G. Maxwell 90802 001 2DAY PKG 39LB AWB796827096445 FedEx #1-800-622-1147	$200.52
03/11/11	FEDEX# 875709624662 1-800-622-1147 1-800-622-1147 TO: - FL FROM: [redacted] 001 PRIORITY BOX 2LB AWB875709624662 FedEx #1-800-622-1147	$74.93

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$0.00
Total Interest in 2011	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign and Travel, the APR is 9.15% (v).

For Sign and Travel, the APR is 9.15% (v).

Membership Rewards First® DUPLICATE COPY
Monthly Statement and Program News

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance 153,396

Points Earned this Period 51,878

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

February 1, 2011 - February 28, 2011

Opening Points Balance	101,518
Points Earned this Period	+51,878
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**153,396**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Earn 4X Points When You Shop Online
Earn points fast by going through **bonuspointsmall.com** every time you shop online at over 275 retailers.

Points Transaction Detail

February 1, 2011 - February 28, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	50,687	**0**	50,687
Add'l Centurion XXXX-XXXXX2-[redacted]	1,191	**0**	1,191
Total	**51,878**	**0**	**51,878**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

Earn 15X Points plus 100 Additional Points per Order When You Shop at FTD Flowers & Gifts

Now you can earn 15X points, PLUS 100 additional bonus points when you shop at **membershiprewards.com/FTD** or call **1-800-SEND-FTD (Promo Code: 20153)** and use your enrolled American Express® Card. Send fresh flowers (delivered by a quality FTD® florist) or tempt their sweet tooth with cookies, chocolates, gift baskets, and more.

Offer valid through 12/31/11. Not valid in retail stores or in conjunction with any other offer from FTD. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Membership Rewards® program, visit Membership Rewards.com/Terms or call **1-800-AXP-EARN (297-3276)**. Bonus IDs: **8610, 5797**.

Shop now at **membershiprewards.com/FTD** or call **1-800-SEND-FTD (Promo Code: 20153)** to earn 15X points PLUS 100 additional bonus points on all orders placed from now through 12/31/11. (MR Message 5805)

Continued on reverse

AMEX000620

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.

SDNY_GM_00326420

EFTA_00199174

EFTA01685418

Treat Yourself or Your Friends to a Delicious Night Out with Membership Rewards® Points

B.R. GUEST RESTAURANTS

Redeem Membership Rewards points for $50 and $100 B.R. Guest Restaurants gift cards. Starting at just 5,000 points, these gift cards can be used at any of B.R. Guest's properties--Primehouse New York, Wildwood Barbeque, Dos Caminos and the newly opened Bill's Bar & Burger in Rockefeller Plaza. You are sure to enjoy a fantastic meal that will satisfy any culinary craving. Visit **www.brguesthospitality.com** to for a complete list of our locations.

To redeem Membership Rewards points for a B.R. Guest Restaurants gift card or to learn more, visit **membershiprewards.com/brguest** today or call **1-800-AXP-EARN (297-3276)**.

(MR Message 5840)

Terms, conditions and restrictions apply. This Gift Card is redeemable for products and services at any participating B.R. Guest restaurant. Maximum of $100 value of gift card can be used per customer, per visit.

Stay with Points

MEMBERSHIP rewards

Redeem Membership Rewards® points for part or all of your hotel stay. Whether you're planning a family vacation, a romantic getaway or a business trip, you can use points towards your next hotel stay. Choose from thousands of hotels worldwide.

Find a hotel now at **membershiprewards.com/hotel**

(MR Message 5809)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

We Believe That True Style Is Your True Story

Talbots

Redeem Membership Rewards® points for $50, $100 or $200 Talbots Gift Cards because every woman deserves a little glamour every day.

To start redeeming today, log on to **membershiprewards.com/talbots** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 5839)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

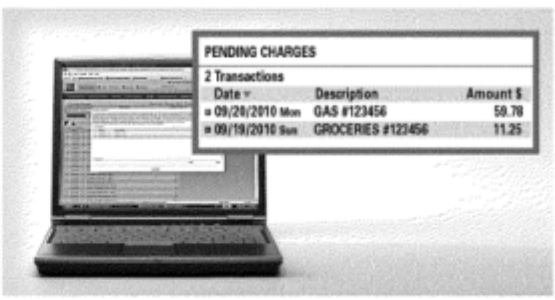
Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

AMEX000621

NEW. IN DEMAND AND ONLY ONLINE.

Now see pending charges via your online statement. Approved authorizations quickly appear, giving you the most up-to-date picture of your spending — and greater control of your account. It's just another way that online account management keeps getting better.

View your online statement and discover all the financial tools built right into your membership at **financialtools.americanexpress.com/onlinestatement**



Now Accepting American Express® Cards!

AMERICAN EXPRESS Cards Welcome

Art4Now - Home of the Official 2011 New Orleans Jazz and Heritage Poster and Bayouwear clothing. Get your collectibles online now at **www.art4now.com** or call **1-888-ART-4-NOW.**

Sprig - Midtown restaurant creates a new and superb venue, featuring updated Northern California Mediterranean dishes with global influences. **212-249-4500. www.sprigny.com**

Melt - A feeling when you enjoy life, good food, great drinks and the people around you. Come taste life and experience something new. 440 Bergen St., Brooklyn. **718-230-5925.**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 115064)

AMEX000622

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.

AMEX000623

SDNY_GM_00326423

EFTA_00199177

EFTA01685421

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 04/17/11

Account Ending [redacted]

New Balance	**$1,325.00**
Please Pay By	**05/02/11**

See page 2 for important information about your account.

**** We no longer charge your account a Foreign Transaction Fee ****
All references to the 2.7% foreign transaction fee in your Cardmember Agreement for this account are deleted, effective immediately. And, in Your Agreement for Transferring Funds Electronically, the following is added after the first sentence of the sixth paragraph: 'However, we do not charge this fee for ATM withdrawals made using cards issued on U.S. Consumer or OPEN Platinum Card or Centurion Card accounts.'

Your payment of $1,325.00 will be debited from your account on 05/02/11. Any inquiry to American Express concerning this debit should be made before 05/01/11. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
As of 04/17/11
169,981

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	CR$56,816.82
Payments/Credits	-$0.00
New Charges	+$58,141.82
Fees	+$0.00
New Balance	**$1,325.00**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
05/02/11
AutoPay Amount
$1,325.00

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

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

[redacted] 00013250000013250O 14 H

AMEX000624

SDNY_GM_00326424

EFTA_00199178

EFTA01685422

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000625

SDNY_GM_00326425

EFTA_00199179

EFTA01685423

G MAXWELL
Closing Date 04/17/11

Account Ending [redacted]

New Charges

Summary

	Total
G MAXWELL [redacted]	$58,089.15
JENNIFER TURNER [redacted]	$52.67
Total New Charges	**$58,141.82**

Detail

*Indicates posting date

G MAXWELL
Card Ending [redacted]

		Amount
03/17/11	MARTIN J O`MALLEY MD212-203-0740 212-203-0740	$150.00
03/18/11	POLAND SPRING WATER 800-950-9395 CA BOTTLEDWATER	$86.42
03/21/11	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103	$79.99
03/21/11	BROADVIEW NETWORKS 800-276-2384 NY COMPUTER NETWORK/INFO	$395.61
03/22/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$47.97
03/22/11	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103	$82.71
03/22/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$5.79
03/23/11	WEST ELM E-COMMERCE HOME FURNISH 2509371400000000010065	$103.43
03/25/11	EZPASS PREPAID TOLL 800-333-8655 NY 800-333-8655	$25.00
03/27/11	PORT AUTHORITY E-ZPASTATEN ISLAND NY 3P-58281481 Description FOR BILLING QUESTIO ACCT: 8449374 B	$25.00
03/28/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $174.10	$174.10
03/28/11	PARIS MATCH NEW YORK NY RESTAURANT FOOD/BEVERAGE $95.76 TIP $10.24	$106.00
03/29/11	J SISTERS 57 INC 212-813-0281 NY BEAUTY SALON	$203.80
03/30/11	CANINE STYLES INC 212-826-3985 212-826-3985	$108.88
03/31/11	Bliss Spa 57 0000000(212)888-0033 24593794 10022 Fabulous Facial Gratuity	$125.40

Continued on reverse

Detail Continued

*Indicates posting date

		Amount
03/31/11	CANINE STYLES INC 212-826-3985 212-826-3985	$38.11
03/31/11	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV	$96.70
04/01/11	OSCAR BLANDI SALON ANEW YORK NY BEAUTY/BARBER SHOP	$182.88
04/02/11	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$538.91
04/02/11	SANT AMBROEUS MADISONEW YORK NY RESTAURANT	$82.00
04/02/11	FREDERIC FEKKAI NY NEW YORK NY BEAUTY/BARBER SHOP	$54.34
04/03/11	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV	$289.57
04/04/11	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103	$60.56
04/07/11	WEST ELM E-COMMERCE HOME FURNISH 250937140000000010065	$173.10
04/07/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $75.90	$75.90
04/12/11	FOWLER,WHITE,BURNETTMIAMI FL 305-789-9200 Description LEGAL SERVICES	$1,200.00
04/13/11*	Credit Balance Refund	$53,451.98
04/13/11	GEORGE TORPE INC 212-734-1342 212-734-1342	$125.00

JENNIFER TURNER
Card Ending [redacted]

		Amount
03/11/11	FEDEX# 875720247818 1-800-622-1147 1-800-622-1147 TO: CA FROM: 116 E 65TH ST LLC [redacted] 001 PRIORITY LTR 1LB AWB875720247818 FedEx #1-800-622-1147	$52.67

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$0.00
Total Interest in 2011	$0.00

Important Notice

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Sign and Travel, the APR is 9.15% (v).

For Sign and Travel, the APR is 9.15% (v).

Membership Rewards First® DUPLICATE COPY
Monthly Statement and Program News

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**169,981**
Points Earned this Period	**16,585**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

March 1, 2011 - March 31, 2011

Opening Points Balance	153,396
Points Earned this Period	+16,585
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**169,981**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Earn 4X Points When You Shop Online
Earn points fast by going through **bonuspointsmall.com** every time you shop online at over 275 retailers.

Points Transaction Detail

March 1, 2011 - March 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	14,270	**1,188** 800Limo Carey 3xpts 2918	15,458
Add'l Centurion XXXX-XXXXX2-[redacted]	1,127	**0**	1,127
Total	**15,397**	**1,188**	**16,585**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

MEMBERSHIP rewards

Upgrade Your Sights and Sounds - Save 20% on Bose®, Nikon® and Sony®

Save 20% on Bose audio, Nikon cameras and Sony TVs this April when you use Membership Rewards® points.

Visit **membershiprewards.com/sightsandsounds1** to use points and save.

(MR Message 5943)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

AMEX000630

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 10X Points with 1-800-FLOWERS.com®!

1-800-flowers.com
Pick the best. We always do.

Now sending your loved ones flowers and gifts from 1-800-FLOWERS.com® can be even more rewarding! You can earn 10X Membership Rewards® points all year when you shop through **membershiprewards.com/flowers** or call **1-800-FLOWERS** (using promo code **MR33**) and pay with your enrolled American Express® Card.

Start shopping at **membershiprewards.com/flowers** or call **1-800-FLOWERS** (promo code **MR33**). Remember, offer valid only when you use URL or phone number and promo code above.

(MR Bonus ID 5526)

Offer valid until 12/31/11. Valid only on purchases made at 1-800-FLOWERS.COM's Membership Rewards page or by calling **1-800-FLOWERS** (promo code **MR33**). 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 10-12 weeks after charges appear on your billing statement. Individual terms and conditions and annual Program fees apply for certain Card products. For more information, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **5526**

Redeem Membership Rewards® Points This Fall for Shopping at Crate and Barrel

Crate&Barrel

At Crate and Barrel, you'll discover modern new classics in quality furniture and home accessories--plus, an exceptional collection of unique things to give and share. For the store nearest you, call **1-800-967-6696** or visit us at **www.crateandbarrel.com**

To start redeeming today, log on to **membershiprewards.com/crate** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 5916)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Transfer Points to Award-Winning Starwood Preferred Guest® Program

spg Starwood Preferred Guest

Transfer Membership Rewards® points to the award-winning Starwood Preferred Guest® program and receive 1 Starpoint® for every 3 Membership Rewards points. Explore urban destinations or treat yourself to a ski, beach or golf getaway across nine celebrated brands, including W®, Westin® and Sheraton®. Redeem Starpoints for Free Night Awards which start at just 2,000 Starpoints (at category 1 hotels) and for Award Flights with over 350 airlines--both without blackout dates.

Visit **membershiprewards.com/SPG** to transfer now!

(MR Message 5910)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Earn 3X Membership Rewards® Points for Hotel and Vacation Packages on Travelocity.com

travelocity

Book a hotel or flight + hotel on Travelocity.com and earn triple Membership Rewards® points.

Simply enter promo code **AMEXPTS3X** on Travelocity.com with an eligible enrolled American Express® Card. For more information, visit **membershiprewards.com/travelocity**

Visit **membershiprewards.com/travelocity** today to earn triple Membership Rewards® points!

Promo Code **AMEXPTS3X**

(MR Bonus ID 7496)

Offer valid 10/15/10 to 12/31/11. Max. 5,000 points per booking. 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 trip on an eligible, enrolled American Express® Card. A qualifying purchase means a Hotel Stay or Flight + Hotel Vacation Package offered on travelocity.com. Travel must be between 10/15/10-3/31/12. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement and after travel has occurred. For more information, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **7496.**

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.

AMEX000631

SDNY_GM_00326431

EFTA_00199185

EFTA01685429

An enhanced WEBSITE EXPERIENCE.

It's your invaluable input that helps us constantly improve your online experience. We've added tools to make managing your Card even easier and streamlined the site to make using it quicker and more intuitive.

Some of the many new enhancements include:

- **New Online Financial Tools Page** — Now see the full range of Online Tools that come with Card membership, like the Year-End Summary and payment calculator, in one convenient location.
- **New Fraud Alerts** — We've added new Alerts to help you manage your account. The new Alerts will let you know if cash has been withdrawn on your Card, if there's a foreign transaction on your Card, or if your Card has been used to make a large purchase.
- **Pending Charges** — Now see pending charges via your online statement. Charges appear within minutes — giving you the most up-to-date picture of your spending.

So please accept our thanks and gratitude for all you do to help us enhance the legendary Customer Service that you've come to expect from American Express.

EXPLORE NOW
at **financialtools.americanexpress.com**

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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.

Now Accepting American Express® Cards!

AMERICAN EXPRESS Cards Welcome

Family Dollar - Your neighborhood discount store now welcomes American Express Cards. For the products you need most at low prices, go to **www.familydollar.com** for the store nearest you.

Empire Steakhouse - Proudly brings the time-honored tradition of quality steaks to Midtown West. Impeccable service and great food. **212-582-6900** or **www.empiresteakhousenyc.com**

Ryan Magurie's - Popular seaport-area establishment since 1992. Friendly staff and atmosphere with excellent food and drink prices. **212-566-6906. www.ryanmaguiresalehouse.com**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 115235)

AMEX000633

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.

SDNY_GM_00326433

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 05/18/11

Account Ending [redacted]

New Balance	**$14,681.93**
Please Pay By	**06/02/11**

See page 2 for important information about your account.

Your payment of $14,681.93 will be debited from your account on 06/02/11. Any inquiry to American Express concerning this debit should be made before 06/01/11. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
As of 05/18/11
174,672

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$1,325.00
Payments/Credits	-$7,263.90
New Charges	+$20,620.83
Fees	+$0.00
New Balance	**$14,681.93**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
06/02/11
AutoPay Amount
$14,681.93

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

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

[redacted] 00146819300146819 3 14 H

AMEX000634

SDNY_GM_00326434

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

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AMEX000635

SDNY_GM_00326435

EFTA_00199189

EFTA01685433

G MAXWELL
Closing Date 05/18/11

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$1,310.01
Credits	
G MAXWELL [redacted]	-$5,938.90
JENNIFER TURNER [redacted]	-$14.99
Total Payments and Credits	**-$7,263.90**

Detail

*Indicates posting date

Payments

			Amount
05/02/11*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$1,310.01

Credits

			Amount
05/02/11	G MAXWELL	BRITISH AIRWAYS ADP USA BRITISH AIRWAYS PLC	-$5,938.90
		From: N/A To: N/A NOT AVAILABLE Carrier: YY Class: XX Ticket Number: 12586484031243 Date of Departure: 05/02 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	
04/21/11	JENNIFER TURNER	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store	-$14.99

New Charges

Summary

	Total
G MAXWELL [redacted]	$20,449.57
JENNIFER TURNER [redacted]	$171.26
Total New Charges	**$20,620.83**

Detail

G MAXWELL
Card Ending [redacted]

			Foreign Spend	Amount
04/18/11	JETBLUE ARC SALT LAKE CITY UT 109 From: J F KENNEDY A/P NY To: BRIDGETOWN BARBADO NOT AVAILABLE Carrier: B6 Class: YB Ticket Number: 27986453740652 Date of Departure: 04/20 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET			$718.80
04/18/11	PARK EAST ANIMALHOSPNEW YORK NY 2128328417 Description: VETERINARY SERVICES Price: $526.50			$526.50

Continued on reverse

Detail Continued

		Foreign Spend	Amount
04/19/11	JETBLUE AIRWAYS 4100GARDEN CITY NY JETBLUE AIRWAYS From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27906148921792 Date of Departure: 12/31 Passenger Name: MAXWELL/GHISLAINE Document Type: ADDITIONAL COLLECTION		$55.00
04/19/11	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103		$79.99
04/19/11	POLAND SPRING WATER BOTTLEDWATER 0428572267 92821		$55.42
04/19/11	J SISTERS 57 INC 212-813-0281 NY BEAUTY/BARBER SHOP		$203.77
04/19/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $31.30		$31.30
04/20/11	BILL KOHLER AND ASSOPHOENIX AZ 602-271-9953		$35.00
04/20/11	ONE NINE MGMT GROUP UNIONTOWN OH 330-499-8873 Description LAWN/GARDEN SU		$208.74
04/21/11	DR THOMAS J MAGNANI NEW YORK NY DENTIST/ORTHODONTIST		$220.00
04/21/11	BROADVIEW NETWORKS 800-276-2384 NY COMPUTER NETWORK/INFO		$445.26
04/21/11	OTG JFK T5 VENTURE, JAMAICA NY 718-656-6210 Description FAST FOOD REST		$4.45
04/21/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$121.74
04/21/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$32.95
04/22/11	AMERICAN AIRLINES PHOENIX AZ AMERICAN AIRLINES From: To: Carrier: Class: BRIDGETOWN BARBADO MIAMI FL AA D0 NOT AVAILABLE Ticket Number: 00186467980495 Date of Departure: 04/26 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$997.10
04/22/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$51.12
04/22/11	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103		$82.45

Continued on next page

G MAXWELL
Closing Date 05/18/11

Account Ending [redacted]

Detail Continued

		Foreign Spend	Amount
04/25/11	AMERICAN AIRLINES PHOENIX AZ AMERICAN AIRLINES From: MIAMI FL / To: LOS ANGELES CA / NOT AVAILABLE / Carrier: AA / Class: FA Ticket Number: 00186471851016 / Date of Departure: 04/27 Passenger Name: MAXWELL/GHISLAINE MI Document Type: PASSENGER TICKET		$1,742.70
04/27/11	STARBUCKS CORP082511MIAMI BEACH FL 800-7827282		$5.01
04/27/11	BCBG # 0676 0676 MIAMI BEACH FL 111-111-1111 Description APPAREL/ACCESS		$308.16
04/28/11	VIRGIN AMERICA BURLINGAME CA 119 From: LOS ANGELES CA / To: SAN FRANCISCO CA / NOT AVAILABLE / Carrier: VX / Class: YV Ticket Number: 98486481612234 / Date of Departure: 04/29 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$185.70
04/28/11	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282		$2.65
04/28/11	BELVEDERE RESTAURANTBEVERLY HILLS CA RESTAURANT FOOD/BEVERAGE $12.35 TIP $1.65		$14.00
04/28/11	Shutters Lobby ServiSanta Monica CA (310)458-0030		$57.33
04/29/11	VIRGIN AMERICA BURLINGAME CA VIRGIN AMERICA From: LOS ANGELES INTERN / To: SAN FRANCISCO INTL / N/A / N/A / N/A / Carrier: VX / YY / YY / YY / Class: R / 00 / 00 / 00 Ticket Number: 99904300922115 / Date of Departure: 04/29 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: PASSENGER TICKET		$35.00
04/29/11	BRITISH AIRWAYS ADP USA BRITISH AIRWAYS PLC From: CAIRO / To: LONDON HEATHROW AP / N.Y. J F KENNEDY I / Carrier: BA / BA / Class: F / F Ticket Number: 12586484029280 / Date of Departure: 04/29 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$5,938.90

AMEX000638

Continued on reverse

SDNY_GM_00326438

EFTA_00199192

EFTA01685436

Detail Continued

		Foreign Spend	Amount
04/29/11	Carey International Washington DC 888-649-3949 Description 2011-04-28 Los Angeles MAXWELL GHISLAINE		$441.72
04/30/11	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV		$96.59
04/30/11	MAISON 140 HOTEL 800BEVERLY HILLS CA Arrival Date Departure Date 04/28/11 04/29/11 00000000 LODGING		$260.27
04/30/11	Carey International Washington DC 888-649-3949 Description 2011-04-29 Los Angeles MAXWELL GHISLAINE		$144.18
05/01/11	CARREFOUR MAF ABU DHABI DEPARTMENT STORE CARF 9765951165	254.00 United Arab Emirat Dirhams	$69.16
05/02/11	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$526.55
05/02/11	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-61179121 Description FOR BILLING QUESTIO ACCT: 9740240 B		$25.00
05/03/11	DELTA AIR LINES PHOENIX AZ DELTA AIR LINES From: To: Carrier: Class: BANGOR ME LAGUARDIA INTL A/P DL HA NOT AVAILABLE Ticket Number: 00686492993782 Date of Departure: 05/08 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET		$487.70
05/03/11	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330		$263.88
05/03/11	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$33.95
05/03/11	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV		$288.56
05/03/11	WWW.SITSTAY.COM LINCOLN NE 402-467-3426		$90.77
05/04/11	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103		$60.33
05/05/11	23ANDME INC 650-938-6300 650-938-6300		$113.95

AMEX000639

Continued on next page

SDNY_GM_00326439

EFTA_00199193

EFTA01685437

G MAXWELL
Closing Date 05/18/11

Account Ending [redacted]

Detail Continued

		Foreign Spend	Amount
05/05/11	SANDY LANE HOTEL BARBADOS BR SANDY LANE ST JAMES BARB LODGING	4,811.40 Barbadian Dollars	$2,417.79
05/09/11	Bliss Spa 57 0000000(212)888-0033 25497192 10022 Youth As We Know It Micro Build On (face, neck, or hands) Underarm Gratuity		$286.32
05/10/11	TIFFANY & CO. 00001018008271396 18008271396 GOLD CHARMS & KEYS JEWELRY REPAIR		$734.91
05/10/11	PAYPAL *USSERVCEDOG 4029357733 CA 402-935-7733 Description PET SHOPS, PET		$50.00
05/11/11	FREESTONE WEB 707-9632745 CA LIQUOR STORE		$457.28
05/11/11	PRET A MANGER #0017 NEW YORK NY 2128716274		$5.43
05/11/11	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$33.95
05/12/11	AMTRAK INTERNET DC AMTRAK From: NEW YORK - PENN,NY To: WASHINGTON-UNIO,DC NOT AVAILABLE Carrier: 2V Class: CO Ticket Number: 55482560479159 Date of Departure: 06/02 Passenger Name: MAXWELL/GHISLAINE Document Type: VENDOR SALE		$526.00
05/12/11	CANINE STYLES INC 212-826-3985 212-826-3985		$108.88
05/13/11	DR THOMAS E SPIRIDEL212-245-5520 212-245-5520		$275.00
05/14/11	FIRST & 62ND CINEMASNEW YROK NY 908-918-2062 Description MOTION PICTURE		$33.00
05/14/11	FIRST & 62ND CINEMASNEW YROK NY 908-918-2062 Description MOTION PICTURE		$13.00
05/14/11	LE PAIN QUOTIDIEN NEW YORK NY RESTAURANT FOOD/BEVERAGE $2.75		$2.75
05/16/11	FRED'S AT BARNEYS NYNEW YORK NY 212-833-2222 FOOD $43.54 TIP $5.46		$49.00

AMEX000640

Continued on reverse

SDNY_GM_00326440

EFTA_00199194

EFTA01685438

Detail Continued

			Foreign Spend	Amount
05/17/11	DR THOMAS E SPIRIDEL212-245-5520 212-245-5520			$225.00
05/17/11	GRACE'S MARKETPLACE NEW YORK 2127370600	NY		$83.60
05/17/11	SEPHORA #336-67TH STNEW YORK 9999999999 Description Price COSMETIC STORE $86.01	NY		$86.01

JENNIFER TURNER
Card Ending [redacted]

			Foreign Spend	Amount
04/20/11	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	TX		$19.98
04/27/11	FEDEX# 875664156632 1-800-622-1147 1-800-622-1147 TO: [redacted] NY FROM: GMAXWELL [redacted] 001 EXP SVR PKG 14LB AWB875664156632 FedEx #1-800-622-1147			$46.22
04/29/11	FEDEX# 869256236503 1-800-622-1147 1-800-622-1147 TO: [redacted] NY FROM: [redacted] 90212 001 EXP SVR LTR 1LB AWB869256236503 FedEx #1-800-622-1147			$24.13
04/30/11	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	TX		$46.96
05/03/11	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	TX		$20.98
05/14/11	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	TX		$12.99

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$0.00
Total Interest in 2011	$0.00

Continued on next page

Important Notice

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Sign and Travel, the APR is 9.15% (v).

For Sign and Travel, the APR is 9.15% (v).

Membership Rewards First® DUPLICATE COPY
Monthly Statement and Program News

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance 174,672

Points Earned this Period 4,691

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

April 1, 2011 - April 30, 2011

Opening Points Balance	169,981
Points Earned this Period	+4,691
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**174,672**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Earn 4X Points When You Shop Online
Earn points fast by going through **bonuspointsmall.com** every time you shop online at over 275 retailers.

Points Transaction Detail

April 1, 2011 - April 30, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	4,638	**0**	4,638
Add'l Centurion XXXX-XXXXX2-[redacted]	53	**0**	53
Total	**4,691**	**0**	**4,691**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

Redeem Membership Rewards® Points for the Ultimate Banana Republic Wardrobe

BANANA REPUBLIC

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

To redeem Membership Rewards points, log on to **membershiprewards.com/bananarepublic** or call **1-800-AXP-EARN (297-3276)**. For the nearest store, call **1-888-BR-STYLE** or visit **BananaRepublic.com** (MR Message 6524)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

AMEX000644

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A World of Style. Now Pocket Sized. Redeem Membership Rewards® Points for a Saks Gift Card

Saks Fifth Avenue sits at the center of the fashion universe, featuring world-renowned and up-and-coming designers, exquisite customer service and exclusive items you can't find anywhere else. Saks Gift Cards are accepted at our 47 stores, 58 Saks Fifth Avenue OFF 5TH stores or online at saks.com, with no expiration date.

To redeem Membership Rewards points today, log on to **membershiprewards.com/Saksfifthavenue** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 6518)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Earn Up to 25,000Membership Rewards® Points on an A&K Extreme Adventure

Let A&K Extreme Adventures take you to regions around the globe. Rated from mild to strenuous, Extreme Adventures has something for anyone seeking a transformative journey. Book an Extreme Adventure Expedition and earn 20,000 points. Also earn 5,000 points on an Extension in conjunction with another trip or on its own.

Book now to earn up to 25,000 Membership Rewards points on an Extreme Adventure through 12/31/11. Visit **membershiprewards.com/abercrombiekent** for more information or call A&K at **1-800-554-7016**. (MR Message 6527)

Offer valid for travel through 12/31/11. Promotion codes must be used at time of booking; Expeditions, 20,000 bonus points: EAMRE10C and Extensions, 5,000 bonus points: EAMRX10C. 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 travel. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus IDs: 9671, 4824

Redeem Membership Rewards® Points for HawaiianMiles and Say "Aloha" to Hawaii

Hawaiian Airlines is the nation's highest-ranked carrier for service quality and performance in 2009 in the 20th annual Airline Quality Rating study. Hawaiian offers nonstop service to Hawaii from more U.S. gateway cities (10) than any other airline, as well as service to Japan, Philippines, Australia, American Samoa, Tahiti and South Korea. Hawaiian also provides more than 150 daily jet flights between the Hawaiian Islands.

To preview this reward and to redeem points, visit **membershiprewards.com/hawaiian** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 6532)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

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It's your invaluable input that helps us constantly improve your Cardmembership experience. We've made it easier to pay your bill with multiple payment options, such as:

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- **Automatic Payments** — sign up for AutoPay to have American Express® bill payments automatically deducted from your bank account.*
- **Mobile Access** — view your account and pay your bill with our American Express apps for Android,™ iPhone,® and iPod® Touch.

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AMERICAN EXPRESS

* When enrolling to pay your bill online or in AutoPay, remember to have your bank information handy. You will need to have your routing and account numbers in order to enroll.

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Max - Since 2000, offering excellent Italian fare at affordable prices. Local delivery and dining in outdoor garden. 51 Avenue B. Reach us at **212-539-0111** or **www.max-ny.com**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 115442)

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*Airline fuel surcharges and certain government-imposed taxes and fees on international air transportation, as well as applicable companion ticketing fees, are the responsibility of the Card member. See below for details. †*International Airline Program:* Companion ticket requires purchase of qualifying First- or Business-Class ticket through American Express Travel with an American Express Card issued in the U.S. Platinum Card® member or Centurion® member's name on a participating airline. Participating airlines include: Aer Lingus, AeroMexico, Air Canada, Air France, Air New Zealand, Alitalia, Asiana Airlines, Austrian, Cathay Pacific, China Airlines, Delta Air Lines, Emirates, Etihad Airways, Japan Airlines, Jet Airways, KLM Royal Dutch Airlines, LAN, Lufthansa, Scandinavian Airlines, South African Airways, Swiss International Air lines, Virgin Atlantic. Travel must originate in and return to U.S. gateway (excluding Puerto Rico and overseas territories) or select Canadian gateways. One-way travel permitted on some airlines where routing originates in U.S. Available service class (First or Business) determined by airline. Seat availability is limited. Card member and companion must travel on same itinerary. Limit one companion ticket per Card member traveling. Tickets are non-transferable or endorsable. Non-refundable $78 American Express service fee applies to purchase and all ticket changes/refunds with Platinum Card (fees waived for Centurion members). Companion ticket subject to government taxes/fees from $50 to $500 roundtrip, including September 11th Security fee of up to $10. Total charge for companion ticket may also reflect airline-imposed fuel surcharges of up to $800 roundtrip. Companion ticket must be returned/cancelled before full-fare ticket is refunded. Not combinable with any other promotion and may not be available on participating airline's code-share partners, i.e., flights marketed by the ticketing airline but operated by its partner airline. Airlines reserve right to modify fare rules/program participation prior to booking. American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives and may also provide incentives to our travel counselors. CST#1022318-10, ML#1192, Washington UBI#600-469-694, TA#002 Registered Iowa Travel Agency, NV#2001-0126.
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AMEX000647

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SDNY_GM_00326447

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 06/17/11

Account Ending [redacted]

New Balance	**$12,304.77**
Please Pay By	**07/02/11**

Membership Rewards® Points
As of 06/17/11
190,512
For details, please see your Membership Rewards page.

See page 2 for important information about your account.

See page 9 for Important Changes to Your Account Terms

Your payment of $12,304.77 will be debited from your account on 07/02/11. Any inquiry to American Express concerning this debit should be made before 07/01/11. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 7.**

Account Summary

Previous Balance	$14,681.93
Payments/Credits	-$15,897.03
New Charges	+$13,519.87
Fees	+$0.00
New Balance	**$12,304.77**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
07/02/11
AutoPay Amount
$12,304.77

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

AMERICAN EXPRESS
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AMEX000648

SDNY_GM_00326448

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000649

SDNY_GM_00326449

EFTA_00199203

EFTA01685447

G MAXWELL
Closing Date 06/17/11

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$14,681.93
Credits	
G MAXWELL [redacted]	-$1,215.10
Total Payments and Credits	**-$15,897.03**

Detail

*Indicates posting date

Payments			**Amount**
06/02/11*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$14,681.93

Credits			**Amount**
06/01/11	G MAXWELL	AMTRAK NEW YORK PENNNY TKT# 5540559072497	-$20.70
06/02/11	G MAXWELL	DELTA AIR LINES INC.PHOENIX AZ AMERICAN EXPRESS TVL SVC	-$1,194.40

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 00686563002863
Passenger Name: MAXWELL/GHISLAINE
Document Type: SUPPORTED REFUND
Date of Departure: 12/31

New Charges

Summary

	Total
G MAXWELL [redacted]	$13,515.88
JENNIFER TURNER [redacted]	$3.99
Total New Charges	**$13,519.87**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
05/17/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $77.90		$77.90
05/18/11	POLAND SPRING WATER BOTTLEDWATER 0428572267 92821		$76.09
05/19/11	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103		$79.99
05/19/11	BRIAN C HALPERN MD NEW YORK NY DOCTOR & PHYSICIAN		$420.00
05/19/11	ICE SPORTS HEALTH GRNEW YORK NY 212-355-5100		$425.00

Continued on reverse

Detail Continued

		Amount
05/20/11	ICE SPORTS HEALTH GRNEW YORK NY 212-355-5100	$225.00
05/20/11	LE PAIN QUOTIDIEN NEW YORK NY RESTAURANT FOOD/BEVERAGE $32.11 TIP $3.89	$36.00
05/20/11	STARBUCKS CORP008193NEW YORK NY 800-7827282	$3.43
05/23/11	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103	$82.46
05/23/11	BROADVIEW NETWORKS 800-276-2384 NY COMPUTER NETWORK/INFO	$401.48
05/23/11	ICE SPORTS HEALTH GRNEW YORK NY 212-355-5100	$325.00
05/24/11	NIOS SPA NIOS SPA NEW YORK NY HEALTH & BEAUTY SPA	$26.13
05/25/11	BRIAN C HALPERN MD NEW YORK NY DENTIST	$175.00
05/26/11	ICE SPORTS HEALTH GRNEW YORK NY 212-355-5100	$225.00
05/27/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$90.24
05/27/11	AMAZON PRIME 866-557-2820 NV SHIPPINGCLUB	$79.00
05/27/11	J SISTERS 57 INC 212-813-0281 NY BEAUTY/BARBER SHOP	$203.77
05/28/11	AMERICAN KENNELS NEW YORK NY PET SHOP/FOOD/SUPPLY Description 529012	$21.73
05/28/11	CLUB MONOCO US #1024NEW YORK NY FAMILY CLOTHING	$140.45
05/28/11	Bliss Spa 57 0000000(212)888-0033 25850527 10022 Fully Loaded Facial Gratuity	$209.00
05/29/11	AMERICAN KENNELS NEW YORK NY PET SHOP/FOOD/SUPPLY Description 560612	$10.42
05/30/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$43.16
05/31/11	DELTA AIR LINES INC.PHOENIX AZ AMERICAN EXPRESS TVL SVC	$1,194.40

From:	To:	Carrier:	Class:
WASHINGTON NATIONA	MIAMI INTERNATIONA	DL	P
	N.Y. J F KENNEDY I	DL	P
	N/A	YY	00
	N/A	YY	00

Ticket Number: 00686563002860
Date of Departure: 06/04
Passenger Name: MAXWELL/GHISLAINE
Document Type: PASSENGER TICKET

AMEX000651

Continued on next page

G MAXWELL
Closing Date 06/17/11

Account Ending [redacted]

Detail Continued

		Amount
05/31/11	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330	$227.82
05/31/11	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV	$96.59
05/31/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$5.22
05/31/11	ICE SPORTS HEALTH GRNEW YORK NY 212-355-5100	$225.00
06/01/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$16.98
06/01/11	ICE SPORTS HEALTH GRNEW YORK NY 212-355-5100	$325.00
06/01/11	BERGDORF GOODMAN NEW YORK NY DEPARTMENT STORE	$1,151.90
06/01/11	STARBUCKS CORP073429NEW YORK NY 800-7827282	$3.43
06/02/11	AMERICAN AIRLINES INPHOENIX AZ AMERICAN EXPRESS TVL SVC From: WASHINGTON NATIONA To: MIAMI INTERNATIONA / N.Y. J F KENNEDY I / N/A / N/A Carrier: AA / DL / YY / YY Class: P / A / 00 / 00 Ticket Number: 00186570592843 Date of Departure: 06/04 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET	$984.40
06/02/11	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$393.55
06/03/11	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103	$60.41
06/03/11	CATERING SOLUTIONS WASHINGTON DC RESTAURANT FOOD/BEVERAGE $40.15 TIP $4.85	$45.00
06/03/11	ICE SPORTS HEALTH GRNEW YORK NY 212-355-5100	$225.00
06/03/11	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV	$292.81
06/04/11	PARADIES #391 QWASHINGTON DC CARD & SOUVENIR STORE	$15.33
06/04/11	LACE NAIL LAB 882601MIAMI BEACH FL BEAUTY/BARBER SHOP	$22.00
06/05/11	STARBUCKS CORP082420MIAMI BEACH FL 800-7827282	$3.38

Continued on reverse

Detail Continued

		Amount
06/05/11	HYATT HOTELS PARK WAWASHINGTON DC Arrival Date Departure Date 06/02/11 06/04/11 00000000 LODGING	$834.07
06/06/11	AMERICAN AIRLINES INPHOENIX AZ AMERICAN EXPRESS TVL SVC From: To: Carrier: Class: PALM BEACH INTERNA NEW YORK LA GUARDI DL P N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00186581271074 Date of Departure: 06/07 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET	$299.00
06/06/11	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$789.32
06/07/11	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-64254964 Description FOR BILLING QUESTIO ACCT: 9740240 B	$25.00
06/08/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$15.48
06/08/11	PET PARTNERS INC 025CARY NC 919-859-8222 Description INSURANCE BROK	$84.00
06/08/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$48.51
06/08/11	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$816.56
06/08/11	ICE SPORTS HEALTH GRNEW YORK NY 212-355-5100	$225.00
06/09/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$13.05
06/09/11	MEDICAL IMAGING OF MNEW YORK NY 2127942500 Description Price MEDICAL/HEALTH SERV $800.00	$800.00
06/09/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$4.52
06/10/11	STARBUCKS CORP008193NEW YORK NY 800-7827282	$4.30
06/10/11	ICE SPORTS HEALTH GRNEW YORK NY 212-355-5100	$225.00
06/13/11	STARBUCKS CORP074245NEW YORK NY 800-7827282	$3.43
06/13/11	ICE SPORTS HEALTH GRNEW YORK NY 212-355-5100	$325.00
06/14/11	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC	$16.95

AMEX000653

Continued on next page

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G MAXWELL
Closing Date 06/17/11

Account Ending [redacted]

Detail Continued

			Amount
06/14/11	STARBUCKS CORP008219NEW YORK 800-7827282	NY	$3.43
06/14/11	HALLAK CLEANERS 6500HACKENSACK 2013437333 Description Price DRY CLEANERS $55.80	NJ	$55.80
06/15/11	STARBUCKS CORP008219NEW YORK 800-7827282	NY	$4.30
06/16/11	IN VINO VERISTAS 683NEW YORK LIQUOR STORE	NY	$258.69

JENNIFER TURNER
Card Ending [redacted]

			Amount
05/29/11	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	TX	$3.99

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$0.00
Total Interest in 2011	$0.00

Important Notice

Renewal Notice

Your Account renews next month. The following terms are in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

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

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable when you receive your periodic statement.

Annual Membership Fee: The annual membership fee for your Account is $2,500.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Service phone number on Page 2 to cancel your Account.

Continued on reverse

Important Notice continued

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to a Feature if you make a late payment or a payment that is returned. If the Penalty APR is applied for either of these reasons, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. The following APRs apply to the Features noted as of the Closing Date of this statement.

Centurion Sign & Travel

Tier	Rate Description	APR
STANDARD	Prime + 5.90%	9.15%
PENALTY	Prime + 23.99%	27.24%

G MAXWELL
Closing Date 06/17/11

Account Ending [redacted]

Notice of Changes to Your Cardmember Agreement

The terms of your account are subject to change in accordance with the Cardmember Agreement ("Agreement") governing your account referenced in or with this notice. Any language in the Agreement contrary to or conflicting with terms amended herein is replaced fully and completely. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your account to read this notice carefully and file it along with your Agreement in a safe place for future reference.

Pay Over Time Minimum Due

We are changing how we calculate your Pay Over Time Minimum Due. Your Pay Over Time Minimum Due will be at least $35. However, it will not exceed the Pay Over Time New Balance shown on the statement.

Effective August 1, 2011, line "(3)" of the *How we calculate your Minimum Payment Due* section in Part 2 of your Cardmember Agreement is deleted and replaced with "(3) $35." The same change applies to the EXAMPLE: Pay Over Time Minimum Due shown in that section.

Also effective August 1, 2011, the dollar amount shown in the last paragraph of *Adjusting your Pay Over Time Minimum Due* is deleted and replaced with "$210."

Returned Payment Fee

We are not making any changes to the Returned Payment Fee, however, we have made some clarifications to the language. We are including the revised section for your convenience.

Effective immediately, the *Returned Payment Fee* section on Page 2 of Part 1 of your Cardmember Agreement is deleted and replaced with the following:

> "Up to $35. If you make a payment that is returned unpaid the first time we present it to your bank, the fee is $25. If you do this again within the same billing period or the next 6 billing periods, the fee is $35. However, the returned payment fee will not exceed the applicable Minimum Payment Due. A returned payment may also result in a Penalty APR. See Penalty APR for new transactions above."

Late Payment Fee

We are not making any changes to the Late Payment Fee, however, we have made some clarifications to the language. We are including the revised section for your convenience.

Effective immediately, the *Late Payment Fee* section on Page 2 of Part 1 of your Cardmember Agreement is deleted and replaced with the following:

> "Up to $35 or 2.99% of the amount past due. If you do not pay the Amount Due on a billing statement before the 20th day after the next Closing Date, you will be charged a late payment fee. This fee will be $25, or $35 for a subsequent late payment in the next 6 billing periods. In addition, if you do not pay an Amount Due for two billing periods in a row, we will charge the greater of $35 or 2.99% of the amount past due. The late fee will not exceed the Minimum Payment Due. Paying late may also result in a Penalty APR. See Penalty APR for new transactions and Penalty APR for existing balances above."

Membership Rewards First® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance 190,512

Points Earned this Period 15,840

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

May 1, 2011 - May 31, 2011

Opening Points Balance	174,672
Points Earned this Period	+15,840
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**190,512**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Earn 4X Points When You Shop Online
Earn points fast by going through **bonuspointsmall.com** every time you shop online at over 275 retailers.

Points Transaction Detail

May 1, 2011 - May 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	14,512	**1,172** 800Limo Carey 3xpts 2918	15,684
Business Gold Rewards XXXX-XXXXX0-[redacted]	0	**0**	0
Add'l Centurion XXXX-XXXXX2-[redacted]	156	**0**	156
Total	**14,668**	**1,172**	**15,840**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

Save 10% or More on Hot Merchandise

MEMBERSHIP rewards

Find great deals on rewards like electronics, home, fashion and accessories and sporting goods.

Save 10% or more.

Visit **membershiprewards.com/merchandise specials** or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 6580)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

AMEX000658

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.

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EFTA01685456

Introducing the Four Seasons Hotels and Resorts in the Membership Rewards® Program

FOUR SEASONS Hotels and Resorts

Now you can use Membership Rewards points to stay at Four Seasons Hotels and Resorts. From New York to Paris to the Seychelles Islands, you can enjoy highly personalized service--24 hours a day--in truly exceptional surroundings. Whether you are relaxing poolside, dining in a world-class restaurant, or stepping out onto a lovely terrace to take in a breathtaking view, a stay at a Four Seasons property always promises to create memorable moments.

For more information, visit **membershiprewards.com/fourseasons** or call **1-800-AXP-EARN (297-3276).**

(MR Message 6531)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Earn 2X Points When You Rent from National Car Rental

National Car Rental

To automatically earn 2X points every time you pay for your rental with an eligible American Express® Card, enroll in The Emerald Club by National Car Rental or log on to your existing account profile and select Membership Rewards as your preferred Frequent Traveler Program. Enter "**AMEX**" as your Frequent Traveler Number.

Visit **membershiprewards.com/national**.To earn the bonus,you must request to earn Membership Rewards as your loyalty bonus at the time of rental or reservation; no other bonus points/miles can be awarded on the same rental.(MR Bonus ID 5601)

Offer valid through 12/31/11. To be eligible to get 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 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information, visit membershiprewards.com/terms

Bonus ID: **5601**. Bonus points shall apply only to the time and miles portion of the rental transaction which excludes all taxes and surcharge amounts.

Redeem Membership Rewards® Points for Roy's Hawaiian Fusion Cuisine Gift Cards

Roy's hawaiian fusion cuisine

Membership Rewards points have become more decadent than ever. You can redeem them for Roy's Restaurants Gift Cards, which you can use to enjoy an array of incredible dishes, from Roy's Classic Roasted Macadamia Nut Crusted Mahi Mahi to the signature Roy's Melting Hot Chocolate Souffle.

Redeem Membership Rewards points good toward your dining experience at Roy's.

To start redeeming today, log on to **membershiprewards.com/royshawaiian** or call **1-800-297-1300.**

(MR Message 6590)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

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.

AMEX000659

Now Accepting American Express® Cards!

AMERICAN EXPRESS Cards Welcome

Orient Expressed - Shop children's clothing, home décor and gifts online or at our retail store in New Orleans at 3905 Magazine Street. **1-888-856-3948** or **www.orientexpressed.com**

Paddle8 - Paddle8 brings the insider's art world to collectors who can learn about and acquire fine art free of time and geographical constraints. **www.paddle8.com**

Lido - Offers delicious, modern Italian cuisine in Harlem. The atmosphere is elegant, friendly and relaxed. Call **646-490-8575** or visit **www.lidorestaurantnyc.com**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 115531)

AMEX000660

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.

SDNY_GM_00326460

AMEX000661

SDNY_GM_00326461

EFTA_00199215

EFTA01685459

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 07/18/11

Account Ending [redacted]

New Balance	**$19,142.51**
Please Pay By	**08/02/11**

See page 2 for important information about your account.

See Page 9 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

See Page 11 for an important Privacy Notice and the following page for important notices about Your Billing Rights and Electronic Fund Transfer Error Resolution.

Your payment of $19,142.51 will be debited from your account on 08/02/11. Any inquiry to American Express concerning this debit should be made before 08/01/11. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
As of 07/18/11
204,359

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$12,304.77
Payments/Credits	-$15,361.29
New Charges	+$19,654.03
Fees	+$2,545.00
New Balance	**$19,142.51**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
08/02/11
AutoPay Amount
$19,142.51

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

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

[redacted] 00191425100191425l 14 H

AMEX000662

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EFTA01685460

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

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G MAXWELL
Closing Date 07/18/11

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$12,304.77
Credits	
G MAXWELL [redacted]	-$3,056.52
Total Payments and Credits	**-$15,361.29**

Detail

*Indicates posting date

Payments

			Amount
07/02/11*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$12,304.77

Credits

			Amount
07/06/11	G MAXWELL	ORBITZ MANKATO MN UNITED AIRLINES	-$1,141.40

From:	To:	Carrier:	Class:
ASPEN	DENVER INTL APT	UA	A
	LOS ANGELES INTERN	F9	H
	N/A	YY	00
	N/A	YY	00

Ticket Number: 01686961429274
Date of Departure: 07/07
Passenger Name: MAXWELL/GHISLAINE
Document Type: SUPPORTED REFUND

			Amount
07/10/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA	-$10.00

From:	To:	Carrier:	Class:
SAN FRANCISCO INTL	N.Y. J F KENNEDY I	VX	J
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 98486663977785
Date of Departure: 07/11
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: SUPPORTED REFUND

			Amount
07/16/11*	G MAXWELL	MEMBERSHIP REWARDS CONSUMER TRAVEL CREDIT Goods and Services	-$1,905.12

New Charges

Summary

	Total
G MAXWELL [redacted]	$19,654.03
Total New Charges	**$19,654.03**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
06/17/11	STARBUCKS CORP008219NEW YORK NY 800-7827282		$4.30
06/17/11	ICE SPORTS HEALTH GRNEW YORK NY 212-355-5100		$325.00

Continued on reverse

Detail Continued

		Amount
06/19/11	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
06/19/11	STARBUCKS CORP008219NEW YORK NY 800-7827282	$3.43
06/20/11	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103	$97.99
06/21/11	IN VINO VERISTAS 683NEW YORK NY LIQUOR STORE	$78.35
06/21/11	BROADVIEW NETWORKS 800-276-2384 NY COMPUTER NETWORK/INFO	$434.03
06/22/11	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103	$82.46
06/24/11	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$408.28
06/24/11	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-65664057 Description FOR BILLING QUESTIO ACCT: 9740240 B	$25.00
06/25/11	FREDERIC FEKKAI NY NEW YORK NY 9999999999	$49.12
06/26/11	STARBUCKS CORP008219NEW YORK NY 800-7827282	$7.73
06/27/11	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL	$9.99
06/27/11	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL	$9.99
06/27/11	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL	$9.99
06/27/11	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL	$7.99
06/27/11	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL	$11.99
06/27/11	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL	$11.99
06/27/11	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL	$9.99
06/27/11	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL	$12.99
06/27/11	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE	$145.00
06/30/11	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$816.56
06/30/11	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV	$96.59

Continued on next page

G MAXWELL
Closing Date 07/18/11

Account Ending [redacted]

Detail Continued

		Amount
06/30/11	CAFE BOULUD NEW YORK NY RESTAURANT FOOD/BEVERAGE $20.69 TIP $2.31	$23.00
07/02/11	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC	$16.95
07/02/11	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$142.22
07/02/11	ASPEN LUGGAGE CO 880ASPEN CO LUGGAGE/LEATHER GOODS	$21.80
07/02/11	23ANDME INC 650-938-6300 650-938-6300	$9.00
07/03/11	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV	$288.56
07/05/11	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103	$62.19
07/06/11	UNITED AIRLINES MANKATO MN ORBITZ From: To: Carrier: Class: ASPEN DENVER INTL APT UA A LOS ANGELES INTERN F9 H N/A YY 00 N/A YY 00 Ticket Number: 01686961429274 Date of Departure: 07/07 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET	$1,141.40
07/06/11	ORBITZ.COM CHICAGO IL ORB*AP1101012NNZC5GZ ROC No. 174823695	$6.99
07/06/11	HOTELS.COM US 800-219-4606 NV 8006754318	$282.62
07/06/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $259.30	$259.30
07/07/11	AMEX TRAVEL-ONLINE SAN ANTONIO TX CONTINENTAL AIRLINES From: To: Carrier: Class: LOS ANGELES INTERN SAN FRANCISCO INTL CO Z N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00586659825500 Date of Departure: 07/08 Passenger Name: MAXWELL/GHISLAINE N Document Type: PASSENGER TICKET	$451.70
07/07/11	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL	$9.99
07/07/11	AMEX TRAVEL-ONLINE 800-256-9089 TX 800-256-9089	$6.99

Continued on reverse

Detail Continued

		Amount
07/07/11	AMEX TRAVEL-ONLINE 800-256-9089 TX 800-256-9089	$31.99
07/08/11	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: SAN FRANCISCO INTL — To: N.Y. J F KENNEDY I — Carrier: VX — Class: J N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 98486659486773 — Date of Departure: 07/10 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$2,224.70
07/08/11	TRAVEL FEES 00014341800-2569089 TX SERVICE FEE From: N/A — To: N/A — Carrier: YY — Class: 00 N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 1434180065 — Date of Departure: 12/31 Passenger Name: MAXWELL/GHISLAI Document Type: AGENCY MISC. CHARGE ORDER (MCO)	$30.00
07/08/11	HERTZ CAR RENTAL CARLSBAD CA Location — Date Rental: CARLSBAD CA — 11/07/07 Return: LOS ANGELES CA — 11/07/08 Agreement Number: M58515671 Renter Name: GHISLAINE /MAXWELL	$195.22
07/08/11	GARIBALDI'S ON PRE 5SAN FRANCISIC CA 5105314500 TIP $6.06	$65.00
07/08/11	PET PARTNERS INC 025CARY NC 919-859-8222 Description INSURANCE BROK	$44.00
07/08/11	CANINE STYLES INC 212-826-3985 212-826-3985	$119.76
07/09/11	MAISON 140 HOTEL 800BEVERLY HILLS CA Arrival Date — Departure Date 07/07/11 — 07/08/11 00000000 LODGING	$44.97
07/11/11	NAPA FARMS MARKET SAN FRANCISCO CA 9999999999	$9.77
07/12/11	SUNSET NEWS SF096010SAN FRANCISCO CA 650-8276600	$20.52

Continued on next page

Detail Continued

		Amount
07/15/11	AMERICAN EXPRESS TVLPHOENIX AZ	$302.20
	AIR EUROPA LINEAS AEREAS,	
	From: PALMA MALLORCA — To: ROME LEONARDO DA V — Carrier: UX — Class: W	
	N/A — YY — 00	
	N/A — YY — 00	
	N/A — YY — 00	
	Ticket Number: 99686677419033 — Date of Departure: 08/07	
	Passenger Name: MAXWELL/GHISLAINE NO	
	Document Type: PASSENGER TICKET	
07/15/11	MERIDIANA AMERICAN EUNITED STATES OF A	$297.00
	MERIDIANA	
	From: ROME LEONARDO DA V — To: OLBIA — Carrier: IG — Class: M	
	N/A — YY — 00	
	N/A — YY — 00	
	N/A — YY — 00	
	Ticket Number: 1918667741905 — Date of Departure: 08/08	
	Passenger Name: MAXWELL/GHISLAINE NO	
	Document Type: AGENCY PASSENGER TICKET	
07/15/11	BRITISH AIRWAYS ADP USA	$10,782.93
	BRITISH AIRWAYS PLC	
	From: N.Y. J F KENNEDY I — To: LONDON HEATHROW AP — Carrier: BA — Class: C	
	NICE — BA — J	
	PALMA MALLORCA — IB — C	
	LONDON GATWICK APT — XX	
	Ticket Number: 12586677419013 — Date of Departure: 07/15	
	Passenger Name: MAXWELL/GHISLAINE NO	
	Document Type: PASSENGER TICKET	
07/15/11	HALLAK CLEANERS 6500HACKENSACK NJ	$100.20
	2013437333	
	Description: DRY CLEANERS — Price: $100.20	

Fees

			Amount
07/18/11	G MAXWELL	ANNUAL MEMBERSHIP FEE You can use Membership Rewards® Points toward your annual membership fee. Visit **www.membershiprewards.com/cardfees** to learn more.	$2,500.00
07/18/11	JENNIFER TURNER	ANNUAL MEMBERSHIP FEE	$45.00
Total Fees for this Period			**$2,545.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$2,545.00
Total Interest in 2011	$0.00

Continued on reverse

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign and Travel, the APR is 9.15% (v).

For Sign and Travel, the APR is 9.15% (v).

G MAXWELL
Closing Date 07/18/11

Account Ending [redacted]

Notice of Changes to Your Membership Rewards First® Program Account
Effective October 1, 2011, Continental Airlines will no longer be a point transfer airline partner in the Membership Rewards First program. Any Membership Rewards point transfer redemptions for Continental OnePass® miles must be made by September 30, 2011. These redemptions will be considered final, non-refundable, and subject to the Continental OnePass® program terms and conditions.

As always, you can redeem points for flights on Continental Airlines before or after September 30, 2011 using Membership Rewards Pay with Points. With Pay with Points, you can fly any airline without seat restrictions or blackout dates, and pay for all or part of your trip with points. In addition, as a Centurion member or Business Centurion member, you get 20% of those points back towards your next trip -- every time.[1] You can also transfer points into more than 20 frequent flyer and guest programs, including Star Alliance airlines such as Air Canada, ANA, and Singapore Airlines or redeem Membership Rewards points for airline and hotel travel certificates.

To transfer points to a participating frequent flyer program or to use Pay with Points, please visit membershiprewards.com/travel.

Notice of Changes to Your Airport Club Access Program
Effective October 1, 2011, Continental Airlines Presidents Clubs will no longer participate in the Centurion or Business Centurion Airport Club Access Program.[2] You will continue to have complimentary access to American Airlines Admirals Club®, Delta Sky Club®, and US Airways® Club locations with your Card, as well as access to more than 600 clubs worldwide with Priority Pass Select™.[3]

Notice of Changes to Your Elite Air Status
Effective February 1, 2012, Continental will no longer provide complimentary Continental OnePass Gold Elite Status, although you can continue to enjoy Elite Status with Delta Airlines[4], US Airways[5] and Virgin Atlantic.[6]

[1]To use Pay with Points, you must charge purchase through American Express Travel to Membership Rewards program-enrolled Card. Points will be debited from Membership Rewards account, and credit for corresponding dollar amount will be issued to Card account used. If points redeemed do not cover entire amount, the balance of purchase price will remain on Card account. Minimum redemption 5,000 points. Consumer and Business Centurion Card members will receive 1 bonus point for every 5 points you redeem for a Pay with Points transaction. To be eligible to earn bonus points, Card account(s) must be active and not in default at the time of bonus points fulfillment. Transactions charged to a Corporate Card are excluded. Bonus points will be credited to your Membership Rewards First account approximately 6-10 weeks after charges appear on your billing statement. See membershiprewards.com/terms for Membership Rewards First program terms and conditions. Bonus ID: 4880

[2]The Centurion or Business Centurion member must present his or her valid Card, government-issued I.D., and same day corresponding airline ticket to club agents. (Ticket not required for US Airways® Clubs.) Code-share and affiliated lounge agreements may not apply in all cases. The Centurion or Business Centurion member must be 18 years of age to enter into the Airport Club Lounge without a parent or guardian for American Airlines and for Delta Sky Club™ where there is no self-service bar. Local age restrictions apply in non-U.S. locations. The Centurion or Business Centurion member must be 21 years of age to enter into all Airport Club Lounges where there is a self-service bar. Card members must adhere to all house rules of participating clubs. Partners and locations subject to change.

[3]Centurion or Business Centurion members may access participating Priority Pass lounges worldwide on a complimentary basis. Centurion or Business Centurion member must present his or her Priority Pass card to gain access to participating lounges. Centurion or Business Centurion member must be 21 years of age to enter into the airport club lounge without a parent or guardian. Members must adhere to all house rules of participating clubs. Amenities may vary among airport club locations. Conference rooms may be reserved for a nominal fee. For a list of participating airport club locations or to enroll, call Centurion Member Services at 1-877-877-0987 and select Travel or visit. www.prioritypass.com. Partners and locations subject to change. Member is liable for guest visits, which will automatically be charged to the Centurion Card after the visit has been reported by the participating lounge. Centurion or Business Centurion members' guests may access participating lounges for a $27 fee, which will automatically be charged to the Centurion or Business Centurion Card.

[4]Delta Air Lines Platinum Medallion: Complimentary upgrades are subject to availability and may not be available on all flights or in all markets. Taxes (and if applicable, fees) for Award Travel are the responsibility of the passenger and must be paid at the time the ticket is booked. Award Travel seats are limited and may not be available on all flights or in all markets. Offers and benefits subject to change without notice. Complimentary upgrades for Economy Award reservations and Pay with Miles will be upgraded to First Class beginning at the eligible Medallion tier window based on availability. Unlimited Complimentary Upgrades are subject to availability, may not be available on all flights or in all markets, and are not valid for travel to/from Hawaii, Transatlantic and Transpacific destinations. Complimentary Upgrades are not available on flights to/from South American cities that are serviced with our BusinessElite® product (i.e., Buenos Aires, Argentina; Rio de Janeiro and Sao Paulo, Brazil; Santiago, Chile; Lima, Peru; Caracas, Venezuela). For travel booked using a SkyMiles Companion Certificate, neither the paid primary passenger nor the companion passenger will be eligible for complimentary upgrades. We limit the seats available for use with complimentary upgrades and may not make seats available on all flights. Upgrade on Award or Pay with Miles Tickets are not eligible for complimentary Companion Upgrades. Rollover benefit means Medallion Qualification Miles earned in 2011 above a member's earned Medallion threshold level will roll over to 2012 and count toward 2013 Medallion status qualification. Members who receive complimentary or gifted Medallion status are ineligible for rollover MQMs unless they earn more MQMs than the gifted status requirement. For example, if a member is gifted Silver Medallion status in 2011 and also earns 30,000 MQMs in 2011, s/he will be able to roll over 5,000 MQMs since the Silver Medallion requirement is 25,000 MQMs. Please allow 4-6 weeks for fulfillment of Choice Benefits. All SkyMiles program rules apply to SkyMiles program membership, miles, offers, mile accrual, mile redemption and travel benefits. To review the rules, please visit delta.com/memberguide. All Delta Sky Club membership terms, conditions and house rules apply to Delta Sky Club membership and use. To review the rules, please visit delta.com/skyclub. ©2011 Delta Air Lines, Inc.

[5]US Airways: All benefits and partner offers are valid through the program year, which ends 2/28 of each successive year. 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. Any Dividend Miles partner may discontinue or change its participation in the program, with or without notice. US Airways is not responsible for products and services provided by Dividend Miles partners. For more information, visit www.usairways.com/awa/content/dividendmiles/programdetails/memberguide.aspx.

[6]Virgin Atlantic: Enrollment in Flying Club Gold is required. All terms and conditions of the current Virgin Atlantic Airways Flying Club Gold program apply, including Virgin Atlantic Airways' right to modify or terminate the Flying Club Gold program at any time, with or without notice. Notwithstanding the foregoing, changes in rules for use of travel rewards, cities served, flight schedules, limited seating or space availability, restricted travel dates, and specific features of promotional offers may be made at the discretion of Virgin Atlantic Airways with or without notice to active members. Lounge facilities vary at destinations. For more details, please visit www.virginatlantic.com/flying club.

G MAXWELL
Closing Date 07/18/11

Account Ending [redacted]

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, 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, use and safeguard information about you and how to limit the use and disclosure of your information.

In this Notice, "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc., American Express Centurion Bank and American Express Bank, FSB. These entities are "Affiliates" of each other, which are companies in the American Express family that are related to each other by common ownership or control. Our Affiliates also include publishers, travelers cheque issuers, travel agents and providers of Card-related insurance services. The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you(r)."

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 about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

What Do We Do with Cardmember 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.

Information We Share with Our Affiliates
You can inform us not to share with our Affiliates credit-related information (except as permitted by law), such as your credit history as shown on a consumer report. If you make this choice, we are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history.

Valuable Partner Offers
We work with carefully selected business partners, 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 business partner 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. You can inform us not to send you these offers.

Your Choices
Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers and offers from our Affiliates, by mail, telephone and/or e-mail, or share your credit-related information with our Affiliates, by visiting us at: **www.americanexpress.com/communications**. You can also inform us of your choices (except for e-mail communications) by calling us at **1-800-297-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts. **Please note that any choices you make will only apply to this account.**

If you are the primary Cardmember on your Card account, any choices you make in accordance with this Notice will also apply to any other Cardmember on this account (except for e-mail communications). If you make choices not to receive offers as indicated above, 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 use reasonable administrative, technical and physical security measures to protect your 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 informed us not to share your credit-related information with our Affiliates.

Your Billing Rights: Keep this Document for Future Use

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

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information*: Your name and account number.
- *Dollar amount*: The dollar amount of the suspected error.
- *Description of problem*: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

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

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

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake*: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

G MAXWELL
Closing Date 07/18/11

Account Ending [redacted]

Annual EFT Error Resolution Notice

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

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:
(1) Your name and card account number. (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information. (3) The dollar amount of the suspected error.

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

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

Membership Rewards First® DUPLICATE COPY
Monthly Statement and Program News

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**204,359**
Points Earned this Period	**13,847**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary
June 1, 2011 - June 30, 2011

Opening Points Balance	190,512
Points Earned this Period	+13,847
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**204,359**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Earn 4X Points When You Shop Online
Earn points fast by going through **bonuspointsmall.com** every time you shop online at over 275 retailers.

Points Transaction Detail
June 1, 2011 - June 30, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	12,297	**0**	12,297
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,546	**0**	1,546
Add'l Centurion XXXX-XXXXX2-[redacted]	4	**0**	4
Total	**13,847**	**0**	**13,847**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

Save 10% or More on Hot Merchandise

MEMBERSHIP rewards

Find great deals on rewards like electronics, home, fashion and accessories and sporting goods

Save 10% or more.

Visit **membershiprewards.com/merchandise specials** or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 6617)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

AMEX000676

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.

SDNY_GM_00326476

EFTA_00199230

EFTA01685474

Earn 2X Points When You Rent from National Car Rental

National Car Rental

To automatically earn 2X points, enroll in The Emerald Club by National Car Rental or log on to your existing Emerald Club account profile and select Membership Rewards as your preferred Frequent Traveler Program. Enter "**AMEX**" as your Frequent Traveler Number.

Offer valid through 12/31/11. To be eligible to get 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 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply. For more information, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **5601**. Bonus points shall apply only to the time and miles portion of the rental transaction which excludes all taxes and surcharge amounts charges.

Visit **membershiprewards.com/national** To earn points, you must request to earn Membership Rewards as your loyalty bonus at the time of rental or reservation no other bonus point/milescan be awarded on same rental. (MR Bonus ID 5601)

Transfer Membership Rewards® Points to Singapore Airlines KrisFlyer Miles Today!

SINGAPORE AIRLINES KRISFLYER

Fly in luxury and comfort from the U.S. to Singapore and Asia on Singapore Airlines by converting Membership Rewards points to KrisFlyer miles. Visit **www.krisflyer.com** for information about Singapore Airlines' Frequent Flyer program.
Singapore Airlines' U.S. gateways include Los Angeles, San Francisco, New York (JFK), Newark and Houston. Singapore Airlines has thrice-weekly flights between Singapore and Sao Paulo, via Barcelona in Spain.

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com/singapore** or call **1-800-AXP-EARN (297-3276).**

(MR Message 6630)

Seasons 52 Fresh Grill & Wine Bar--a Fresh Dining Experience That Celebrates Living Well!

Seasons 52 FRESH | GRILL

With its seasonally inspired dining choices, award-winning international wine list and casually sophisticated adult ambiance, there's always something new to discover at Seasons 52--52 weeks a year. We continuously change our menu to take advantage of each season's bounty. And, we offer live music in our piano bar every night of the week. Our Chef's Tables and private dining rooms provide the perfect setting for your private events. For more information, visit www.seasons52.com

Terms and Conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

To start redeeming Membership Rewards points today, log on to **membershiprewards.com/seasons52** or call **1-800-297-1300.**

(MR Message 6640)

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.

AMEX000677

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EFTA_00199231

EFTA01685475

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 08/18/11

Account Ending [redacted]

New Balance	**$8,198.57**
Please Pay By	**09/02/11**

See page 2 for important information about your account.

See Page 7 for Important information regarding benefits underwritten by AMEX Assurance Company and Tokio Marine.

Your payment of $8,198.57 will be debited from your account on 09/02/11. Any inquiry to American Express concerning this debit should be made before 09/01/11. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
As of 08/18/11
70,739

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$19,142.51
Payments/Credits	-$19,337.71
New Charges	+$8,393.77
Fees	+$0.00
New Balance	**$8,198.57**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
09/02/11
AutoPay Amount
$8,198.57

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

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

[redacted] 00081985700081985 7 14 H

AMEX000678

SDNY_GM_00326478

EFTA_00199232

EFTA01685476

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000679

SDNY_GM_00326479

EFTA_00199233

EFTA01685477

G MAXWELL
Closing Date 08/18/11

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$19,142.51
Credits	
G MAXWELL [redacted]	-$195.20
Total Payments and Credits	**-$19,337.71**

Detail

*Indicates posting date

Payments			**Amount**
08/02/11*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$19,142.51

Credits			**Amount**
08/05/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ AIR EUROPA LINEAS AEREAS,	-$195.20

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 99686677419036
Date of Departure: 12/31
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: SUPPORTED REFUND

New Charges

Summary

	Total
G MAXWELL [redacted]	$7,916.77
JENNIFER TURNER [redacted]	$477.00
Total New Charges	**$8,393.77**

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
07/19/11	EASYJET BRIGHTON easyJet	391,99 European Union Euro	$558.31

From:	To:	Carrier:	Class:
OLBIA	LONDON GATWICK APT NOT AVAILABLE	EZ	Y

Ticket Number: 00000170462374
Date of Departure: 07/19
Passenger Name: GHISLAINE MAXWELL
Document Type: PASSENGER TICKET

07/19/11	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103	$89.99
07/19/11	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-67971369 Description FOR BILLING QUESTIO ACCT: 9740240 B	$25.00

Continued on reverse

Detail Continued

		Foreign Spend	Amount
07/21/11	BROADVIEW NETWORKS 800-276-2384 NY 9999999999		$434.41
07/22/11	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103		$82.29
07/22/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $221.30		$221.30
07/24/11	MAGELLANSINTLTRAVL 800-962-4943 CA TRAVELACCESS		$53.84
07/25/11	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL		$9.99
07/26/11	STARBUCKS CORP008219NEW YORK NY 800-7827282		$5.12
07/27/11	IN VINO VERISTAS 683NEW YORK NY LIQUOR STORE		$47.88
07/28/11	HELI SECURITE GRIMAUD CEDEX VA 0494555999	890,00 European Union Euro	$1,291.75
07/31/11	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV		$96.52
08/01/11	FREDERIC FEKKAI NY NEW YORK NY 9999999999		$56.43
08/02/11	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$144.47
08/02/11	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC		$16.95
08/02/11	23ANDME INC 650-938-6300 650-938-6300		$9.00
08/03/11	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103		$62.02
08/03/11	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV		$289.56
08/04/11	HELI SECURITE GRIMAUD CEDEX VA 0494555999	890,00 European Union Euro	$1,276.88
08/04/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$13.70
08/06/11	ALBERGO IN TOWN ROMA LODGING	150,00 European Union Euro	$214.97
08/08/11	PET PARTNERS INC 025CARY NC 919-859-8222 Description INSURANCE BROK		$44.00
08/08/11	AUTOTRADER.COM 866-288-6872 GA ADVERTISEMNT		$55.00

Continued on next page

Detail Continued

		Foreign Spend	Amount
08/09/11	CAPE AIR 3060859 ARTTR NY CAPE AIR From: BOSTON LOGAN INTER / To: MARTHA'S VINEYARD / Carrier: 9K / Class: Q N/A / YY / 00 N/A / YY / 00 N/A / YY / 00 Ticket Number: 30621028576925 Date of Departure: 09/02 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: PASSENGER TICKET		$189.00
08/10/11	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$71.90
08/11/11	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE		$824.00
08/12/11	MAGIC TOUCH RESTORATLONG ISLAND CITY NY RUGS RESTORA		$1,212.00
08/12/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description: DRY CLEANERS / Price: $95.60		$95.60
08/12/11	MAGIC TOUCH RESTORATLONG ISLAND CITY NY RUGS RESTORA		$340.00
08/16/11	AMAZON SERVICES-KIND866-321-8851 WA DIGITAL		$12.99
08/17/11	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$71.90

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
07/26/11	Bliss 57 260042 (646)502-1472 26922842 10022 Youth As We Know It 'Bright' Stuff Mask Gratuity		$250.80
07/27/11	J SISTERS 57 INC 212-813-0281 NY BEAUTY/BARBER SHOP		$203.77
07/29/11	FEDEX# 795013190581 1-800-622-1147 1-800-622-1147 TO: JPMORGAN PRIVATE BANKING DE FROM: [redacted] 001 STANDARD LTR 1LB AWB795013190581 FedEx #1-800-622-1147		$22.43

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on reverse

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$2,545.00
Total Interest in 2011	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign and Travel, the APR is 9.15% (v).

For Sign and Travel, the APR is 9.15% (v).

G MAXWELL
Closing Date 08/18/11

Account Ending [redacted]

Notice of Change to Your Policy

We are making **Important Changes** to your insurance policies ("Policies") underwritten by AMEX Assurance Company.
This change becomes effective on the date indicated below, whether or not you receive a billing statement. This Notice formally amends your Policies, and any contrary or conflicting language in those Policies is replaced fully and completely. All terms of the Policies not amended herein remain in full force and effect.
This is an important Notice of changes to your Policies. You should 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.

AMEX Assurance Company Address Change
Effective immediately, the address for the administrative offices of AMEX Assurance Company is:

AMEX Assurance Company
20022 N. 31st Avenue
Phoenix, AZ 85027

AMEX Assurance Company
P.O. Box 53701
Phoenix, AZ 85072-9872
(800) 437-9209

Applicable for American Express Baggage Insurance Plan, Employee Card Misuse Protection, Extended Warranty, Event Ticket Protection Plan, Purchase Protection, and Travel Accident Insurance. Effective immediately, the address for the claims administrative offices of AMEX Assurance Company is: P.O. Box 981553 El Paso, TX 79998-9920

Applicable for Residents of the State of New Hampshire for Travel Accident Insurance:
This is an accident only policy and it does not pay benefits for loss from sickness. Review your description of coverage carefully.
The following is hereby added to and made part of the Description of Coverage:

Description of Coverage is amended to reflect that Amex Assurance Company's Administrative Office is changed as noted above.
Index of Important Provisions:

Definitions - Page 1
Benefit Amounts - Page 2
Description of Benefits - Page 2
Exclusions - Page 3
Beneficiary - Page 3
Claims Provisions - Page 3
Termination or Cancellation - Page 4

The definition of **Covered Person** is hereby removed from the **DEFINITIONS** section in its entirety and replaced with the following:
"**Covered Person** means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses (spouse includes person to whom the Insured Person is married or with whom the Insured Person has entered into a civil union under New Hampshire law) or Domestic Partners and dependent children, by blood or by law, under 26 years of age (dependent children include: your dependent children under 26 years of age, your dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, and dependent.). All Covered Persons must have a Permanent Residence within the 50 United States of America, the District of Columbia, Puerto Rico, or the U.S. Virgin Islands. All other persons are not Covered Persons under the Policy."

The definition of **Domestic Partner**, under section 2, items a and e are hereby removed in their entirety.
In the section relating to **Exclusions**, Exclusion #3 is deleted in it's entirety and replaced with the following:
"3. Illness, treatment or medical condition arising out of participation in a felony by or on behalf of the Covered Person and/or his/her beneficiaries;"

The definition of **Entire Fare** is hereby removed from the **DEFINITIONS** section in its entirety and replaced with the following:
"**Fare** means the cost of the full fare for a Covered Trip on a Common Carrier Conveyance that is charged to the Basic or Additional Cardmember's American Express Card and payable in full in U.S. dollars or combined with American Express Membership Rewards® Points or with Frequent Flyer Miles."

All references to "Entire Fare" throughout the document are hereby changed to "Fare".

A new section is added after the section relating to **Notice of Claims:**
"**Claim Forms**
When We receive notice of claim, We will furnish the claimant with forms for filing proof of loss. If the claimant does not get the forms within 15 days, proof of loss can be filed without them. The claimant must send Us a letter which describes the Occurrence, the character and the extent of the loss for which the claim is made."

In the **Proof of Loss** section, the following paragraph is added:
"We must receive written proof of loss within 90 days after the date of the loss or as soon as is reasonably possible. Failure to furnish such proof within such time shall not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to furnish such proof and that such proof was furnished as soon as was reasonably possible.
We will pay benefits immediately, within 60 days, upon receipt of Proof of Loss."

In the **Payment of Claims** section, the last sentence is deleted and replaced with the following:
"If a benefit not exceeding $1,000 is payable to an estate or a minor, We may pay such benefit to any relative by blood or with a connection by marriage to the Covered Person who is deemed by Us to be entitled. Any payment We make in good faith shall fully discharge Us to the extent of such payment."

A new section is added after the section relating to **Fraud**

"**Incontestability**
No statement made by a Covered Person can be used in a contest after the Covered Person's insurance has been in force two years during his/her lifetime. No statement the Covered Person makes can be used in a contest unless it is in writing and signed by the Covered Person. This provision shall not preclude the assertion at any time of defenses related to submission of a false or fraudulent claim based upon provisions in the Policy that exclude or restrict coverage."

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.
TAI-RDR1-NH-08/10

Applicable for the Residents of the State of Indiana:
Questions regarding your policy should be directed to:
AMEX Assurance Company
800-437-9209

If you (a) need assistance of the governmental agency that regulates insurance or (b) have a compliant you have been unable to resolve with your insurer you may contact the Department of Insurance by mail, telephone or email:

State of Indiana Department of Insurance
Consumer Services Division
311 West Washington Street, Suite 300
Indianapolis, IN 46204-2787
Consumer Hotline: 1-800-622-4461. In the Indianapolis Area 1-317-232-2395

Complaints can be filed electronically at www.in.gov/idoi
IN Notice 5/10

Tokio Marine Pacific Insurance Limited
For residents of Guam, Commonwealth of the Northern Marianas, the Federated States of Micronesia, The Marshall Islands, and the Republic of Palau, the insurance products that come as a benefit of your Cardmembership are underwritten by Tokio Marine Pacific Insurance Limited.

Membership Rewards First® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**70,739**
Points Earned this Period	**56,892**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

July 1, 2011 - July 31, 2011

Opening Points Balance	204,359
Points Earned this Period	+56,892
Points Used this Period	0
Reinstated Points and Adjustments	-190,512
Total Points Balance	**70,739**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Where To Stop Before You Shop
Earn up to 10X points on 300+ brands at **membershiprewards.com/earn**

Points Transaction Detail

July 1, 2011 - July 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	16,598	**38,103** 20% Bonus On Pay With Points 4880	54,701
Business Gold Rewards XXXX-XXXXX0-[redacted]	2,191	**0**	2,191
Add'l Centurion XXXX-XXXXX2-[redacted]	0	**0**	0
Total	**18,789**	**38,103**	**56,892**

Reinstated Points and Adjustments	Number of Points	Date
Consumer Travel Adj	-190,512	7/15/11
Total	**-190,512**	

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

Continued on reverse

Save 10% or More on Hot Merchandise

MEMBERSHIP rewards

Find great deals on rewards like electronics, home, fashion and accessories and sporting goods.

Save 10% or more.

Visit **membershiprewards.com/merchandisespecials** or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 6762)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Earn Up to 25,000 Membership Rewards® Points on an Abercrombie & Kent Extreme Adventure

Abercrombie & Kent EXTREME ADVENTURES

With more than 20 adventures, Extreme Adventures takes you to regions around the globe, from pole to pole, Mongolia to Alaska. Book an Extreme Adventure Expedition and earn 20,000 points. Also earn 5,000 points on an Extreme Adventure Extension in conjunction with another trip or on its own.

Book now to earn up to 25,000 points on an Extreme Adventure through 12/31/11. Visit **membershiprewards.com/abercrombiekent** for more information or call A&K at **1-800-554-7016.**

(MR Message 6763)

Valid through 12/31/11. Promotion codes must be used at time of booking: Expeditions: EAMRE10C and Extensions: EAMRX10C. To be eligible to get 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 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Program, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus IDs: 9671, 4824

Introducing ARIA Resort & Casino in the Membership Rewards First® Program!

Aria RESORT & CASINO CITYCENTER, LAS VEGAS

Now you can use Membership Rewards® points to stay at ARIA Resort & Casino. Located in the heart of CityCenter, ARIA Resort & Casino combines striking architecture, impeccable hospitality, sustainable design, and world-class amenities to provide each guest an unmatched experience. Discover an entirely new kind of luxury that has shifted the Vegas experience! Redeem points for one-night stays at ARIA.

To preview this reward and to redeem points, visit **membershiprewards.com/aria** or call **1-800-297-1300.**

(MR Message 6769)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

The Ultimate Steakhouse Experience - Morton's, The Steakhouse

MORTON'S THE STEAKHOUSE

Music and cocktails set the mood as generous portions of USDA prime-aged beef, succulent seafood and classic steakhouse sides arrive at tables dressed in crisp linens. The buzz, alive at the bar and in the booths, has continued for a quarter of a century at 77 locations worldwide. Morton's, the classic steakhouse experience where The Good Life is savored nightly. Redeem Membership Rewards points for $100 and $250 gift cards for the ultimate steakhouse experience.

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

(MR Message 6785)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

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.

TAKE FLIGHT WITH A COMPANION

Receive a companion ticket* with the purchase of a qualifying international Business-Class ticket on 22 premier airlines, courtesy of the *International Airline Program*†.

NEWLY AVAILABLE LOWER FARES on many qualifying flights
REFUNDABLE-FARE TICKETS with no black-out dates or change fees

CALL CENTURION TRAVEL SERVICE at 1-877-877-0987 to take advantage of the *International Airline Program*

*Airline fuel surcharges and certain government-imposed taxes and fees on international air transportation, as well as applicable companion ticketing fees, are the responsibility of the Card member. See below for details. †*International Airline Program*: Companion ticket requires purchase of qualifying First- or Business-Class ticket through American Express Travel with an American Express Card issued in the U.S. Platinum Card® member or Centurion® member's name on a participating airline. Participating airlines include: Aer Lingus, AeroMexico, Air Canada, Air France, Air New Zealand, Alitalia, Asiana Airlines, Austrian, Cathay Pacific, China Airlines, Delta Air Lines, Emirates, Etihad Airways, Japan Airlines, Jet Airways, KLM Royal Dutch Airlines, LAN, Lufthansa, Scandinavian Airlines, South African Airways, Swiss International Air lines, Virgin Atlantic. Travel must originate in and return to U.S. gateway (excluding Puerto Rico and overseas territories) or select Canadian gateways. One-way travel permitted on some airlines where routing originates in U.S. Available service class (First or Business) determined by airline. Seat availability is limited. Card member and companion must travel on same itinerary. Limit one companion ticket per Card member traveling. Tickets are non-transferable or endorsable. Non-refundable $78 American Express service fee applies to purchase and all ticket changes/refunds with Platinum Card (fees waived for Centurion members). Companion ticket subject to government taxes/fees from $50 to $500 roundtrip, including September 11th Security fee of up to $10. Total charge for companion ticket may also reflect airline-imposed fuel surcharges of up to $800 roundtrip. Companion ticket must be returned/cancelled before full-fare ticket is refunded. Not combinable with any other promotion and may not be available on participating airline's code-share partners, i.e., flights marketed by the ticketing airline but operated by its partner airline. Airlines reserve right to modify fare rules/program participation prior to booking. American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not responsible for the actions or inactions of such suppliers. We want you to be aware that certain suppliers pay us commissions and other incentives and may also provide incentives to our travel counselors. CST#1022318-10, ML#1192, Washington UBI#600-469-694, TA#002 Registered Iowa Travel Agency, NV#2001-0126.
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Now, American Express turns your **likes** into the
THINGS YOU LOVE

You and your friends "like" and share many things on **Facebook**. Now, American Express presents deals and experiences for you based on those "likes" and interests. And, once you link your Card and add deals to your linked Card, all you have to do is use your linked American Express® Card. No coupons. No hassles. Just a credit on your statement, and savings in your pocket.

Visit **aexp.co/FBdeals** to get started!

AMEX000688

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.

AMEX000689

SDNY_GM_00326489

EFTA_00199243

EFTA01685487

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 09/16/11

Account Ending [redacted]

New Balance	**$6,880.19**
Please Pay By	**10/02/11**

See page 2 for important information about your account.

Your payment of $6,880.19 will be debited from your account on 10/01/11. Any inquiry to American Express concerning this debit should be made before 09/30/11. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

5 YEARS. 5 AWARDS.

Thank you to our Cardmembers for rating us "Highest in Customer Satisfaction with Credit Card Companies" for the **5th consecutive year.**

Read about the award at **americanexpress.com/jdpower**

Membership Rewards® Points
As of 09/16/11

79,599

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$8,198.57
Payments/Credits	-$8,198.57
New Charges	+$6,880.19
Fees	+$0.00
New Balance	**$6,880.19**

Days in Billing Period: 29

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
10/02/11
AutoPay Amount
$6,880.19

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

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

[redacted] 00068801900068801 9 14 H

AMEX000690

SDNY_GM_00326490

EFTA_00199244

EFTA01685488

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000691

SDNY_GM_00326491

EFTA_00199245

EFTA01685489

G MAXWELL
Closing Date 09/16/11

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$8,198.57
Credits	$0.00
Total Payments and Credits	**-$8,198.57**

Detail

*Indicates posting date

Payments			Amount
09/02/11*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$8,198.57

New Charges

Summary

	Total
G MAXWELL [redacted]	$6,726.92
JENNIFER TURNER [redacted]	$153.27
Total New Charges	**$6,880.19**

Detail

G MAXWELL
Card Ending [redacted]

			Foreign Spend	Amount
08/16/11	BRITISH AIRWAYS ADP USA BRITISH AIRWAYS PLC			$40.00
	From: / To: / Carrier: / Class:			
	LONDON GATWICK APT / BARBADOS / BA / C			
	MIAMI INTERNATIONA / AA / D			
	BOSTON LOGAN INTER / AA / A			
	Ticket Number: 12586753204933	Date of Departure: 08/16		
	Passenger Name: MAXWELL/GHISLAINE NO			
	Document Type: PASSENGER TICKET			
08/19/11	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103			$89.99
08/19/11	PORT AUTHORITY E-ZPASTATEN ISLAND NY 3P-70829225 Description FOR BILLING QUESTIO ACCT: 8449374 B			$25.00
08/19/11	AIR ADELPHI LIMITED ST. VINCENT VC 784-488-8000		1,414.40 East Caribbean Dollars	$529.74
08/22/11	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103			$82.29
08/22/11	BROADVIEW NETWORKS 800-276-2384 NY 9999999999			$404.48

Continued on reverse

Detail Continued

		Foreign Spend	Amount
08/22/11	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-71200932 Description FOR BILLING QUESTIO ACCT: 9740240 B		$25.00
08/23/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $975.00		$975.00
08/24/11	BLUEPRINT CLEANSE 212-414-5741 212-414-5741		$170.00
08/26/11	CLASSIC UPLAND SUPPLHOPEWELL JUNC NY 845-259-9964 Description SPECIALTY RETA		$27.52
08/28/11	MIA PARKING GARAGE MIAMI FL 3058767599		$60.00
08/28/11	SANDY LN HOTEL FRONTBARBADOS BR Arrival Date Departure Date 08/25/11 08/28/11 00000000 LODGING	742.11 Barbadian Dollars	$372.92
08/29/11	STARBUCKS CORP082420MIAMI BEACH FL 800-7827282		$4.23
08/29/11	BLUEPRINT CLEANSE 212-414-5741 212-414-5741		$85.00
08/30/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$35.37
08/31/11	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV		$96.52
09/01/11	CANINE STYLES INC 212-826-3985 212-826-3985		$108.88
09/02/11	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC		$16.95
09/02/11	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$361.36
09/02/11	23ANDME INC 650-938-6300 650-938-6300		$9.00
09/03/11	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV		$292.86
09/06/11	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103		$60.32
09/07/11	AMTRAK TICKET SALES WASHINGTON DC From: NYP To: BBY Ticket Number: 2501048519743 1 (800) 872-7245		$279.00
09/08/11	STARBUCKS CORP008219NEW YORK NY 800-7827282		$3.32

AMEX000693

Continued on next page

SDNY_GM_00326493

EFTA_00199247

EFTA01685491

G MAXWELL
Closing Date 09/16/11

Account Ending [redacted]

Detail Continued

		Foreign Spend	Amount
09/08/11	AMTRAK TICKET SALES WASHINGTON DC From: NYP To: BBY Ticket Number: 2510709516815 1 (800) 872-7245		$41.00
09/08/11	PET PARTNERS INC 025CARY NC 919-859-8222 Description INSURANCE BROK		$44.00
09/09/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$33.88
09/10/11	STARBUCKS CORP008300BOSTON MA 800-7827282		$2.94
09/11/11	STARBUCKS CORP008300BOSTON MA 800-7827282		$3.80
09/11/11	TAJ BOSTON HOTEL 167BOSTON MA Arrival Date Departure Date 09/10/11 09/13/11 00000000 LODGING		$268.96
09/12/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$32.12
09/12/11	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330		$483.56
09/12/11	MAGIC TOUCH RESTORATLONG ISLAND CITY NY RUGS RESTORA		$200.00
09/12/11	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$67.90
09/12/11	EATALY SUPERMARKET NEW YORK NY 212-539-0204		$168.98
09/13/11	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$33.95
09/13/11	BRAZABRA CORPORATIO LEE MA 413-243-4690		$53.95
09/14/11	STARBUCKS CORP008219NEW YORK NY 800-7827282		$4.30
09/14/11	STARBUCKS CORP008219NEW YORK NY 800-7827282		$3.43
09/15/11	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: NEW YORK LA GUARDI To: MIAMI INTERNATIONA NEW YORK LA GUARDI N/A N/A Carrier: AA YY YY Class: P P 00 00 Ticket Number: 00186826470670 Date of Departure: 09/23 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET		$1,113.40

AMEX000694

Continued on reverse

SDNY_GM_00326494

EFTA_00199248

EFTA01685492

Detail Continued

		Foreign Spend	Amount
09/15/11	EATALY PIZZA PASTA NEW YORK NY 2125390204 FOOD/BEVERAGE $14.15 TIP $1.85		$16.00

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
08/19/11	FEDEX# 797416283335 1-800-622-1147 1-800-622-1147 TO: JPMORGAN PRIVATE BANKING DE FROM: [redacted] 001 STANDARD LTR 1LB AWB797416283335 FedEx #1-800-622-1147		$22.43
08/28/11	FEDEX# 797452739260 1-800-622-1147 1-800-622-1147 TO: Insurance Company of Central O OH FROM: [redacted] 001 STANDARD LTR 1LB AWB797452739260 FedEx #1-800-622-1147		$31.17
08/29/11	EPICURE MARKET EPICUMIAMI BEACH FL 305-672-0385		$56.99
08/29/11	STARBUCKS CORP082420MIAMI BEACH FL 800-7827282		$3.26
08/30/11	STARBUCKS CORP082420MIAMI BEACH FL 800-7827282		$4.23
09/04/11	FEDEX# 77029974360 71-800-622-1147 1-800-622-1147 Non Transportation FedEx #1-800-622-1147		$4.27
09/14/11	FDX#468419215077064 1-800-622-1147 1-800-622-1147 TO: [redacted] FROM: KINKO'S/GD NONACCT BRCD/LOC 33139 001 HOME 35LB AWB468419215077064 FedEx #1-800-622-1147		$30.92

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$2,545.00
Total Interest in 2011	$0.00

Continued on next page

Important Notice

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Sign & Travel, the APR is 9.15% (v).

For Sign & Travel, the APR is 9.15% (v).

Membership Rewards First® DUPLICATE COPY
Monthly Statement and Program News

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**79,599**
Points Earned this Period	**8,860**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary August 1, 2011 - August 31, 2011

Opening Points Balance	70,739
Points Earned this Period	+8,860
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**79,599**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Where To Stop Before You Shop
Earn up to 10X points on 300+ brands at **membershiprewards.com/earn**

Points Transaction Detail August 1, 2011 - August 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	7,722	**0**	7,722
Business Gold Rewards XXXX-XXXXX0-[redacted]	661	**0**	661
Add'l Centurion XXXX-XXXXX2-[redacted]	477	**0**	477
Total	**8,860**	**0**	**8,860**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

Save 10% or More on Hot Merchandise

MEMBERSHIP rewards

Find great deals on rewards like electronics, home, fashion and accessories and sporting goods.

Save 10% or more.

Visit **membershiprewards.com/merchandise specials** or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 6885)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

AMEX000698

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.

SDNY_GM_00326498

Earn 2X Membership Rewards® Points When You Rent from National Car Rental

National Car Rental

To automatically earn double Membership Rewards points, enroll in The Emerald Club by National Car Rental or log on to your existing Emerald Club account profile and select Membership Rewards as your preferred Frequent Traveler Program. Enter "AMEX" as your Frequent Traveler Number.

Offer valid through 12/31/11. To be eligible to get 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 10-12 weeks after charges appear on your billing statement. Individual terms and conditions and annual Program fees apply for certain Card products. For more information, visit membershiprewards.com/terms. Bonus ID: **5601.** Bonus points shall apply only to the time and miles portion of the rental transaction which excludes all taxes and surcharge amounts.

membershiprewards.com/national To earn bonus, Cardmember must have requested Membership Rewards as loyalty bonus at time of rental or reservation/no other bonus point or miles can be awarded on the same rental.
(MR Bonus ID 6889)

Treat Family and Friends to a Delicious Night Out with Membership Rewards® Points

BR guest HOSPITALITY

Redeem Membership Rewards® points for $50 and $100 BR Guest Hospitality gift cards, valid at more than 15 popular restaurants and starting at 5,000 points. Whether you crave burgers at Bill's Bar & Burger or barbecue at Wildwood, seafood at Atlantic Grill or steak at Primehouse, Mexican at Dos Caminos or brunch at Isabella's--there's a BR Guest Hospitality restaurant for you!
For more information, go to **www.brguesthospitality.com**

Terms, conditions and restrictions apply. This Gift Card is redeemable at any participating BR Guest Hospitality restaurant. It is not redeemable at Atlantic City or Florida properties or for cooking classes, special events, or delivery. Maximum of $100 gift card value can be used per customer, per visit. Terms and conditions for the Membership Rewards First® program apply.

To redeem Membership Rewards® points for a $50 or $100 BR Guest Hospitality gift card or to learn more, visit **membershiprewards.com** today.

(MR Message 6899)

Transfer Membership Rewards® Points to Delta Skymiles®

DELTA SKYMILES®

Delta Air Lines offers customers service to more destinations than any other global airline. Including its SkyTeam partners, Delta offers more than 15,000 flights to more than 460 worldwide destinations in 98 countries. Transfer Membership Rewards® points to Delta Skymiles® and redeem miles on all qualifying Delta, Delta Connection® and Delta Shuttle flights!

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com/delta** or call **1-800-297-1300.**

(MR Message 6883)

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.

AMEX000699

G MAXWELL
Closing Date 09/16/11

Account Ending [redacted]

Enhance Your Fashion Sense at Ermenegildo Zegna. Centurion® Card members can reap the benefits of membership at men's fashion leader **Ermenegildo Zegna**. Receive a complimentary **Premium Cashmere Sweater**[1], valued at $795, with the purchase of a Made-to-Measure Trofeo Suit, when you shop at any Ermenegildo Zegna U.S. boutique from September 1, 2011 through October 31, 2011. Purchase must be made on your Centurion Card.

[1]Offer valid based on a single transaction for new full-priced Made-to-Measure Trofeo Suite purchased at Ermenegildo Zegna U.S. boutiques only from September 1, 2011 through October 31, 2011. Limit one premium cashmere sweater per Centurion Card member. Purchase must be made with the Centurion Card. Cannot be combined with any other promotion. For more information on the Centurion Card, please visit **americanexpress.com/centurion**. Fulfillment of the offer is the sole responsibility of the participating American Express merchant. If you prefer not to receive offers, please call the Customer Service number on the back of your Card. Offer not redeemable for cash.

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.

AMEX000700

SDNY_GM_00326500

EFTA_00199254

EFTA01685498

SAY GOODBYE TO LATE FEES.

Did you know that American Express offers online tools that can help you avoid late fees, improve your credit and prevent identity theft and fraud?

Now it's easier than ever to make payments on time, every time.

Take advantage of these simple-to-use online tools today:

- **Account Alerts** – Automatically receive messages to your e-mail or mobile device when your payment is due.[1]
- **AutoPay** – Choose the amount you'd like to pay each month and we'll deduct it automatically.[2]
- **Paperless Statements** – Receive your statement instantly: no waiting for the mail.
- **Credit Resources** – Learn more about late-fee pricing and how to build excellent credit.

Getting started with Alerts and AutoPay is easy:
go to **financialtools.americanexpress.com/alerts**

AMERICAN EXPRESS

[1] Carrier Charges may apply for receiving text messages and mobile web browsing.

[2] When enrolling in Pay Your Bill Online or AutoPay, remember to have your bank information handy. You will need to have your routing and account number in order to enroll.

AMEX000701

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.

SDNY_GM_00326501

EFTA_00199255

EFTA01685499

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 10/18/11

Account Ending [redacted]

New Balance	**$13,490.65**
Please Pay By	**11/02/11**

Membership Rewards® Points
As of 10/18/11
87,162
For details, please see your Membership Rewards page.

See page 2 for important information about your account.

See Page 7 for an Important Change to the $200 Airline Fee Credit Benefit and Other Important Information About Your Account

Your payment of $13,490.65 will be debited from your account on 11/02/11. Any inquiry to American Express concerning this debit should be made before 11/01/11. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Previous Balance	$6,880.19
Payments/Credits	-$6,880.19
New Charges	+$13,490.65
Fees	+$0.00
New Balance	**$13,490.65**

Days in Billing Period: 32

Get this statement to go.

Check your balance, view recent transactions and pay your bills right on your phone with the American Express® App.

Get started at:
americanexpress.com/mobilestatement

Get the app for your:
- iPHONE®
- iPOD TOUCH®
- ANDROID™
- MOBILE WEB

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
11/02/11
AutoPay Amount
$13,490.65

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

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

[redacted] 00134906500134906 5 14 H

AMEX000702

SDNY_GM_00326502

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000703

SDNY_GM_00326503

EFTA_00199257

EFTA01685501

G MAXWELL
Closing Date 10/18/11

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$6,880.19
Credits	$0.00
Total Payments and Credits	**-$6,880.19**

Detail

*Indicates posting date

Payments			Amount
10/01/11*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$6,880.19

New Charges

Summary

	Total
G MAXWELL [redacted]	$13,421.44
JENNIFER TURNER [redacted]	$69.21
Total New Charges	**$13,490.65**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
09/16/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description: DRY CLEANERS — Price: $1,371.50	$1,371.50
09/18/11	STARBUCKS CORP008219NEW YORK NY 800-7827282	$9.30
09/19/11	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103	$89.99
09/19/11	WINES TIL SOLD OUT.CPENNSAUKEN NJ 8566653456	$59.92
09/20/11	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: NEW YORK LA GUARDI — To: MIAMI INTERNATIONA — Carrier: AA — Class: F NEW YORK LA GUARDI — AA — P N/A — YY — 00 N/A — YY — 00 Ticket Number: 00186837673621 — Date of Departure: 09/23 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET	$1,600.40
09/20/11	IN VINO VERISTAS 683NEW YORK NY LIQUOR STORE	$305.72
09/21/11	BROADVIEW NETWORKS 800-276-2384 NY 9149227538	$445.09
09/21/11	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30

Continued on reverse

Detail Continued

		Amount
09/21/11	STARBUCKS CORP008219NEW YORK NY 800-7827282	$3.43
09/22/11	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103	$82.29
09/22/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $49.40	$49.40
09/23/11	AA MISC SALE/ TAX/ FDALLAS TX AMERICAN AIRLINES From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 0010629657642 Date of Departure: 09/23 Passenger Name: MAXWELL/CHISLAIN Document Type: MISCELLANEOUS TAX(S)/FEE(S)	$25.00
09/23/11	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$135.80
09/26/11	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$284.93
09/28/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $317.00	$317.00
09/28/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$17.75
09/28/11	PREMIER TRANSPORTATIMIAMI FL 305-596-4765 Description CHARTER SERVIC	$285.00
09/29/11	USPS CHANGE OF100959MEMPHIS TN 800-2383150	$1.00
09/30/11	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV	$223.92
10/02/11	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC	$16.95
10/02/11	23ANDME INC 650-938-6300 650-938-6300	$9.00
10/03/11	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV	$288.61
10/03/11	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$98.85
10/04/11	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103	$60.32
10/05/11	STARBUCKS CORP008219NEW YORK NY 800-7827282	$3.43

Continued on next page

G MAXWELL
Closing Date 10/18/11

Account Ending [redacted]

Detail Continued

		Amount
10/06/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $75.00	$75.00
10/07/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$27.87
10/07/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $199.40	$199.40
10/07/11	LONE STAR CANDLE SUPKELLER TX 817-741-0876	$103.03
10/10/11	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE	$419.00
10/10/11	PET PARTNERS INC 025CARY NC 919-859-8222 Description INSURANCE BROK	$44.00
10/11/11	GODADDY.COM GoDaddy.480-505-8855 AZ 480-505-8855	$4.99
10/11/11	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE	$370.00
10/11/11	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE	$90.00
10/12/11	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE	$531.50
10/12/11	GUN DOG SUPPLY 0281 STARKVILLE MS 662-324-2410 Description PET SHOP-FOOD	$75.95
10/14/11	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-75519714 Description FOR BILLING QUESTIO ACCT: 9740240 B	$25.00
10/16/11	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282	$2.65
10/17/11	AMERICAN EXPRESS TVLPHOENIX AZ CONTINENTAL AIRLINES From: To: Carrier: Class: N.Y. NEWARK INTL A TEL AVIV BEN GURIO CO C N.Y. NEWARK INTL A CO D WASHINGTON NATIONA CO M N/A YY 00 Ticket Number: 00587173421634 Date of Departure: 10/28 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$5,657.95
10/17/11	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282	$3.55

Continued on reverse

Detail Continued

		Amount
10/17/11	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282	$2.65

JENNIFER TURNER
Card Ending [redacted]

		Amount
10/06/11	FEDEX# 795252561534 1-800-622-1147 1-800-622-1147 TO: [redacted] FROM: Fathi Said 43228 001 STANDARD LTR 1LB AWB795252561534 FedEx #1-800-622-1147	$31.03
10/07/11	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store	$7.98
10/08/11	STARBUCKS CORP008219NEW YORK NY 800-7827282	$3.32
10/09/11	FEDEX# 797594445039 1-800-622-1147 1-800-622-1147 TO: JPMORGAN PRIVATE BANKING DE FROM: [redacted] 001 2DAY LTR 1LB AWB797594445039 FedEx #1-800-622-1147	$17.58
10/09/11	STARBUCKS CORP008219NEW YORK NY 800-7827282	$9.30

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$2,545.00
Total Interest in 2011	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign & Travel, the APR is 9.15% (v).
For Sign & Travel, the APR is 9.15% (v).

G MAXWELL
Closing Date 10/18/11

Account Ending [redacted]

Important Change to the $200 Airline Fee Credit Benefit

We're writing to tell you about a change to the $200 Airline Fee Credit benefit. This is an annual benefit that can apply to a variety of incidental airline fees including baggage fees, itinerary change fees, in-flight food, and airport lounge day passes. To get this benefit you must enroll and select your airline of choice. ***If after enrolling you want to change your airline choice for a calendar year, you must now do so during January of that year.*** To enroll in this benefit, make or change your airline choice, or get more information, visit **americanexpress.com/CenturionAirlineChoice**. No action is needed if you are enrolled and don't want to change your airline choice.

The Importance of Paying on Time

We'd also like to share information to help you manage your account and to emphasize the importance of paying on time each month.

Paying late has consequences, including:

- If you pay late, you will be charged a late fee of up to $35 or 2.99% of the past due amount.
- Your account will be reported as past due to credit reporting agencies if you fail to pay the minimum amount due for two billing periods in a row.
- If you use a pay over time feature, paying late can trigger the penalty APR.
- Paying late can result in restrictions on earning and redeeming rewards.

To help you make payments on time, every time, we offer a suite of account management tools:

- Pay online or by phone 24/7 – Login to your account online or call 1-800-I-PAY-AXP (1-800-472-9297).
- AutoPay – Have your payment automatically deducted from your bank account each month.
- Account alerts – Get email or text alerts when your payment due date is approaching.
- Mobile services – View and manage your Card account from anywhere.

Go to **financialtools.americanexpress.com/alerts** to learn more.

We hope you find this information helpful. Thank you.

See reverse side for the changes to Terms and Conditions.

Notice of Important Changes to the $200 Airline Fee Credit Terms and Conditions

We are making certain changes to the Terms and Conditions governing the $200 Airline Fee Credit benefit. Any language in the Terms and Conditions contrary to or conflicting with terms amended below is replaced fully and completely. All terms of the Terms and Conditions not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it in a safe place for future reference.

$200 Airline Fee Credit Benefit

Effective immediately, the reference to "December" in the sixth sentence of the Terms and Conditions is deleted and replaced with "January." The revised Terms and Conditions are shown below in their entirety with this change highlighted in bold for clarity.

"Benefit is available to Consumer and Business Platinum Card® and Centurion® members only. To receive statement credits of up to $200 a year toward incidental air travel fees, Card member must enroll and choose a qualifying airline at www.americanexpress.com/CenturionAirlineChoice. Only the Basic Card member or Authorized Account Manager(s) on the Card account can enroll and select the qualifying airline. Card members who have not chosen a qualifying airline will be able to do so at any time. It can take up to 48 hours post enrollment and airline choice for the benefit to be effective. Card members who have already selected a qualifying airline will not be able to change their choice until **January** of each calendar year at which time they may change their airline choice for that calendar year. Card members who do not change their airline selection will remain with their current airline. Statement Credits: Incidental air travel fees must be charged on the enrolled Card account for the benefit to apply. Incidental air travel fees must be separate charges from airline ticket charges. Fees not charged by the Card member's airline of choice (e.g. wireless internet and fees incurred with airline alliance partners) do not qualify for statement credits. Upgrade charges are not deemed to be incidental fees. The airline must submit the incidental air travel fees under the appropriate merchant code, industry code, or required service or product identifier for the charge to be eligible. Purchases made by both the Basic and Additional Card members on the enrolled Card account are eligible for statement credits. Each Card Account is eligible for up to a total of $200 a year in statement credits, regardless of the number of Cards on the Account. Please allow 2-4 weeks after the qualifying incidental air travel fee is charged to your Card account for statement credit(s) to be posted to the account. Card members can call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Card members are responsible for payment of all charges until the statement credit(s) posts to the account. To be eligible for this benefit, Card account(s) must be active and not in default at the time of statement credit fulfillment. If a charge for any incidental air travel fee is included in a Pay Over Time feature balance on your Card account (for example, Sign & Travel), the statement credit associated with that charge will not be applied to that Pay Over Time feature balance. Instead, the statement credit will be applied to your Pay In Full balance. For additional information about this benefit, call the number on the back of your Card."

Membership Rewards First® DUPLICATE COPY
Monthly Statement and Program News

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**87,162**
Points Earned this Period	**7,563**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary
September 1, 2011 - September 30, 2011

Opening Points Balance	79,599
Points Earned this Period	+7,563
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**87,162**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Where To Stop Before You Shop
Earn up to 10X points on 300+ brands at **membershiprewards.com/earn**

Points Transaction Detail
September 1, 2011 - September 30, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	6,726	**0**	6,726
Business Gold Rewards XXXX-XXXXX0-[redacted]	685	**0**	685
Add'l Centurion XXXX-XXXXX2-[redacted]	152	**0**	152
Total	**7,563**	**0**	**7,563**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

The Hottest Deals for the Hottest Products

MEMBERSHIP rewards

Find great deals on rewards like electronics, home, fashion and accessories and sporting goods.

Save 10% or more.

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com/merchandise specials** or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 7553)

Continued on reverse

AMEX000710

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.

Redeem Membership Rewards® Points for Facebook Ad Credits to Connect with Your Customers

facebook

Facebook allows you to create rich social experiences, build lasting relationships, and amplify the most powerful type of marketing--word of mouth. Facebook Ads can help you reach your audience and make it easy for people to spread the word about your business. Redeem Membership Rewards® points for FacebookAds credits, a new form of payment for Facebook Ads.

To start redeeming your Membership Rewards points for Facebook Ads Credits today, log on to **membershiprewards.com**, visit the American Express OPEN Facebook page or call **1-800-297-1300.**

(MR Message 7578)

The offer is subject to ad approval, valid registration and acceptance of the generally applicable Facebook Advertising Terms and Conditions: www.facebook.com/terms_ads.php and all Terms and Conditions found here www.facebook.com/Open?sk=app_164738566918836. Terms and Conditions for the Membership Rewards First® program apply. Visit membershiprewards.com/terms or call 1-800-297-1300 for more information. Participating partners and available rewards are subject to change without notice.

Redeem Membership Rewards® Points for Virgin America Flights with Elevate

Virgin america

Take a breath of fresh airline. Fly in a mood-lit cabin with WiFi and nonstop entertainment. Virgin America's cabins give you three levels of service to choose from, plush leather seats and mood lighting to help you unwind. And with reward travel starting at 2,500 Elevate points, Membership Rewards points can get you even farther.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-297-1300.**

(MR Message 7546)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Redeem Membership Rewards® Points for Restoration Hardware's Timeless Home Furnishings

RESTORATION HARDWARE

There are pieces that furnish a home. And those that define it. Restoration Hardware's passion for design and quality begins with the artisans they work with around the world. It's why they source the finest Italian bedding, Thai silk and Belgian linen, as well as distinctive furniture, bathware and lighting. It's a story about heritage and authenticity, and the pieces that define their home.

To start redeeming Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-297-1300.**

(MR Message 7579)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

It's Time to Plan Your Fall Vacation

ATLANTIS
PARADISE ISLAND, BAHAMAS

Redeem Membership Rewards® points for a one-night stay at Atlantis, Paradise Island--a unique destination featuring an open-air marine habitat, home to over 50,000 sea animals. Explore Aquaventure, 141 acres of thrilling water slides and river rides, pools and beaches. Discover the lost city of Atlantis in The Dig and interact with playful dolphins. Indulge at Mandara Spa, a world-class casino, golf, shopping, kids programs and 21 restaurants and 19 bars and lounges.

To preview this reward and to redeem points, visit **membershiprewards.com/atlantis** or call **1-800-297-1300.**

(MR Message 7544)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

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.

AMEX000711

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 11/17/11

Account Ending [redacted]

New Balance	**$61,281.28**
Please Pay By	**12/02/11**

See page 2 for important information about your account.

See Page 13 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

Your payment of $61,281.28 will be debited from your account on 12/02/11. Any inquiry to American Express concerning this debit should be made before 12/01/11. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
As of 11/17/11
104,392

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$13,490.65
Payments/Credits	-$22,457.34
New Charges	+$70,247.97
Fees	+$0.00
New Balance	**$61,281.28**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
12/02/11
AutoPay Amount
$61,281.28

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

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

[redacted] 00612812800612812 8 14 H

AMEX000712

SDNY_GM_00326512

EFTA_00199266

EFTA01685510

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535	P.O. BOX 1270
EL PASO, TX	NEWARK NJ
79998-1535	07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000713

SDNY_GM_00326513

EFTA_00199267

EFTA01685511

G MAXWELL
Closing Date 11/17/11

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$7,832.70
Credits	
G MAXWELL [redacted]	-$14,624.64
Total Payments and Credits	**-$22,457.34**

Detail

*Indicates posting date

Payments

			Amount
11/02/11*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$7,832.70

Credits

			Amount
10/21/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ CONTINENTAL AIRLINES From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00587173421630 Date of Departure: 12/31 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$5,657.95
11/01/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00687182663513 Date of Departure: 12/31 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$7,210.95
11/01/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00687185179501 Date of Departure: 12/31 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$359.35
11/09/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ CONTINENTAL AIRLINES From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00587226411825 Date of Departure: 12/31 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$1,349.40

Continued on reverse

Detail Continued *Indicates posting date

				Amount
11/14/11	G MAXWELL	LUGGAGE PROS LUGGAGEMINNETONKA 800-5955456	MN	-$46.99

New Charges

Summary

	Total
G MAXWELL [redacted]	$69,710.79
JENNIFER TURNER [redacted]	$537.18
Total New Charges	**$70,247.97**

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
10/18/11	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA		$2,147.60
	From: / To: / Carrier: / Class: LOS ANGELES INTERN / SAN FRANCISCO INTL / VX / D LOS ANGELES INTERN / VX / D N.Y. J F KENNEDY I / VX / I N/A / YY / 00 Ticket Number: 98487176025302 Date of Departure: 10/18 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		
10/18/11	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282		$7.90
10/18/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333		$135.80
	Description / Price DRY CLEANERS / $135.80		
10/19/11	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103		$89.99
10/19/11	GEORGE TORPE INC 212-734-1342 212-734-1342		$145.00
10/20/11	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA		$4,379.40
	From: / To: / Carrier: / Class: N.Y. J F KENNEDY I / LOS ANGELES INTERN / VX / J N.Y. J F KENNEDY I / VX / J N/A / YY / 00 N/A / YY / 00 Ticket Number: 98487182668431 Date of Departure: 11/11 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET		

Continued on next page

G MAXWELL
Closing Date 11/17/11

Account Ending [redacted]

Detail Continued

		Foreign Spend	Amount
10/20/11	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: N.Y. J F KENNEDY I → To: TEL AVIV BEN GURIO (DL C); N.Y. J F KENNEDY I (DL C); N/A (YY 00); N/A (YY 00) Ticket Number: 00687182663510 Date of Departure: 10/29 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$7,210.95
10/20/11	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE		$612.50
10/21/11	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: N.Y. J F KENNEDY I → To: WASHINGTON NATIONA (DL B); N/A (YY 00); N/A (YY 00); N/A (YY 00) Ticket Number: 00687185179505 Date of Departure: 11/03 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$359.35
10/21/11	BROADVIEW NETWORKS 800-276-2384 NY 9149227538		$448.29
10/21/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$52.84
10/23/11	XPRESSPA SFO-2 88430SAN FRANCISCO CA MEMBERSHIP CLUB		$45.00
10/23/11	COMPASS BOOKS 700198SAN FRANCISCO CA 6508219299		$10.81
10/24/11	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103		$82.88
10/24/11	EBAGS.COM 800-725-8229 CO LUGGAGE		$124.94
10/24/11	SOHO CLUB RESTAURANTWEST HOLLYWOOD CA RESTAURANT		$98.00
10/25/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$21.76
10/25/11	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE		$22.00
10/25/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$8.55
10/25/11	GODADDY.COM (480)505-8855 (480)505-8855		$608.66
10/25/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$16.33
10/25/11	FOSTER SMITH MAIL PET SUPPLIES N13890545 54501		$46.96

AMEX000716

Continued on reverse

SDNY_GM_00326516

EFTA_00199270

EFTA01685514

Detail Continued

		Foreign Spend	Amount
10/25/11	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$23.00
10/25/11	EBAY INC. 0000 SAN JOSE CA 886-285-8380 Description DIRECT MARKETE		$3.09
10/26/11	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$162.17
10/28/11	STARBUCKS CORP073460NEW YORK NY 800-7827282		$4.30
10/28/11	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: WAS Ticket Number: 3011003519836 1 (800) 872-7245		$546.00
10/28/11	LUGGAGE PROS LUGGAGEMINNETONKA MN 800-5955456		$71.99
10/29/11	FREDERIC FEKKAI NY NEW YORK NY 2127539500		$56.43
10/31/11	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV		$96.53
11/01/11	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE		$220.00
11/01/11	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$141.80
11/01/11	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: WAS Ticket Number: 3050746602475 1 (800) 872-7245		$47.00
11/01/11	SNAP LIMOUSINE LLC QLOS ANGELES CA TAXICAB & LIMOUSINE		$270.00
11/02/11	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC		$16.95
11/02/11	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330		$78.68
11/02/11	WINE CHATEAU METUCHEN NJ PACK STORES		$231.82
11/02/11	ANITA R CELA MD 212-535-6004 212-535-6004		$1,600.00
11/02/11	23ANDME INC 650-938-6300 650-938-6300		$9.00
11/03/11	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103		$60.69
11/03/11	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV		$288.62

Continued on next page

G MAXWELL
Closing Date 11/17/11

Account Ending [redacted]

Detail Continued

		Foreign Spend	Amount
11/03/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $227.50		$227.50
11/03/11	WINES TIL SOLD OUT.CPENNSAUKEN NJ 8566653456		$275.76
11/03/11	CEIBA 0061 WASHINGTON DC 202-393-3983 FOOD $187.50 TIP $35.00		$222.50
11/07/11	W WASHINGTON DC W WAWASHINGTON DC Arrival Date Departure Date 11/03/11 11/06/11 00000000 LODGING		$1,023.82
11/07/11	US TREASURY NET 800-487-4567 DC TAX PAYMENTS		$53.00
11/07/11	TAX PAYMENT CFEE 800-487-4567 DC TAX PAYMENTS		$3.95
11/07/11	IN VINO VERISTAS 683NEW YORK NY LIQUOR STORE		$70.71
11/07/11	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347		$261.17
11/08/11	AMERICAN EXPRESS TVLPHOENIX AZ CONTINENTAL AIRLINES From: To: Carrier: Class: N.Y. NEWARK INTL A FT LAUDERDALE/HOLL CO A N.Y. NEWARK INTL A CO A N/A YY 00 N/A YY 00 Ticket Number: 00587226411822 Date of Departure: 11/23 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$1,349.40
11/08/11	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: To: Carrier: Class: N.Y. J F KENNEDY I LOS ANGELES INTERN VX J N.Y. J F KENNEDY I VX J N/A YY 00 N/A YY 00 Ticket Number: 98487228376655 Date of Departure: 11/11 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET		$20.00
11/08/11	PET PARTNERS INC 025CARY NC 919-859-8222 Description INSURANCE BROK		$44.00
11/08/11	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$95.85
11/08/11	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$75.90

AMEX000718

Continued on reverse

SDNY_GM_00326518

EFTA_00199272

EFTA01685516

Detail Continued

		Foreign Spend	Amount
11/09/11	BRITISH AIRWAYS PLC UNITED STATES OF A BRITISH AIRWAYS PLC		$14,509.00
	From: To: Carrier: Class: SAN FRANCISCO INTL LONDON HEATHROW AP BA J DENVER INTL APT BA J ASPEN UA F N/A YY 00		
	Ticket Number: 1258723081834 Date of Departure: 12/09 Passenger Name: MAXWELL/GHISLAINE NO Document Type: AGENCY PASSENGER TICKET		
11/09/11	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA		$2,184.70
	From: To: Carrier: Class: N.Y. J F KENNEDY I SAN FRANCISCO INTL VX J N/A YY 00 N/A YY 00 N/A YY 00		
	Ticket Number: 98487230818351 Date of Departure: 12/06 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		
11/09/11	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC.		$1,551.45
	From: To: Carrier: Class: N.Y. J F KENNEDY I MIAMI INTERNATIONA DL P N.Y. J F KENNEDY I DL F N/A YY 00 N/A YY 00		
	Ticket Number: 00687228383936 Date of Departure: 11/23 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		
11/09/11	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC		$1,717.10
	From: To: Carrier: Class: MIAMI INTERNATIONA PANAMA CITY TOCUME AA J MIAMI INTERNATIONA AA J N/A YY 00 N/A YY 00		
	Ticket Number: 00187228383683 Date of Departure: 01/02 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		
11/09/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$50.93
11/09/11	NYU SCHOOL OF MED IVNEW YORK NY 2122630041		$750.00
11/09/11	GUN DOG SUPPLY 0281 STARKVILLE MS 662-324-2410 Description PET SHOP-FOOD		$5.95
11/10/11	WALLSE NEW YORK NY 2122409557 FOOD/BEVERAGE $42.46 TIP $5.54		$48.00
11/10/11	WWW.LUISAVIAROMA.COMFIRENZE DIRECT MKTG MISC	1,449.05 European Union Euro	$1,978.68
11/11/11	HARAJUKU CREPE 00-08BEVERLY HILLS CA FAST FOOD RESTAURANT		$6.53

AMEX000719

Continued on next page

G MAXWELL
Closing Date 11/17/11

Account Ending [redacted]

Detail Continued

		Foreign Spend	Amount
11/11/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description: DRY CLEANERS — Price: $718.20		$718.20
11/13/11	STARBUCKS CORP006338WEST HOLLYWOO CA 800-7827282		$9.55
11/13/11	EXXONMOBIL WEST HOLLYWOO CA AUTO FUEL DISPENSER Description: GAS/SERVICES		$36.01
11/14/11	LXR Golden Door Spa San Marcos CA Arrival Date: 11/13/11 — Departure Date: 11/14/11 00000000 LODGING		$1,000.00
11/14/11	WHOLEFDS BVH 10022 03102743360 3102743360 GROCERY STORES		$67.78
11/15/11	CANINE STYLES INC 212-826-3985 212-826-3985		$108.88
11/15/11	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282		$2.75
11/16/11	BRITISH AIRWAYS PLC UNITED STATES OF A BRITISH AIRWAYS PLC From: SAN FRANCISCO INTL — To: LONDON HEATHROW AP, DENVER INTL APT, N/A, N/A — Carrier: BA, BA, YY, YY — Class: J, J, 00, 00 Ticket Number: 1258724365408 — Date of Departure: 12/09 Passenger Name: MAXWELL/GHISLAINE NO Document Type: AGENCY PASSENGER TICKET		$12,746.70
11/16/11	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: N.Y. J F KENNEDY I — To: SAN FRANCISCO INTL, N/A, N/A, N/A — Carrier: VX, YY, YY, YY — Class: J, 00, 00, 00 Ticket Number: 98487243650622 — Date of Departure: 12/07 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET		$2,184.70
11/16/11	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: LOS ANGELES INTERN — To: FT LAUDERDALE/HOLL, N/A, N/A, N/A — Carrier: VX, YY, YY, YY — Class: J, 00, 00, 00 Ticket Number: 98487245608043 — Date of Departure: 11/28 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET		$1,697.70

AMEX000720

Continued on reverse

SDNY_GM_00326520

EFTA_00199274

EFTA01685518

Detail Continued

		Foreign Spend	Amount
11/16/11	AMERICAN EXPRESS TVLPHOENIX AZ UNITED AIRLINES From: DENVER INTL APT — To: ASPEN — Carrier: UA — Class: M N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 01687243650993 — Date of Departure: 12/21 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$334.70
11/16/11	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: LOS ANGELES INTERN — To: MIAMI INTERNATIONA — Carrier: DL — Class: F N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 00687243650612 — Date of Departure: 11/28 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET		$1,500.90
11/16/11	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: DENVER INTL APT — To: ATLANTA HARTSFIELD — Carrier: DL — Class: F PANAMA CITY TOCUME — DL — C N/A — YY — 00 N/A — YY — 00 Ticket Number: 00687243651150 — Date of Departure: 01/02 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$1,198.30
11/16/11	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: MIAMI INTERNATIONA — To: N.Y. J F KENNEDY I — Carrier: AA — Class: A N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 00187243650635 — Date of Departure: 12/03 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET		$969.70
11/16/11	The Beverly Hills HoBeverly Hills CA (310)276-2251		$5.44

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
10/28/11	FEDEX# 862794114712 1-800-622-1147 1-800-622-1147 TO: [redacted] NY FROM: BARNETTS 94115 001 2DAY PKG 18LB AWB862794114712 FedEx #1-800-622-1147		$96.11
10/28/11	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE		$338.58
11/07/11	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store		$14.99

Continued on next page

Detail Continued

		Foreign Spend	Amount
11/15/11	FEDEX# 795398311160 1-800-622-1147 1-800-622-1147 TO: C/O ERIK GORDON CA FROM: [redacted] 001 PRIORITY BOX 3LB AWB795398311160 FedEx #1-800-622-1147		$87.50

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$2,545.00
Total Interest in 2011	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign & Travel, the APR is 9.15% (v).

For Sign & Travel, the APR is 9.15% (v).

G MAXWELL
Closing Date 11/17/11

Account Ending [redacted]

Notice of Changes to Your Membership Rewards Program® Account
As of March 1, 2012, AirTran Airways will exit the Membership Rewards program. Any Membership Rewards point redemptions for AirTran A+ Reward credits must be made by February 29, 2012. These redemptions will be final and subject to the A+ Rewards program terms and conditions.

You can still use Membership Rewards Pay with Points to purchase AirTran Airways tickets. With Pay with Points, you can:

- fly any airline without seat restrictions or blackout dates, and
- pay for all or part of your trip with points.

You can also:

- transfer points into more than 20 frequent customer programs, or
- redeem points for airline and hotel travel certificates.

To transfer points to a participating frequent customer program or to use Pay with Points, please visit membershiprewards.com/travel.

Membership Rewards First® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**104,392**
Points Earned this Period	**17,230**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

October 1, 2011 - October 31, 2011

Opening Points Balance	87,162
Points Earned this Period	+17,230
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**104,392**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Where To Stop Before You Shop
Earn up to 10X points on 300+ brands at **membershiprewards.com/earn**

Points Transaction Detail

October 1, 2011 - October 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	13,422	**0**	13,422
Business Gold Rewards XXXX-XXXXX0-[redacted]	3,739	**0**	3,739
Add'l Centurion XXXX-XXXXX2-[redacted]	69	**0**	69
Total	**17,230**	**0**	**17,230**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

The Hottest Deals for the Hottest Rewards

MEMBERSHIP rewards

Find great deals on rewards like electronics, home, fashion and accessories, and sporting goods.

Save 10% or more.

Visit **membershiprewards.com/merchandise specials** or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 7679)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

AMEX000726

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.

Transfer Membership Rewards® Points for Choice Privileges® Points!

CHOICE privileges® REWARDS PROGRAM

Membership Rewards members can now redeem points for **Choice Privileges** rewards program points. **Choice Privileges** points can be redeemed for stays at over 6,000 Choice Hotels® worldwide (with no blackout dates) as well as other great travel rewards, gas cards, gift cards to retailers and restaurants, and more. Visit **membershiprewards.com** to redeem today. Not a **Choice Privileges** member yet? Join at **choiceprivileges.com/signup/AMEXMR**

For more information, visit **membershiprewards.com/choicehotels** or call **1-800-AXP-EARN (297-3276).**

(MR Message 7668)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Celebrate the Holiday Season at Bergdorf Goodman

BERGDORF GOODMAN

Discover exclusive collections throughout the store. Take advantage of personal shopping services for one-of-a-kind gifts you won't find anywhere else. Or, choose the BG Gift Card--it always fits perfectly. The store is full of the latest Resort trends, while the shoe-obsessed will love our newly expanded shoe salon. And, don't miss our famous holiday windows on 5th Avenue--they're unveiled on November 18th.

Redeem today, log on to **membershiprewards.com/bg** or call **1-800-297-1300**. Also, you can enroll your American Express® Card with InCircle®, Bergdorf Goodman's customer-appreciation program.
(MR Message 7675)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Redeem Membership Rewards® Points for Hotel Gift Cards!

MEMBERSHIP rewards

Hotel gift cards are available for as little as 6,000 points. Now through December 31, 2011, you can redeem Membership Rewards® points for gift cards from Best Western®, Fairmont Hotels & Resorts, HiltonHHonors™, Hyatt, Mandarin Oriental, Marriott and The Ritz-Carlton. Whether they are for you or someone special, hotel gift cards are an easy way to turn points into bedroom suites or dinners at some of your favorite places to stay.

To preview this reward and to redeem points, visit **membershiprewards.com/hotelcards** or call **1-800-297-1300.**

(MR Message 7667)

Hotel Gift Cards are available for redemption through 12/31/2011. Individual terms, conditions and restrictions apply to the Gift Cards. Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information.

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.

AMEX000727

SDNY_GM_00326527

EFTA_00199281

EFTA01685525

Purchase Protection*

You spilled wine on your new sofa. The jacket you just bought unraveled at the seams. Or you dropped the latest best seller in the swimming pool. Sometimes the unexpected happens. But when you use your Card for eligible purchases, it's nice to know membership can protect them from accidental damage or theft for up to 90 days from the moment you purchase them.

To learn more about this benefit of your Card, visit **americanexpress.com/purchaseprotection** or call **1-800-322-1277.**

*Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0951 or Policy PP-IND and is subject to change with notice. This document does not supplement or replace the Policy.

AMEX000728

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.

SDNY_GM_00326528

EFTA_00199282

EFTA01685526

AMEX000729

SDNY_GM_00326529

EFTA_00199283

EFTA01685527

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 12/18/11

Account Ending [redacted]

New Balance	**CR$2,872.05**
Amount Due	**$0.00**

Payment Not Required

See page 2 for important information about your account.

Your credit balance can be applied against future transactions or you may request a refund.

Your payment of $0.00 will be debited from your account on 01/02/12. Any inquiry to American Express concerning this debit should be made before 01/01/12. If your AutoPay payment is less than your Amount Due, we must receive an additional payment for at least the difference by your next Closing Date.

If you are enrolled in the $200 Airline Fee Credit and wish to keep your current airline selection, no action is needed.

If you would like to change your airline selection for 2012, you may do so in January by visiting **americanexpress.com/airlinechoice**

Membership Rewards® Points
As of 12/18/11

160,175

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$61,281.28
Payments/Credits	-$77,974.98
New Charges	+$13,821.65
Fees	+$0.00
New Balance	**CR$2,872.05**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Payment Not Required

AutoPay Amount
$0.00

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

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

[redacted] 100287205000000000 14 H

AMEX000730

SDNY_GM_00326530

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000731

SDNY_GM_00326531

EFTA_00199285

EFTA01685529

G MAXWELL
Closing Date 12/18/11

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$55,974.30
Credits	
G MAXWELL [redacted]	-$22,000.68
Total Payments and Credits	**-$77,974.98**

Detail

*Indicates posting date

Payments

			Amount
12/02/11*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$55,974.30

Credits

				Amount
11/16/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC.		-$1,551.45
		From:	To:	Carrier: Class:
		N/A	N/A	YY 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
		Ticket Number: 00687228383932		Date of Departure: 12/31
		Passenger Name: MAXWELL/GHISLAINE NO		
		Document Type: SUPPORTED REFUND		
11/16/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA		-$2,199.70
		From:	To:	Carrier: Class:
		N/A	N/A	YY 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
		Ticket Number: 98487233267871		Date of Departure: 12/31
		Passenger Name: MAXWELL/GHISLAINE		
		Document Type: SUPPORTED REFUND		
11/17/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC.		-$1,500.90
		From:	To:	Carrier: Class:
		N/A	N/A	YY 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
		Ticket Number: 00687243650615		Date of Departure: 12/31
		Passenger Name: MAXWELL/GHISLAINE		
		Document Type: SUPPORTED REFUND		
11/25/11	G MAXWELL	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC		-$40.45
11/29/11	G MAXWELL	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC		-$14.48

Continued on reverse

Detail Continued *Indicates posting date

			Amount
12/05/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA	-$2,184.70

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 98487230818354
Date of Departure: 12/31
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: SUPPORTED REFUND

12/05/11	G MAXWELL	BRITISH AIRWAYS PLC UNITED STATES OF A BRITISH AIRWAYS PLC	-$14,509.00

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 1258723081834
Date of Departure: 12/31
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: AGENCY PASSENGER TICKET

New Charges

Summary

	Total
G MAXWELL [redacted]	$13,215.47
JENNIFER TURNER [redacted]	$606.18
Total New Charges	**$13,821.65**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
11/17/11	CHEVRON APRO, LLC 03SAN DIEGO CA 6196966004 Description Price FUEL/MISCELLANEOUS $21.11 003 UNL SUP		$21.11
11/17/11	IL PASTAIO BEVERLY HILLS CA 3108281585		$100.00
11/17/11	UNION 76 14065163 BEVERLY HILLS CA UNION 76		$67.25
11/17/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$40.45
11/17/11	STARBUCKS CORP005280LA JOLLA CA 800-7827282		$2.75
11/17/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$14.48
11/18/11	FEDEX OFFICE #5918 0BEVERLY HILLS CA OFFICE SUPPLY STORE FOLDR TRNSLUCNT 2PKT		$3.24

Continued on next page

G MAXWELL
Closing Date 12/18/11

Account Ending [redacted]

Detail Continued

		Amount
11/18/11	HARAJUKU CREPE 00-08BEVERLY HILLS CA FAST FOOD RESTAURANT	$6.53
11/18/11	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282	$3.55
11/18/11	MANI BROTHERS 9200 QLOS ANGELES CA 800-988-6264 Description MANI BROTHERS	$13.00
11/18/11	STARBUCKS CORP005058BEVERLY HILLS CA 800-7827282	$2.75
11/18/11	FEDEX OFFICE POL 000DALLAS TX 2145507000 Description REFER TO RECEIPT	$38.49
11/18/11	SOHO CLUB RESTAURANTWEST HOLLYWOOD CA RESTAURANT	$85.00
11/19/11	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282	$3.55
11/20/11	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282	$9.55
11/20/11	VONS Store 2348SAN DIEGO CA GROCERY STORE	$2.70
11/21/11	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: NEW YORK LA GUARDI — To: MIAMI INTERNATIONA — Carrier: AA — Class: F N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 00187253306833 — Date of Departure: 11/29 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET	$1,048.70
11/21/11	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: LOS ANGELES INTERN — To: N.Y. J F KENNEDY I — Carrier: VX — Class: J N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 98487255760541 — Date of Departure: 11/28 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET	$522.00
11/21/11	BROADVIEW NETWORKS 800-276-2384 NY 9149227538	$429.60
11/21/11	VERIZONRECURRING PAYPHONESERVICE 6587004859 19103	$89.99
11/22/11	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-78674635 Description FOR BILLING QUESTIO ACCT: 9740240 B	$25.00

AMEX000734

Continued on reverse

SDNY_GM_00326534

EFTA_00199288

EFTA01685532

Detail Continued

		Amount
11/22/11	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$105.09
11/22/11	VERIZONRECURRING PAYPHONESERVICE 2125353594906 19103	$85.00
11/22/11	BLICK ART MATERIAL 800-447-1892 IL ART MATERIAL	$82.51
11/25/11	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$78.95
11/26/11	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$190.66
11/27/11	STARBUCKS CORP005280LA JOLLA CA 800-7827282	$3.55
11/28/11	BEVERLY HILLS RENT ABEVERLY HILLS CA AUTOMOBILE RENTAL	$2.64
11/28/11	BEVERLY HILLS RENT ABEVERLY HILLS CA AUTOMOBILE RENTAL	$700.00
11/29/11	GODADDY.COM (480)505-8855 (480)505-8855	$69.99
11/29/11	LXR Golden Door Spa San Marcos CA Arrival Date / Departure Date 11/28/11 / 11/29/11 00000000 LODGING	$6,164.23
11/30/11	SUNSHINE 129 8576 MIAMI BEACH FL 305-531-7934 Quantity / Description / Price 17 / Unleaded Super / $3.79	$68.29
11/30/11	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV	$114.53
11/30/11	FEDEX OFFICE PRINTING F6JF1-51A18-2S4 [redacted] CUSTOM PRINTED MATERIAL F6JF1-51A18-2S4	$76.20
12/02/11	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC	$16.95
12/02/11	23ANDME INC 650-938-6300 650-938-6300	$9.00
12/03/11	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: / To: / Carrier: / Class: MIAMI INTERNATIONA / N.Y. J F KENNEDY I / AA / A N/A / YY / 00 N/A / YY / 00 N/A / YY / 00 Ticket Number: 00187279220391 Date of Departure: 12/03 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET	$830.70
12/03/11	BACARDI MOJITO BAR -MIAMI FL RESTAURANT	$3.56
12/03/11	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV	$288.62

AMEX000735

Continued on next page

SDNY_GM_00326535

EFTA_00199289

EFTA01685533

G MAXWELL
Closing Date 12/18/11

Account Ending [redacted]

Detail Continued

		Amount
12/04/11	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-79725810 Description FOR BILLING QUESTIO ACCT: 9740240 B	$25.00
12/05/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $253.00	$253.00
12/05/11	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$60.55
12/07/11	ASHBEY PHOTOGRAPHY AGILBERT PA 610-681-9468	$70.00
12/07/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $110.90	$110.90
12/08/11	STARBUCKS CORP006288SAN FRANCISCO CA 800-7827282	$2.75
12/08/11	PET PARTNERS INC 025RALEIGH NC 919-859-8222 Description INSURANCE BROK	$44.00
12/09/11	GRFIELD BCH CVS,LLC.SAN FRANCISCO CA DRUG STORE/PHARMACY	$5.41
12/12/11	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-80331318 Description FOR BILLING QUESTIO ACCT: 9740240 B	$25.00
12/16/11	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: To: Carrier: Class: DENVER INTL APT MIAMI INTERNATIONA AA F N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00187305108126 Date of Departure: 01/01 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET	$1,198.70

JENNIFER TURNER
Card Ending [redacted]

		Amount
11/27/11	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store	$21.97
11/30/11	FEDEX# 898700418908 1-800-622-1147 1-800-622-1147 TO: ENMAX NY FROM: G MAKJAL [redacted] 001 PRIORITY PKG 44LB AWB898700418908 FedEx #1-800-622-1147	$263.40

AMEX000736

Continued on reverse

SDNY_GM_00326536

EFTA_00199290

EFTA01685534

Detail Continued

		Amount
12/13/11	FEDEX# 795486207304 1-800-622-1147 GM CLOTHES FOR LOTW166S TO: WALTER NUNES GB FROM: [redacted] 001 PRIORITY 1 22LB AWB795486207304 FedEx #1-800-622-1147	$42.41
12/14/11	FEDEX# 795486207304 1-800-622-1147 GM CLOTHES FOR LOTW166S TO: WALTER NUNES GB FROM: [redacted] 001 PRIORITY 1 22LB AWB795486207304 FedEx #1-800-622-1147	$278.40

Fees

	Amount
Total Fees for this Period	**$0.00**

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	$2,545.00
Total Interest in 2011	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign & Travel, the APR is 9.15% (v).

For Sign & Travel, the APR is 9.15% (v).

Membership Rewards First® DUPLICATE COPY
Monthly Statement and Program News

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**160,175**
Points Earned this Period	**55,783**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

November 1, 2011 - November 30, 2011

Opening Points Balance	104,392
Points Earned this Period	+55,783
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**160,175**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Where To Stop Before You Shop
Earn up to 10X points on 300+ brands at **membershiprewards.com/earn**

Points Transaction Detail

November 1, 2011 - November 30, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	55,093	**0**	55,093
Business Gold Rewards XXXX-XXXXX0-[redacted]	152	**0**	152
Add'l Centurion XXXX-XXXXX2-[redacted]	538	**0**	538
Total	**55,783**	**0**	**55,783**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

Use Membership Rewards® Points on Facebook!

MEMBERSHIP rewards

Check out weekly offers and the latest updates on the Membership Rewards tab on Facebook!

Visit **facebook.com/americanexpress** or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 7756)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

AMEX000738

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.

SDNY_GM_00326538

EFTA_00199292

EFTA01685536

A World of Style. Now Pocket-Sized. Redeem Membership Rewards® Points for a Saks Gift Card

Saks Fifth Avenue sits at the center of the fashion universe, featuring world-renowned and up-and-coming designers, exquisite customer service and exclusive items you can't find anywhere else. Saks Gift Cards are accepted at their 46 stores, 57 Saks Fifth Avenue OFF 5TH stores or online at saks.com, with no expiration date.

To redeem Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-297-1300.**

(MR Message 7761)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Introducing Borgata Hotel Casino & Spa in the Membership Rewards® Program

Now you can use Membership Rewards® points for an overnight stay at Borgata Hotel Casino & Spa located in Atlantic City. Borgata Hotel Casino & Spa offers an unparalleled travel experience on the East Coast. The 2,000-room stylish casino-hotel, located at Renaissance Pointe, presents a destination designed to rival those once found only in cities such as New York City and Las Vegas.
Redeem points for one-night stays at Borgata.

To preview this reward and to redeem points, visit **membershiprewards.com/borgata** or call **1-800-297-1300.**

(MR Message 7753)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Neiman Marcus Is All About Trends

Fall in love with winter at Neiman Marcus. Bordeaux is the color in fashion and makeup. Lady chic is the look--deliberate and polished--yet very present-day. Pumps, handheld bags, and bold gold all add to the allure--also, they've taken a shine to sequins, lamé, and all things shimmery. Visit your nearest NM store or NeimanMarcus.com for a close-up look.

To redeem today, log on to **membershiprewards.com** or call **1-800-297-1300.** Also, you can enroll your American Express® Platinum or Centurion Card in InCircle®, Neiman Marcus's customer appreciation program. (MR MEssage 7762)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Our Standards Beat Their Extras

Explore JetBlue's over 66 destinations, including St. Croix and St. Thomas in the U.S. Virgin Islands, La Romana, Dominican Republic, and Liberia, Costa Rica. Enjoy award-winning customer service, unlimited brand-name snacks and soft drinks, 36 channels of free DIRECTV® and the most legroom in coach, plus, Even More Space seats for a little bit more.
Fly now at jetblue.com

To redeem today, log on to **membershiprewards.com** or call **1-800-297-1300.**

(MR Message 7751)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice. DIRECTV is available on flights in 48 contiguous states only. Based on the average fleet-wide seat pitch of U.S. airlines.

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.

AMEX000739

SDNY_GM_00326539

EFTA_00199293

EFTA01685537

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 01/18/12

Account Ending [redacted]

New Balance	**$17,106.87**
Please Pay By	**02/02/12**

See page 2 for important information about your account.

See page 11 for an important notice about TripIt Pro.

Your payment of $17,106.87 will be debited from your account on 02/02/12. Any inquiry to American Express concerning this debit should be made before 02/01/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Enhanced American Express® iPhone® App.

We've enhanced our iPhone App so you can:
- Find airport lounges worldwide with Airport Lounge Access
- Access the best of your Card benefits on the go

Learn more at: **americanexpress.com/mobile**

Membership Rewards® Points
As of 01/18/12
151,875

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	CR$2,872.05
Payments/Credits	-$7,373.00
New Charges	+$27,351.92
Fees	+$0.00
New Balance	**$17,106.87**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
02/02/12
AutoPay Amount
$17,106.87

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

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

[redacted] 00171068700171068 7 14 H

AMEX000740

SDNY_GM_00326540

EFTA_00199294

EFTA01685538

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535	P.O. BOX 1270
EL PASO, TX	NEWARK NJ
79998-1535	07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000741

SDNY_GM_00326541

EFTA_00199295

EFTA01685539

G MAXWELL
Closing Date 01/18/12

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	$0.00
Credits	
G MAXWELL [redacted]	-$7,373.00
Total Payments and Credits	**-$7,373.00**

Detail

Credits

				Amount
12/20/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ UNITED AIRLINES		-$773.70
		From:	To:	Carrier: Class:
		DENVER INTL APT	ASPEN	UA A
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
		Ticket Number: 01687310899116		Date of Departure: 12/21
		Passenger Name: MAXWELL/GHISLAINE NO		
		Document Type: SUPPORTED REFUND		
12/21/11	G MAXWELL	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		-$75.00
12/26/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ UNITED AIRLINES		-$334.70
		From:	To:	Carrier: Class:
		N/A	N/A	YY 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
		Ticket Number: 01687243650996		Date of Departure: 12/31
		Passenger Name: MAXWELL/GHISLAINE NO		
		Document Type: SUPPORTED REFUND		
12/27/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC		-$1,198.70
		From:	To:	Carrier: Class:
		N/A	N/A	YY 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
		Ticket Number: 00187305108122		Date of Departure: 12/31
		Passenger Name: MAXWELL/GHISLAINE		
		Document Type: SUPPORTED REFUND		
12/28/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC		-$1,076.30
		From:	To:	Carrier: Class:
		N/A	N/A	YY 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
		Ticket Number: 00187313013281		Date of Departure: 12/31
		Passenger Name: MAXWELL/GHISLAINE		
		Document Type: SUPPORTED REFUND		

Continued on reverse

Detail Continued

					Amount
12/29/11	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX DELTA AIR LINES INC.	AZ		-$1,198.30
		From:	To:	Carrier:	Class:
		N/A	N/A	YY	00
			N/A	YY	00
			N/A	YY	00
			N/A	YY	00
		Ticket Number: 00687243651153		Date of Departure: 12/31	
		Passenger Name: MAXWELL/GHISLAINE NO			
		Document Type: SUPPORTED REFUND			
01/02/12	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AMERICAN AIRLINES INC	AZ		-$1,717.10
		From:	To:	Carrier:	Class:
		N/A	N/A	YY	00
			N/A	YY	00
			N/A	YY	00
			N/A	YY	00
		Ticket Number: 00187228383686		Date of Departure: 12/31	
		Passenger Name: MAXWELL/GHISLAINE NO			
		Document Type: SUPPORTED REFUND			
01/05/12	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AMERICAN AIRLINES INC	AZ		-$999.20
		From:	To:	Carrier:	Class:
		N/A	N/A	YY	00
			N/A	YY	00
			N/A	YY	00
			N/A	YY	00
		Ticket Number: 00187327725096		Date of Departure: 12/31	
		Passenger Name: MAXWELL/GHISLAINE NO			
		Document Type: SUPPORTED REFUND			

New Charges

Summary

	Total
G MAXWELL [redacted]	$26,201.05
JENNIFER TURNER [redacted]	$1,150.87
Total New Charges	**$27,351.92**

Detail

G MAXWELL
Card Ending [redacted]

			Foreign Spend	Amount
12/19/11	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103			$89.99
12/19/11	BRAZABRA CORPORATIO LEE 413-243-4690	MA		$53.95

Continued on next page

G MAXWELL
Closing Date 01/18/12

Account Ending [redacted]

Detail Continued

		Foreign Spend	Amount
12/20/11	AMERICAN EXPRESS TVLPHOENIX AZ UNITED AIRLINES From: DENVER INTL APT To: ASPEN Carrier: UA Class: A N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 01687310899116 Date of Departure: 12/21 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$773.70
12/20/11	MAGIC TOUCH RESTORATLONG ISLAND CITY NY RUGS RESTORA		$2,902.21
12/21/11	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: MIAMI INTERNATIONA To: ST MAARTEN Carrier: AA Class: J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00187313013285 Date of Departure: 12/28 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET		$1,076.30
12/21/11	STARUBUCKS B L131583DENVER CO 801-7926830 FOOD $3.77		$3.77
12/21/11	STARUBUCKS B L131583DENVER CO 801-7926830 FOOD $3.77		$3.77
12/21/11	BROADVIEW NETWORKS 800-276-2384 NY 9149227538		$399.11
12/21/11	VERTICAL MILE MARKETDENVER CO 303-342-6599		$13.04
12/22/11	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103		$83.97
12/22/11	DIA LIMOUSINE 303-292-3080 303-292-3080		$720.00
12/22/11	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $717.00		$717.00
12/22/11	JOY JEWELRY 727-784-1084 727-784-1084		$38.15
12/23/11	FOUR-MOUNTAIN SPORTSASPEN CO 970-925-1220		$647.73
12/23/11	STARBUCKS ASPEN KEYSTONE CO 888-838-0495		$3.53
12/24/11	AMEN WARDY HOME 9812ASPEN CO MISC HOME FURNISHINGS		$267.05
12/25/11	STARBUCKS ASPEN KEYSTONE CO 888-838-0495		$4.07

AMEX000744

Continued on reverse

SDNY_GM_00326544

EFTA_00199298

EFTA01685542

Detail Continued

		Foreign Spend	Amount
12/26/11	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$178.43
12/26/11	STARBUCKS ASPEN KEYSTONE CO 888-838-0495		$4.61
12/27/11	BOWTIE INC 800-546-7730 CA ADVERTISING		$485.00
12/28/11	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330		$165.97
12/28/11	THE RANCH AT LIVE OAMALIBU CA 310-457-8700		$5,600.00
12/31/11	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV		$96.53
01/02/12	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: To: Carrier: Class: PANAMA CITY TOCUME MIAMI INTERNATIONA AA J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00187327725093 Date of Departure: 01/05 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$999.20
01/02/12	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC		$16.95
01/02/12	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $78.50		$78.50
01/02/12	23ANDME INC 650-938-6300 650-938-6300		$9.00
01/03/12	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103		$60.55
01/03/12	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV		$294.35
01/03/12	MAGIC TOUCH RESTORATLONG ISLAND CITY NY RUGS RESTORA		$561.00
01/04/12	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: To: Carrier: Class: N.Y. J F KENNEDY I SAN FRANCISCO INTL VX J N.Y. J F KENNEDY I VX J N/A YY 00 N/A YY 00 Ticket Number: 98487333428680 Date of Departure: 01/23 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$4,569.60
01/05/12	FLORIDA GO RENEW 850-6172000 FL 8506172000		$191.70
01/08/12	SOHO HOUSE NEW YORK NEW YORK NY 212-6279800		$1,633.13

Continued on next page

Detail Continued

		Foreign Spend	Amount
01/09/12	PET PARTNERS INC 025RALEIGH NC 919-859-8222 Description INSURANCE BROK		$44.00
01/10/12	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: To: Carrier: Class: SAN FRANCISCO INTL LOS ANGELES INTERN VX I SAN FRANCISCO INTL VX I N/A YY 00 N/A YY 00 Ticket Number: 98487349957253 Date of Departure: 01/29 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$493.60
01/10/12	STARBUCKS CORP008219NEW YORK NY 800-7827282		$4.30
01/10/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$67.40
01/11/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE		$26.99
01/11/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$29.03
01/11/12	STARBUCKS CORP008219NEW YORK NY 800-7827282		$4.30
01/11/12	MON PETIT CAFE 65000NEW YORK NY 2123552233 TIP $10.00		$85.12
01/11/12	STARBUCKS CORP008219NEW YORK NY 800-7827282		$3.54
01/12/12	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: To: Carrier: Class: SAN FRANCISCO INTL LOS ANGELES INTERN VX I N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98487356161191 Date of Departure: 01/29 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$246.80
01/12/12	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $753.60		$753.60
01/13/12	PAYPAL *APENIGINA 4029357733 CA 402-935-7733 Description PROFESSIONAL S		$475.00
01/13/12	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330		$249.27
01/13/12	FREDERIC FEKKAI NY NEW YORK NY 2127539500		$51.21

Continued on reverse

Detail Continued

		Foreign Spend	Amount
01/13/12	STARBUCKS CORP008219NEW YORK NY 800-7827282		$6.21
01/14/12	DEAN&DELUCA #102 000NEW YORK NY 8002217714 Description GENERAL MERCHANDISE		$22.24
01/16/12	BESTBUY.COM 994 RICHFIELD MN 888-237-8289 Description BBY01-438215074718		$462.71
01/16/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$8.70
01/17/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		$32.25
01/17/12	MAISON 140 HOTEL BEVERLY HILLS CA Arrival Date Departure Date 01/17/12 01/17/12 00000000		$392.92

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
12/26/11	AMEN WARDY HOME 9812ASPEN CO MISC HOME FURNISHINGS		$16.35
12/28/11	FDX#807110315000109 1-800-622-1147 1-800-622-1147 TO: GEORGE LINDEMANN CO FROM: 116 E 65TH ST LLC [redacted] 001 HOME 84LB AWB807110315000109 FedEx #1-800-622-1147		$67.80
12/29/11	FEDEX# 077041081516 1-800-622-1147 1-800-622-1147 Non Transportation FedEx #1-800-622-1147		$7.22
01/02/12	BUDGET RENT A CAR ST BARTHELEMY FWI FR 590276743	776,00 European Union Euro	$1,008.88
01/10/12	FDX#468419215100731 1-800-622-1147 1-800-622-1147 TO: [redacted] FROM: KINKO'S/GD NONACCT BRCD/LOC 33139 001 GROUND 6LB AWB468419215100731 FedEx #1-800-622-1147		$8.65
01/15/12	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store		$17.99
01/18/12	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store		$23.98

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

Centurion® Card

G MAXWELL
Closing Date 01/18/12

Account Ending [redacted]

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$0.00
Total Interest in 2012	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign & Travel, the APR is 9.15% (v).

For Sign & Travel, the APR is 9.15% (v).

G MAXWELL
Closing Date 01/18/12

Account Ending [redacted]

TripIt Pro
After March 31, 2012, you will no longer have a free upgrade to a TripIt Pro account.

The information you provided to TripIt will remain active. You can still use a regular TripIt account at no charge. But you will no longer have access to the additional TripIt Pro features like instant alerts about your travel plans. To access the TripIt Pro features after March 31, 2012, you can upgrade to a TripIt Pro account. If you upgrade, you'll have to pay the fee charged by TripIt.

You can visit www.tripit.com/pro to upgrade to a TripIt Pro account.

Membership Rewards First® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**151,875**
Points Earned this Period	**-8,300**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

December 1, 2011 - December 31, 2011

Opening Points Balance	160,175
Points Earned this Period	-8,300
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**151,875**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Where To Stop Before You Shop
Earn up to 10X points on 300+ brands at **membershiprewards.com/earn**

Points Transaction Detail

December 1, 2011 - December 31, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Forfeited Points Due To Late Payment	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	-8,780	0	0	-8,780
Business Gold Rewards XXXX-XXXXX0-[redacted]	27	0	-152 12/2011	-125
Add'l Centurion XXXX-XXXXX2-[redacted]	605	0	0	605
Total	**-8,148**	**0**	**-152**	**-8,300**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

Use Membership Rewards® Points on Facebook!

MEMBERSHIP rewards

Check out weekly offers and the latest updates on the Membership Rewards tab on Facebook!

Visit **facebook.com/americanexpress** or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 7831)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

AMEX000752

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.

SDNY_GM_00326552

EFTA_00199306

EFTA01685550

Redeem Membership Rewards® Points for Virgin America Flights with Elevate

Take a breath of fresh airline. Fly in a mood-lit cabin with WiFi and nonstop entertainment. Virgin America's cabins give you three levels of service to choose from, plush leather seats and mood lighting to help you unwind. And, with reward travel starting at 2,500 Elevate points, Membership Rewards® points can get you even farther.

To preview this reward and to redeem points, visit **membershiprewards.com/virginamerica** or call **1-800-297-1300.**

(MR Message 7829)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Redeem Membership Rewards® Points for The Capital Grille® Gift Cards

Enjoy gracious service and an elegant, relaxed atmosphere at The Capital Grille®. Nationally acclaimed for their dry-aged steaks, The Capital Grille® also serves a number of fresh seafood and lobster offerings. The restaurant features an award-winning wine list with more than 350 wines from which to choose, including rare vintages. Redeem Membership Rewards points for a $100 or $250 The Capital Grille® gift card.

To start redeeming today, log on to **membershiprewards.com** or call **1-800-297-1300.**

(MR Message 7837)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Transfer Points Instantly to the Award-Winning Starwood Preferred Guest® Program

When you transfer Membership Rewards® points to the Starwood Preferred Guest® program, the Starpoints® are instantly available. Redeem your Starpoints at over 1,000 luxurious hotels and resorts worldwide. Explore urban destinations or a getaway across nine celebrated brands, including W®, Westin® and Sheraton®. Redeem Starpoints for Free Night Awards at 2,000 Starpoints for category 1 hotels and Award flights with over 350 airlines--no blackout dates.

Starwood Preferred Guest program terms and conditions apply, which are subject to change without notice and can be found at SPG.com. Visit **membershiprewards.com/spg** to transfer now!

(MR Message 7830)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Neiman Marcus Is All About Trends

Bordeaux is the color in fashion and makeup. Lady chic is the look--deliberate and polished, yet very present-day. Pumps, handheld bags, and bold gold all add to the allure. They've also taken a shine to sequins, lameall things shiny Leather and fur are perfect for taking your look up a notch. And graphic displays of colorblocking are everywhere. Visit your nearest NM store or NeimanMarcus.com for a close-up look at the best looks.

Redeem for a Neiman Gift Card today. Log on to **membershiprewards.com** or call **1-800-297-1300.**

(MR Message 7836)

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

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.

AMEX000753

SDNY_GM_00326553

EFTA_00199307

EFTA01685551

AMERICAN EXPRESS
MEMBERSHIP REWARDS®

Use Membership Rewards® points for rewards from over 500 leading brands including:

CHOICEprivileges · ANA · BRITISH AIRWAYS · Neiman Marcus · Saks Fifth Avenue · Apple

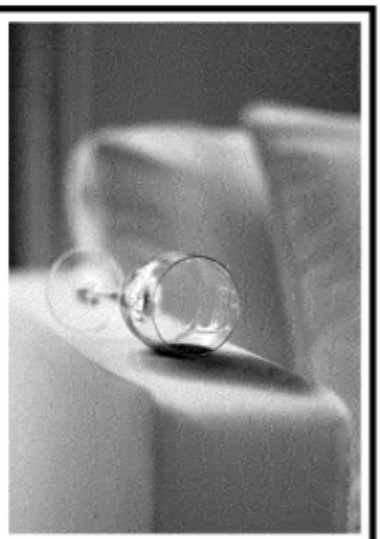
See them all—visit **membershiprewards.com**

Terms and Conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Purchase Protection*

You spilled wine on your new sofa. The jacket you just bought unraveled at the seams. Or you dropped the latest best seller in the swimming pool. Sometimes the unexpected happens. But when you use your Card for eligible purchases, it's nice to know membership can protect them from accidental damage or theft for up to 90 days from the moment you purchase them.

To learn more about this benefit of your Card, visit **americanexpress.com/purchaseprotection** or call **1-800-322-1277.**



*Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0951 or Policy PP-IND and is subject to change with notice. This document does not supplement or replace the Policy.

AMEX000754

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.

AMEX000755

SDNY_GM_00326555

EFTA_00199309

EFTA01685553

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 02/16/12

Account Ending [redacted]

New Balance	**$22,855.61**
Amount Due	**$22,370.61**
Please Pay By	**03/02/12**

See page 2 for important information about your account.

Your payment of $22,855.61 will be debited from your account on 03/02/12. Any inquiry to American Express concerning this debit should be made before 03/01/12. If your AutoPay payment is less than your Amount Due, we must receive an additional payment for at least the difference by your next Closing Date.

Your billing inquiry is under investigation. **No payment on the amount under review of $485.00 is required at this time.** To view the status of your investigation, please visit us at **americanexpress.com/inquirycenter.**

Membership Rewards® Points
As of 02/16/12
172,874

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$17,106.87
Payments/Credits	-$16,621.87
New Charges	+$22,370.61
Fees	+$0.00
New Balance	**$22,855.61**

Days in Billing Period: 29

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
03/02/12
AutoPay Amount
$22,855.61

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

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

[redacted] 00228556100223706l 14 H

AMEX000756

SDNY_GM_00326556

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000757

SDNY_GM_00326557

EFTA_00199311

EFTA01685555

G MAXWELL
Closing Date 02/16/12

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$16,621.87
Credits	$0.00
Total Payments and Credits	**-$16,621.87**

Detail

*Indicates posting date

Payments			Amount
02/02/12*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$16,621.87

New Charges

Summary

	Total
G MAXWELL [redacted]	$21,296.01
JENNIFER TURNER [redacted]	$1,074.60
Total New Charges	**$22,370.61**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
01/13/12	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: / To: / Carrier: / Class: N.Y. J F KENNEDY I / SAN FRANCISCO INTL / VX / J LOS ANGELES INTERN / YY / 00 N.Y. J F KENNEDY I / VX / J N/A / YY / 00 Ticket Number: 98487358593234 Date of Departure: 01/23 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$25.00
01/18/12	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$164.75
01/18/12	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description / Price DRY CLEANERS / $55.00	$55.00
01/19/12	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103	$89.99
01/19/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$32.65
01/19/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$46.19
01/19/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$48.44
01/19/12	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA MERCHANDISE	$22.91

Continued on reverse

Detail Continued

		Amount
01/20/12	ALLBRANDS.COM 866-255-2726 LA SML APPL	$72.25
01/22/12	AMERICAN KENNELS 032NEW YORK NY 212-750-5510 Description GENERAL MERCHA	$21.75
01/22/12	AMERICAN KENNELS 032NEW YORK NY 212-750-5510 Description GENERAL MERCHA	$9.33
01/23/12	BROADVIEW NETWORKS 800-276-2384 NY 9149227538	$428.30
01/23/12	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103	$85.09
01/23/12	THE ASPEN INSTITUTE QUEENSTOWN MD 410-827-7168	$2,500.00
01/24/12	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330	$467.04
01/25/12	Carey International Washington DC 888-649-3949 Description 2012-01-25 San Francisco MAXWELL GHISLAINE	$334.71
01/25/12	STARBUCKS CORP098657MENLO PARK CA 800-7827282	$2.75
01/26/12	AMERICAN EXPRESS TVLPHOENIX AZ UNITED AIRLINES From: LOS ANGELES INTERN — To: ASPEN — Carrier: UA — Class: F LOS ANGELES INTERN — N/A — UA — F N/A — YY — 00 N/A — YY — 00 Ticket Number: 01687393474082 — Date of Departure: 02/10 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$2,849.60
01/26/12	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$502.52
01/26/12	STARBUCKS CORP005652PALO ALTO CA 800-7827282	$4.70
01/26/12	BLACK CARS 4152153852 CA 402-935-7733 Description TAXICABS AND L	$300.00
01/27/12	THE CANDY STORE 6500SAN FRANCISCO CA 4159218000 Description — Price CANDY, NUTS CONFECT — $15.85	$15.85
01/29/12	SUNSET NEWS SF096010SAN FRANCISCO CA 650-8276600	$10.81
01/29/12	NAPA FARMS MARKET SAN FRANCISCO CA 6508218212	$4.10

AMEX000759

Continued on next page

G MAXWELL
Closing Date 02/16/12

Account Ending [redacted]

Detail Continued

		Amount
01/29/12	THE FAIRMONT MIRAMARSANTA MONICA CA 310-576-7777 FOOD $3.98	$3.98
01/30/12	THE CHRONICLE 0323 OCALA FL 352-369-1104 Description BOOKS AND NEWS	$400.00
01/31/12	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV	$204.98
01/31/12	HALLAK CLEANERS 6500HACKENSACK NJ 2013437333 Description Price DRY CLEANERS $32.50	$32.50
02/02/12	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC	$16.95
02/02/12	23ANDME INC 650-938-6300 650-938-6300	$9.00
02/03/12	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103	$61.63
02/03/12	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV	$296.04
02/05/12	WEST WIND LIMOUSINE RESEDA CA 818-344-4743 Description OTHER TRANSPOR	$75.00
02/06/12	WHOLEFDS BVH 10022 0BEVERLY HILLS CA 3102743360 Description Price GROCERY STORES $36.30	$36.30
02/06/12	ONE KINGS LN*1155028855-746-7655 CA HOME DECOR	$29.16
02/06/12	THE RANCH AT LIVE OAMALIBU CA 310-457-8700	$59.93
02/07/12	AMERICAN EXPRESS TVLPHOENIX AZ UNITED AIRLINES From: To: Carrier: Class: ASPEN LOS ANGELES INTERN UA F N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 01687423528814 Date of Departure: 02/13 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,424.80
02/07/12	ONE KINGS LN*1155028855-746-7655 CA HOME DECOR	$13.25

AMEX000760

Continued on reverse

SDNY_GM_00326560

EFTA_00199314

EFTA01685558

Detail Continued

		Amount
02/07/12	WHOLEFDS BVH 10022 0BEVERLY HILLS CA 3102743360 Description Price GROCERY STORES $15.47	$15.47
02/08/12	PET PARTNERS INC 025RALEIGH NC 919-859-8222 Description INSURANCE BROK	$44.00
02/10/12	FEDEX OFFICE FEDEX OALEXANDRIA VA DIRECT MKTG MISC	$1.28
02/10/12	GEORGE TORPE INC 212-734-1342 212-734-1342	$375.00
02/10/12	FEDEX OFFICE FEDEX OALEXANDRIA VA DIRECT MKTG MISC	$21.21
02/12/12	LITTLE NELL FRONT DEASPEN CO Arrival Date Departure Date 05/24/07 01/13/10 00000000 LODGING	$40.00
02/13/12	AMERICAN EXPRESS TVLPHOENIX AZ UNITED AIRLINES From: To: Carrier: Class: ASPEN LOS ANGELES INTERN UA A N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 01687439985980 Date of Departure: 02/17 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,072.80
02/13/12	MATSUHISA ASPEN 0077ASPEN CO 970-544-6628 Description FOOD/BEVERAGE	$83.00
02/14/12	PAYPAL *APENIGINA 4029357733 CA 402-935-7733 Description PROFESSIONAL S	$1,366.00
02/16/12	THE SAPLING FOUNDATINEW YORK NY 778-340-8872 Description BUSINESS SERVI	$7,500.00
02/16/12	LITTLE NELL FRONT DEASPEN CO Arrival Date Departure Date 05/24/07 01/13/10 00000000 LODGING	$10.00
02/16/12	LITTLE NELL FRONT DEASPEN CO Arrival Date Departure Date 05/24/07 01/13/10 00000000 LODGING	$10.00

Continued on next page

Detail Continued

JENNIFER TURNER
Card Ending [redacted]

		Amount
01/23/12	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store	$40.24
01/24/12	GOGOAIR.COM 877-350-0038 IL INTERNET ACC	$7.95
01/25/12	FEDEX# 797971804268 1-800-622-1147 1-800-622-1147 TO: Live Oak Malibu Ranch CA FROM: [redacted] 001 EXP SVR PKG 63LB AWB797971804268 FedEx #1-800-622-1147	$209.73
01/29/12	FEDEX# 797987543656 1-800-622-1147 1-800-622-1147 TO: Barnett Residence CA FROM: [redacted] 001 STANDARD PKG 14LB AWB797987543656 FedEx #1-800-622-1147	$127.80
02/01/12	FEDEX# 797996185358 1-800-622-1147 1-800-622-1147 TO: Live Oak Malibu Ranch CA FROM: [redacted] 001 2DAY PKG 16LB AWB797996185358 FedEx #1-800-622-1147	$42.94
02/04/12	CHI NAIL BAR AND SPABEVERLY HILLS CA 3108588803 Description Price HEALTH AND BEAUTY S $35.00	$35.00
02/04/12	CHI NAIL BAR AND SPABEVERLY HILLS CA 3108588803 Description Price HEALTH AND BEAUTY S $60.00	$60.00
02/08/12	FEDEX# 078044546520 1-800-622-1147 1-800-622-1147 Non Transportation FedEx #1-800-622-1147	$4.30
02/11/12	SSV - GONDOLA PLAZA ASPEN CO 970-925-1360	$69.70
02/12/12	STARBUCKS ASPEN KEYSTONE CO 888-838-0495	$4.07
02/14/12	PITKIN COUNTY DRY GO970-925-1681 970-925-1681	$409.84
02/15/12	FDX#807110315000116 1-800-622-1147 1-800-622-1147 TO: GEORGE LINDEMANN CO FROM: [redacted] 001 HOME 32LB AWB807110315000116 FedEx #1-800-622-1147	$37.54

Continued on reverse

Detail Continued

		Amount
02/15/12	FDX#468421015103980 1-800-622-1147 1-800-622-1147 TO: [redacted] NY FROM: LEE SCOTT 90212 001 GROUND 20LB AWB468421015103980 FedEx #1-800-622-1147	$25.49

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$0.00
Total Interest in 2012	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign & Travel, the APR is 9.15% (v).

For Sign & Travel, the APR is 9.15% (v).

Membership Rewards First® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**172,874**
Points Earned this Period	**20,999**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

January 1, 2012 - January 31, 2012

Opening Points Balance	151,875
Points Earned this Period	+20,999
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**172,874**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Where To Stop Before You Shop
Earn up to 10X points on 300+ brands at **membershiprewards.com/earn**

Points Transaction Detail

January 1, 2012 - January 31, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	18,830	**0**	18,830
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,018	**0**	1,018
Add'l Centurion XXXX-XXXXX2-[redacted]	1,151	**0**	1,151
Total	**20,999**	**0**	**20,999**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

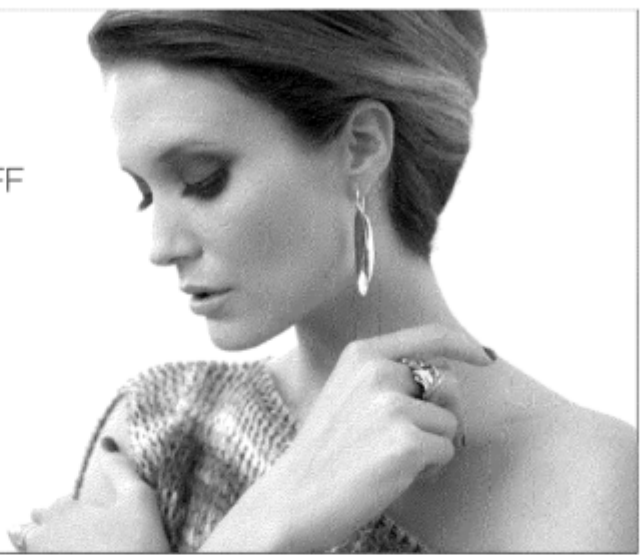
ARE YOU A MEMBER? VENTE-PRIVEE AND AMERICAN EXPRESS HAVE PARTNERED TO BRING YOU ACCESS TO DESIGNER SALES AT UP TO 70% OFF

Receive a **$25 AMERICAN EXPRESS STATEMENT CREDIT** when you spend $50 or more on your first vente-privee purchase through March 31, 2012.

Become a member today at **americanexpress.com/VP25**

vente-privee with American Express

*Terms and conditions may apply. Please visit americanexpress.com/VP25 for complete terms and conditions. Promotion valid through 3/31/2012, 11:59 PM (EST).



Extended Warranty*

Part of our Relationship Care℠ commitment, American Express' award-winning customer service.

What if the color fades on your new flat-screen TV? Or your food processor starts rattling instead of slicing and dicing? Chances are it will happen right after the warranty runs out. Fortunately, when you use your American Express® Card for eligible purchases, membership can extend the terms of the US manufacturer's warranty up to one additional year.

To learn more about this benefit included with your Card, visit **americanexpress.com/extendedwarranty** or call **1-800-225-3750.**

*Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions, and exclusions of Policy AX0953 or Policy EW-IND and is subject to change with notice. This document does not supplement or replace the Policy.

AMEX000766

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.

AMEX000767

SDNY_GM_00326567

EFTA_00199321

EFTA01685565

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 03/18/12

Account Ending [redacted]

New Balance	**$13,086.49**
Please Pay By	**04/02/12**

Membership Rewards® Points
As of 03/18/12
197,777
For details, please see your Membership Rewards page.

See page 2 for important information about your account.

See Page 9 for Important Changes to Your Account Terms and Benefits

Your payment of $13,086.49 will be debited from your account on 04/02/12. Any inquiry to American Express concerning this debit should be made before 04/01/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Previous Balance	$22,855.61
Payments/Credits	-$22,860.61
New Charges	+$13,091.49
Fees	+$0.00
New Balance	**$13,086.49**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
04/02/12
AutoPay Amount
$13,086.49

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

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

[redacted] 00130864900130864 9 14 H

AMEX000768

SDNY_GM_00326568

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000769

SDNY_GM_00326569

EFTA_00199323

EFTA01685567

G MAXWELL
Closing Date 03/18/12

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$20,945.81
Credits	
G MAXWELL [redacted]	-$1,914.80
Total Payments and Credits	**-$22,860.61**

Detail

*Indicates posting date

Payments			**Amount**
03/02/12*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$20,945.81

Credits			**Amount**
02/14/12	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ UNITED AIRLINES From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 01687427810610 Date of Departure: 12/31 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$1,424.80
03/02/12	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: To: Carrier: Class: LOS ANGELES INTERN N.Y. J F KENNEDY I VX J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98470416575510 Date of Departure: 03/03 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$5.00
03/07/12*	G MAXWELL	Dispute - BOWTIE INC	-$485.00

New Charges

Summary

	Total
G MAXWELL [redacted]	$12,461.91
JENNIFER TURNER [redacted]	$629.58
Total New Charges	**$13,091.49**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
02/16/12	STARBUCKS ASPEN 888-838-0495	KEYSTONE	CO	$3.53

Continued on reverse

Detail Continued

		Amount
02/18/12	TRA DI NOI RISTORANTMALIBU CA 310-465-0169 FOOD $54.32	$54.32
02/18/12	STARBUCKS CORP005611MALIBU CA 800-7827282	$6.35
02/18/12	TORY BURCH - MAL 300MALIBU CA 3102482612 Description Price MEN'S/WOMEN'S CLOTH $179.44	$179.44
02/18/12	BEAUTY COLLECTION M MALIBU CA 818-785-7447	$158.78
02/20/12	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103	$89.99
02/22/12	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103	$85.04
02/22/12	HOLLYWOOD TOW SERVICLOS ANGELES CA 323-466-8583	$190.00
02/22/12	BROADVIEW NETWORKS 800-276-2384 NY 9149227538	$400.87
02/23/12	PCRICHARD.COM (#12)FARMINGDALE NY 877-727-1909 Description APPLIANCES-ELE	$465.73
02/24/12	CLEANOUT EXPRESS 300JAMAICA NY 7186580979 Description Price CLEANING & MAINTENA $814.38	$814.38
02/25/12	EPOXY COAT INC. MOUNT CLEMENS MI 586-468-3400 Description CONSTRUCTION M	$203.11
02/26/12	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$186.18
02/26/12	BELVEDERE RESTAURANTBEVERLY HILLS CA RESTAURANT FOOD/BEVERAGE $30.00	$30.00
02/27/12	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: To: Carrier: Class: LOS ANGELES INTERN N.Y. J F KENNEDY I VX J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98487479194532 Date of Departure: 03/04 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$2,314.80
02/27/12	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282	$3.55
02/27/12	QI *SOAP.COM 888-762-7123 NJ 888-762-7123	$65.62

Continued on next page

G MAXWELL
Closing Date 03/18/12

Account Ending [redacted]

Detail Continued

		Amount
02/28/12	Renaissance9672RLNGBLONG BEACH CA Arrival Date Departure Date 02/28/12 02/28/12 00000000 LODGING	$3.86
02/29/12	ANITA R CELA MD 212-535-6004 212-535-6004	$1,550.00
02/29/12	CANINE STYLES INC 212-826-3985 212-826-3985	$108.88
02/29/12	Renaissance9672RLNGBLONG BEACH CA Arrival Date Departure Date 02/29/12 02/29/12 00000000 LODGING	$3.09
02/29/12	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV	$97.04
02/29/12	HYATT HOTELS LONG BCLONG BEACH CA 888-472-2870 FOOD $10.50	$10.50
03/01/12	Renaissance9672RLNGBLONG BEACH CA Arrival Date Departure Date 03/01/12 03/01/12 00000000 LODGING	$3.09
03/02/12	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$26.10
03/02/12	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC	$16.95
03/02/12	Renaissance9672RLNGBLONG BEACH CA Arrival Date Departure Date 03/02/12 03/02/12 00000000 LODGING	$3.86
03/02/12	Renaissance9672RLNGBLONG BEACH CA Arrival Date Departure Date 03/02/12 03/02/12 00000000 LODGING	$2.88
03/02/12	23ANDME INC 650-938-6300 650-938-6300	$9.00
03/02/12	GYM SOURCE NYC 212-688-4222 212-688-4222	$263.48
03/03/12	Renaissance9672RLNGBLONG BEACH CA Arrival Date Departure Date 02/27/12 03/02/12 00000000 LODGING	$1,990.80

Continued on reverse

Detail Continued

		Amount
03/03/12	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282	$3.55
03/04/12	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV	$304.54
03/04/12	SNAP LIMOUSINE LLC QLOS ANGELES CA TAXICAB & LIMOUSINE	$279.00
03/05/12	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103	$61.24
03/05/12	DEAN&DELUCA #102 000NEW YORK NY 8002217714 Description GENERAL MERCHANDISE	$96.94
03/05/12	CLYDES 6500000003306NEW YORK NY 2127443300 Description Price DRUG STORES/PHARMAC $23.95	$23.95
03/07/12	ADOBE SYSTEMS, INC. 800-833-6687 WA 800-833-6687	$488.84
03/07/12	GYM SOURCE NYC 212-688-4222 212-688-4222	$263.48
03/07/12	SHAKLEE CORPORATION PLEASANTON CA 925-924-2000 Description SPECIALTY RETA	$283.12
03/08/12	PET PARTNERS INC 025RALEIGH NC 919-859-8222 Description INSURANCE BROK	$44.00
03/08/12	PAYPAL *FULLBREACH7 4029357733 CA 402-935-7733 Description MUSIC	$300.00
03/08/12	SHOPBOP.COM 877-746-7267 WI CLOTHING	$104.38
03/09/12	PAYPAL *REGENCYTECH 4029357733 CA 402-935-7733 Description GENERAL	$123.49
03/10/12	QVC 800 367 9444 WESWEST CHESTER PA 385890868501	$221.26
03/12/12	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/L	$522.90

JENNIFER TURNER
Card Ending [redacted]

		Amount
02/19/12	PAVILIONS STORE 2813MALIBU CA GROCERY STORE	$10.12
02/19/12	PAVILIONS STORE 2813MALIBU CA GROCERY STORE	$28.01

Continued on next page

G MAXWELL
Closing Date 03/18/12

Account Ending [redacted]

Detail Continued

		Amount
02/19/12	PRESSED JUICERY LLC MALIBU CA SUBSCRIPTIONS	$97.00
02/22/12	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store	$19.99
02/28/12	FEDEX# 078046266241 1-800-622-1147 1-800-622-1147 Non Transportation FedEx #1-800-622-1147	$13.04
03/02/12	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store	$25.98
03/03/12	BELVEDERE RESTAURANTBEVERLY HILLS CA RESTAURANT FOOD/BEVERAGE $51.00	$51.00
03/04/12	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$218.55
03/04/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$3.54
03/04/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$9.30
03/06/12	FEDEX# 078046860383 1-800-622-1147 1-800-622-1147 Non Transportation FedEx #1-800-622-1147	$13.04
03/07/12	FDX#468421015107117 1-800-622-1147 1-800-622-1147 TO: [redacted] [redacted] SCOTT 90212 001 GROUND 30LB AWB468421015107117 FedEx #1-800-622-1147	$34.97
03/07/12	FDX#468421015107865 1-800-622-1147 1-800-622-1147 TO: [redacted] NY FROM: KINKO'S/GD NONACCT BRCD/LOC 90212 001 GROUND 22LB AWB468421015107865 FedEx #1-800-622-1147	$27.38
03/08/12	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store	$2.17
03/08/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
03/09/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
03/09/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
03/10/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$8.60
03/11/12	LITTER & LEASHES 650NEW YORK NY 2127348400 Description Price PET SHOPS-FOODS/SUP $22.83	$22.83

Continued on reverse

Detail Continued

		Amount
03/14/12	FDX#468421015108763 1-800-622-1147 1-800-622-1147 TO: [redacted] NY FROM: LEE SCOTT 90212 001 GROUND 26LB AWB468421015108763 FedEx #1-800-622-1147	$31.16

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$0.00
Total Interest in 2012	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign & Travel, the APR is 9.15% (v).

For Sign & Travel, the APR is 9.15% (v).

G MAXWELL
Closing Date 03/18/12

Account Ending [redacted]

Summary of Changes

We're making changes to how some American Express cards and benefits work.

Important Changes to Your Account Terms

The following is a summary of changes to important terms of your account. The detailed changes to your Cardmember Agreement appear on the reverse side of this page.

How to avoid the change to Paying Interest on Pay Over Time features: You have the right to reject this change. If you do, your enrollment in these features will be cancelled and you will not be able to extend payment on any new transactions. If you reject this change, it won't apply to your Pay Over Time balance and you'll still be able to pay it down over time. To reject this change call us at 1-855-865-1451, or from outside the U.S. or Canada call us collect at 1-336-393-1111. **You must reject this change no later than 5pm Eastern time on May 18, 2012.**

Revised term effective May 19, 2012	
Paying Interest *(on Pay Over Time Features)*	If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, *Sign & Travel* and *Extended Payment Option*) if you pay the Account Total New Balance by the due date each month.

Additional information about the change to Paying Interest: We are changing when we charge interest on Pay Over Time features. If you pay in full each month, this change will not affect you. If you pay balances over time and then pay in full, we will charge interest until the day we receive your payment. Previously, we would not have charged interest (except for new Select & Pay Later transactions) in the month you paid your balance in full. This means you will pay more interest on Pay Over Time balances.

Revised term effective July 1, 2012	
Minimum Monthly Payment *(for Pay Over Time Features)*	The minimum amount due for Pay Over Time features will generally be 1% of your Pay Over Time New Balance plus finance charges, but not less than $35. The new calculation is shown in the *Minimum Monthly Payment* section on the reverse side. This change may increase your minimum monthly payment. If you make automatic payments in a fixed amount, please review your statements and adjust your payments as necessary.

Additional changes to your terms and benefits effective July 1, 2012	
ATM Withdrawals *(Zync, Green, Gold Cards only)*	The limit on ATM withdrawals for Zync and Green Card accounts will be $3,000 in a 30-day period *(previously, $1,000 in a 7-day period)*. The limit for Gold Card accounts will be $8,500 in a 30-day period *(previously, $2,500 in a 7-day period)*.
Membership Rewards Reinstatement Fee *(Program enrollees only)*	We will charge $35 to reinstate points forfeited for late payment *(previously, $29)*.
Membership Rewards Bonus Points *(Rewards Plus Gold only)*	Rewards Plus Gold Cardmembers will earn 1 point for every dollar spent at a hotel with a frequent guest program that participates in Membership Rewards *(previously, it was 2 points in the first year of Cardmembership and 1.5 points thereafter)*.
State Law Changes	We're making some amendments to address various state laws.

See the reverse side for the Detail of Changes to Your Agreements.

Detail of Changes to Your Agreements

We're revising agreements governing your account terms and benefits as described below. Any language in your agreements that conflicts with these changes is replaced fully and completely. Language not changed by this notice remains in full force and effect. These changes apply to existing and future balances on your account. We encourage you to read this notice, share it with additional cardmembers on your account, and file it for future reference.

Paying Interest

As of the effective date shown on the preceding page, the *When we charge interest* subsection of the *About interest charges on Pay Over Time balances* section in Part 2 of your Cardmember Agreement is replaced with the following:

For transactions added to pay over time balances at your request (for example, *Select & Pay Later*), we charge interest from the date they are added to a pay over time balance until they are paid.

For transactions added automatically to a pay over time balance (for example, *Sign & Travel* and *Extended Payment Option*), we charge interest from the transaction date until they are paid. However, we will not charge interest on these transactions if:

- your *Pay Over Time Previous Balance* for the billing period is zero; or
- you paid the *Account Total Previous Balance* for each of the previous two billing periods in full by the closing date shown on their respective statements.

Minimum Monthly Payment

Effective July 1, 2012, the *Adjusting your Pay Over Time Minimum Due* section in Part 2 of your Cardmember Agreement is deleted and the *How we calculate your Minimum Payment Due* section is replaced with:

The Minimum Payment Due is the Pay In Full amount plus any Pay Over Time Minimum Due. To calculate the Pay Over Time Minimum Due for each statement, we start with the *higher* of:

1) interest charged on the statement plus 1% of the Pay Over Time New Balance (excluding interest on the statement); or

2) $35.

Then we round to the nearest dollar and add any Pay Over Time amount past due. Your Pay Over Time Minimum Due will not exceed your Pay Over Time New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.

EXAMPLE: *Assume that you have a Pay Over Time New Balance of $3,000, interest of $29.57, no amounts past due, and a $400 Pay In Full amount.*

1) *$29.57 + 1% x ($3,000 - $29.57) = $59.27*

2) *$35*

The higher of (1) or (2) is $59.27, which rounds to $59.00. The Pay Over Time Minimum Due of $59.00 plus the Pay in Full amount of $400 together make up the Minimum Payment Due of $459.00.

ATM Withdrawals

Effective July 1, 2012, the *Limits on withdrawals* section of your Agreement for Transferring Funds Electronically is amended by replacing each instance of "$1,000 in a 7-day period" with "$3,000 in a 30-day period" and replacing each instance of "$2,500 in a 7-day period" with "$8,500 in a 30-day period".

Membership Rewards Reinstatement Fee

Effective July 1, 2012, in Paragraph 2 of the *Point Forfeiture for Late Payment* section of the Membership Rewards Terms & Conditions, "$29" is replaced with "$35".

Continued on next page

Membership Rewards Bonus Points

Rewards Plus Gold Cardmembers will earn 1 point for every dollar spent at a hotel with a frequent guest program that participates in Membership Rewards *(previously, it was 2 points in the first year of Cardmembership and 1.5 points thereafter).* Accordingly, effective July 1, 2012, we're removing "or hotel" from the third sentence of the *Point Accrual* section of the Membership Rewards Terms & Conditions.

State Law Changes

Effective July 1, 2012, we're adding "to the extent permitted by federal and applicable state law" immediately after "we may" in the second sentence of the *About default* subsection in Part 2 of your Cardmember Agreement. We're also adding the following sentence to the end of the first paragraph of the *Governing Law* subsection: "In addition, if your billing address is in the State of Maryland, to the extent, if any, that Maryland law applies to your account, we elect to offer your card account pursuant to Title 12, Subtitle 9 of the Maryland Commercial Law Article."

S01C1

Membership Rewards First® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**197,777**
Points Earned this Period	**24,903**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

February 1, 2012 - February 29, 2012

Opening Points Balance	172,874
Points Earned this Period	+24,903
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**197,777**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Where To Stop Before You Shop
Earn up to 10X points on 300+ brands at **membershiprewards.com/earn**

Points Transaction Detail

February 1, 2012 - February 29, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	21,297	**670** Carey Limo 3X Plat/Cent 7614	21,967
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,861	**0**	1,861
Add'l Centurion XXXX-XXXXX2-[redacted]	1,075	**0**	1,075
Total	**24,233**	**670**	**24,903**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

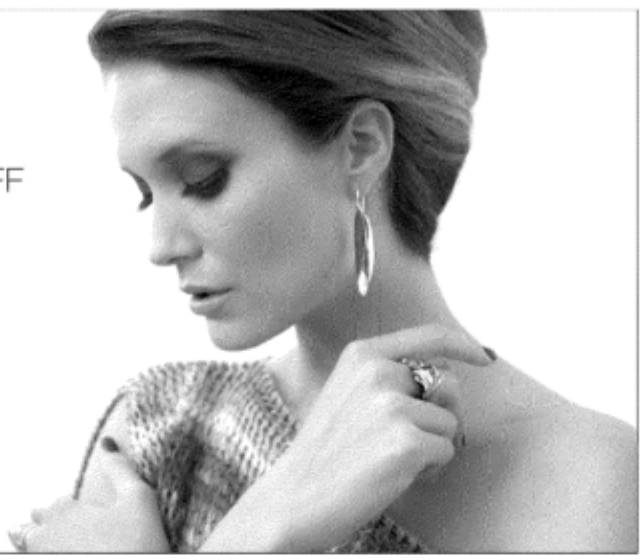
ARE YOU A MEMBER? VENTE-PRIVEE AND AMERICAN EXPRESS HAVE PARTNERED TO BRING YOU ACCESS TO DESIGNER SALES AT UP TO 70% OFF

Receive a **$25 AMERICAN EXPRESS STATEMENT CREDIT** when you spend $50 or more on your first vente-privee purchase through March 31, 2012.

Become a member today at **americanexpress.com/VP25**

vente-privee
with American Express

*Terms and conditions may apply. Please visit americanexpress.com/VP25 for complete terms and conditions. Promotion valid through 3/31/2012, 11:59 PM (EST).



AMEX000782

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.

AMEX000783

SDNY_GM_00326583

EFTA_00199337

EFTA01685581

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 04/17/12

Account Ending [redacted]

New Balance	**$17,520.64**
Please Pay By	**05/02/12**

See page 2 for important information about your account.

Notice of Changes to Your Membership Rewards® Program Account
Effective July 1, 2012, InterContinental Hotel Group will no longer be a point transfer hotel partner in the Membership Rewards program. Any Membership Rewards point transfer redemptions for Priority Club Points must be made by June 30, 2012. These redemptions will be considered final, non-refundable, and subject to the Priority Club program terms and conditions.

As always, you can redeem points for nights at InterContinental Hotel Group properties, including brands such as Crowne Plaza® Hotels and Resorts, Holiday Inn®, InterContinental® Hotels and Resorts using Membership Rewards Pay with Points. You can also transfer points into other frequent guest programs, including Best Western Rewards®, Choice Privileges®, Hilton HHonors® and Starwood Preferred Guest®.
To use points for hotel stays, please visit membershiprewards.com/travel.

See Page 7 for an Important Notice about Electronic Payments from Savings Accounts

Your payment of $17,520.64 will be debited from your account on 05/02/12. Any inquiry to American Express concerning this debit should be made by 04/30/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
As of 04/17/12
211,150

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$13,086.49
Payments/Credits	-$13,086.49
New Charges	+$17,520.64
Fees	+$0.00
New Balance	**$17,520.64**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
05/02/12
AutoPay Amount
$17,520.64

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

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

[redacted] 00175206400175206 4 14 H

AMEX000784

SDNY_GM_00326584

EFTA_00199338

EFTA01685582

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

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.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000785

SDNY_GM_00326585

EFTA_00199339

EFTA01685583

G MAXWELL
Closing Date 04/17/12

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$12,682.11
Credits	
G MAXWELL [redacted]	-$404.38
Total Payments and Credits	**-$13,086.49**

Detail

*Indicates posting date

Payments			**Amount**
04/02/12*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$12,682.11
Credits			**Amount**
03/28/12	G MAXWELL	SHOPBOP.COM 877-746-7267 WI DIRECT MKTG MISC	-$104.38
03/30/12	G MAXWELL	PAYPAL *FULLBREACH7 4029357733 CA 402-935-7733 Description MUSIC	-$300.00

New Charges

Summary

	Total
G MAXWELL [redacted]	$17,226.88
JENNIFER TURNER [redacted]	$293.76
Total New Charges	**$17,520.64**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
03/19/12	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103		$89.99
03/19/12	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330		$136.08
03/19/12	MAGIC TOUCH RESTORATLONG ISLAND CITY NY RUGS RESTORA		$751.00
03/20/12	PARIS MATCH NEW YORK NY 2127374400 FOOD/BEVERAGE TIP	 $37.02 $4.98	$42.00
03/21/12	BROADVIEW NETWORKS 800-276-2384 NY 9149227538		$443.52
03/22/12	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103		$85.04

Continued on reverse

Detail Continued

		Amount
03/22/12	MYERS OF KESWICK 025NEW YORK NY MISC FOOD STORE Description GROCERIES/SUND	$108.03
03/22/12	PRET A MANGER #013 0NEW YORK NY 646-728-0505 Description FAST FOOD REST	$4.24
03/22/12	PAYPAL *FULLBREACH7 4029357733 CA 402-935-7733 Description MUSIC	$300.00
03/22/12	ENZO CLINICAL LABORA631-7555500 NY 6317555500	$50.00
03/22/12	THE ASPEN INSTITUTE QUEENSTOWN MD 410-827-7168	$250.00
03/25/12	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-88479503 Description FOR BILLING QUESTIO ACCT: 9740240 B	$25.00
03/26/12	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$184.93
03/27/12	ROUGE TOMATE NEW YORK NY RESTAURANT FOOD/BEVERAGE $44.28 TIP $5.72	$50.00
03/27/12	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330	$55.01
03/29/12	THEORY MADISON AVE 6NEW YORK NY 800-326-7985 Description APPAREL/ACCESS	$1,012.54
03/29/12	THEORY 1157 MADISON NEW YORK NY 800-326-7985 Description APPAREL/ACCESS	$270.00
03/29/12	GODADDY.COM (480)505-8855 (480)505-8855	$88.40
03/31/12	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV	$97.04
04/02/12	GODADDY.COM (480)505-8855 (480)505-8855	$104.70
04/02/12	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC	$16.95
04/02/12	23ANDME INC 650-938-6300 650-938-6300	$9.00
04/03/12	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103	$62.99

Continued on next page

G MAXWELL
Closing Date 04/17/12

Account Ending [redacted]

Detail Continued

		Amount
04/03/12	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$4,540.01
04/03/12	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV	$301.29
04/04/12	ST. REGIS NY DINING NEW YORK NY 212-753-4500	$59.00
04/06/12	LE PAIN QUOTIDIEN NEW YORK NY RESTAURANT FOOD/BEVERAGE $15.10	$15.10
04/07/12	DELAWARE CORP & TAX DOVER DE 3027393077	$250.00
04/08/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
04/09/12	AMERICAN EXPRESS TVLPHOENIX AZ AIR FRANCE From: N.Y. J F KENNEDY I To: PARIS CHARLES DE G Carrier: AF Class: C N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 05770512680181 Date of Departure: 04/12 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$6,630.70
04/09/12	PET PARTNERS INC 025RALEIGH NC 919-859-8222 Description INSURANCE BROK	$44.00
04/09/12	BOWTIE INC 800-546-7730 CA ADVERTISING	$485.00
04/10/12	PARIS MATCH NEW YORK NY 2127374400 FOOD/BEVERAGE $126.18 TIP $20.00	$146.18
04/11/12	TRAVISAPASSPORT VISAVISAS,ETC. 1114897 10001 PASSPORT	$374.00
04/15/12	STARBUCKS CORP073460NEW YORK NY 800-7827282	$4.30
04/15/12	FRED'S AT BARNEYS NYNEW YORK NY 212-833-2222 FOOD $34.11 TIP $5.00	$39.11
04/16/12	CREDIT SCREENING SERHOUSTON TX 281-282-0447 Description MAIL/PHONE ORD	$64.95
04/17/12	CREDIT SCREENING SERHOUSTON TX 281-282-0447 Description MAIL/PHONE ORD	$32.48

AMEX000788

Continued on reverse

SDNY_GM_00326588

EFTA_00199342

EFTA01685586

Detail Continued

			Amount
	JENNIFER TURNER Card Ending [redacted]		
			Amount
03/19/12	STARBUCKS CORP008219NEW YORK 800-7827282	NY	$4.30
03/22/12	WWW.ITUNES.COM ITUNEAUSTIN iTunes Music Store	TX	$14.87
03/31/12	KIEHL'S UES SPA 2NFLNEW YORK COSMETIC STORE	NY	$151.53
04/12/12	FEDEX# 798259123558 1-800-622-1147 1-800-622-1147 TO: Ali Kay CA FROM: [redacted] 001 EXP SVR PKG 10LB AWB798259123558 FedEx #1-800-622-1147		$55.06
04/16/12	CASA LEVER CASA LEVENEW YORK 390 PARK AVE NEW YORK,NY FOOD/BEVERAGE TIP	NY $59.33 $8.67	$68.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$0.00
Total Interest in 2012	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Sign & Travel, the APR is 9.15% (v).

For Sign & Travel, the APR is 9.15% (v).

G MAXWELL
Closing Date 04/17/12

Account Ending [redacted]

Notice about Electronic Payments from Savings Accounts

This notice applies to you if you enrolled in American Express's Pay by Computer or Pay by Phone service using a savings account. If you enrolled using a checking account, no action is required.

At this time, American Express is only able to process Pay by Phone and Pay by Computer payments from checking accounts. If you enrolled using a savings account, **you must update your bank account information to provide a checking account** for future payments.

If you would like to confirm that you are making payments through your checking account or need to update your bank account information, log in to your American Express account at americanexpress.com or call us at the number on the back of your card. If you don't provide a checking account, future payments may be processed incorrectly or returned by your bank.

Membership Rewards First® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**211,150**
Points Earned this Period	**13,373**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

March 1, 2012 - March 31, 2012

Opening Points Balance	197,777
Points Earned this Period	+13,373
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**211,150**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Where To Stop Before You Shop
Earn up to 10X points on 300+ brands at **membershiprewards.com/earn**

Points Transaction Detail

March 1, 2012 - March 31, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	10,547	**0**	10,547
Business Gold Rewards XXXX-XXXXX0-[redacted]	2,197	**0**	2,197
Add'l Centurion XXXX-XXXXX2-[redacted]	629	**0**	629
Total	**13,373**	**0**	**13,373**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

Tweet your way to savings
with American Express

Turn your Tweets into exclusive offers loaded directly to your Card!
No coupons. No printouts.

Sync your eligible American Express® Card with Twitter

Tweet special offer #hashtags to load exclusive offers directly to your Card

Save with an automatic statement credit when you make a qualified purchase in store or online with your synced Card

Get started by syncing your Card at americanexpress.com/twitter

Download a QR reader for your Smartphone and scan this code or visit americanexpress.com/twitter

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.

AMEX000794

SDNY_GM_00326594

EFTA_00199348

EFTA01685592

View Your Pending Charges On the Go

Now you can use your smartphone to track your spending — wherever you are. Get a real-time view of all your American Express® charges before they hit your statement.
Learn how at **americanexpress.com/mobile**

Use Membership Rewards® points from American Express to Pay Your Taxes.

Charge your tax payments at PAY1040.com. Then, redeem points for the amount owed. PAY1040.com is an authorized IRS Payment Provider. Tax payments over $100,000 may qualify for a lower convenience fee rate.

For program Terms and Conditions, visit www.pay1040.com/amex

Global Assist® Hotline*

Part of our Relationship Care℠ commitment, American Express' award-winning customer service.

Wherever you travel, you have security and peace of mind with the Global Assist® Hotline. You can rely on Global Assist 24/7 for medical, legal, financial or other emergency assistance while traveling more than 100 miles from home. Global Assist can direct you to English-speaking medical and legal professionals, and help you with visas, passports, emergency cash wires, lost luggage, and more.

To learn more about this benefit included with your Card, visit **americanexpress.com/globalassist** or call **1-800-333-AMEX.**

*While the Global Assist® Hotline coordination and assistance services are offered at no additional charge from American Express, Cardmembers are responsible for the costs charged by third-party service providers. Please consult your Welcome Kit for full terms and conditions.

AMEX000795

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.

SDNY_GM_00326595

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 05/18/12

Account Ending [redacted]

New Balance	**$6,690.25**
Please Pay By	**06/02/12**

See page 2 for important information about your account.

Your payment of $6,690.25 will be debited from your account on 06/02/12. Any inquiry to American Express concerning this debit should be made by 05/31/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Use your smartphone to see the benefits that come with your Card

Scan the QR code to dowload our mobile app or visit **americanexpress.com/mobile** on your PC to learn more.

Membership Rewards® Points
As of 05/18/12
231,400

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$17,520.64
Payments/Credits	-$17,520.64
New Charges	+$6,690.25
Fees	+$0.00
New Balance	**$6,690.25**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
06/02/12
AutoPay Amount
$6,690.25

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

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

[redacted] 00066902500066902 5 14 4

AMEX000796

SDNY_GM_00326596

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

New York residents may contact the NY Banking Dept. for a comparative listing of credit card rates, fees and grace periods at 1-800-518-8866.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

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- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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Zip Code
Area Code and Home Phone
Area Code and Work Phone
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AMEX000797

SDNY_GM_00326597

EFTA_00199351

EFTA01685595

G MAXWELL
Closing Date 05/18/12

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$10,889.94
Credits	
G MAXWELL [redacted]	-$6,630.70
Total Payments and Credits	**-$17,520.64**

Detail

*Indicates posting date

Payments

			Amount
05/02/12*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$10,889.94

Credits

			Amount
04/13/12	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ AIR FRANCE	-$6,630.70

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 05770512680184
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: SUPPORTED REFUND
Date of Departure: 12/31

New Charges

Summary

	Total
G MAXWELL [redacted]	$6,326.08
JENNIFER TURNER [redacted]	$364.17
Total New Charges	**$6,690.25**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
04/17/12	PRET A MANGER #016 0NEW YORK NY 646-728-0505 Description FAST FOOD REST	$5.43
04/17/12	STARBUCKS CORP073734NEW YORK NY 800-7827282	$3.43
04/18/12	CHEAPTICKETS NASHVILLE TN US AIRWAYS INC.	$301.60

From:	To:	Carrier:	Class:
HOUSTON INTERCONTI	CHARLOTTE	US	S
	NEW YORK LA GUARDI	US	S
	N/A	YY	00
	N/A	YY	00

Ticket Number: 03770282181525
Passenger Name: URBANO/POLICARPIO
Document Type: PASSENGER TICKET
Date of Departure: 04/21

AMEX000798

Continued on reverse

Detail Continued

		Amount
04/18/12	CHEAPTICKETS.COM CHICAGO IL OWW*CHEAPTIX ROC No. 1044871081	$6.99
04/18/12	CHEAPTICKETS.COM CHICAGO IL OWW*CHEAPTIX ROC No. 1044853121	$6.99
04/18/12	GODADDY.COM (480)505-8855 (480)505-8855	$30.31
04/18/12	GODADDY.COM (480)505-8855 (480)505-8855	$14.97
04/19/12	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103	$89.99
04/19/12	FRAKTALEE USA BUSINESS SERVICE AMSTERDAM	$20.00
04/21/12	MON PETIT CAFE NEW YORK NY RESTAURANT Description 504218	$80.00
04/23/12	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103	$91.61
04/23/12	BROADVIEW NETWORKS 800-276-2384 NY 9149227538	$493.82
04/24/12	GODADDY.COM (480)505-8855 (480)505-8855	$5.59
04/25/12	CHEAPTICKETS NASHVILLE TN US AIRWAYS INC. From: N.Y. J F KENNEDY I — To: CHARLOTTE — Carrier: US — Class: G To: HOUSTON INTERCONTI — Carrier: US — Class: G To: N/A — Carrier: YY — Class: 00 To: N/A — Carrier: YY — Class: 00 Ticket Number: 03770286695022 — Date of Departure: 04/30 Passenger Name: URBANO/POLICARPIO Document Type: PASSENGER TICKET	$246.10
04/25/12	CHEAPTICKETS.COM CHICAGO IL OWW*CHEAPTIX ROC No. 1063878711	$6.99
04/26/12	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$165.84
04/27/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$3.54
04/27/12	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330	$537.25
04/30/12	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: WAS Ticket Number: 1218104604506 1 (800) 872-7245	$351.00

Continued on next page

G MAXWELL
Closing Date 05/18/12

Account Ending [redacted]

Detail Continued

		Amount
04/30/12	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV	$96.92
04/30/12	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE	$294.00
05/01/12	GODADDY.COM (480)505-8855 (480)505-8855	$93.93
05/01/12	HUDSON NEWS 13 PENN NEW YORK NY BOOK STORE	$3.99
05/02/12	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC	$16.95
05/02/12	23ANDME INC 650-938-6300 650-938-6300	$9.00
05/03/12	STARBUCKS CORP027482WASHINGTON DC 800-7827282	$3.91
05/03/12	AMTRAK INTERNET SALEWASHINGTON DC From: WAS To: NYP Ticket Number: 1241003517413 1 (800) 872-7245	$351.00
05/03/12	STARBUCKS CORP027482WASHINGTON DC 800-7827282	$3.91
05/03/12	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV	$304.49
05/04/12	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103	$64.06
05/04/12	ST REGIS WASHINGTON WASHINGTON DC Arrival Date Departure Date 05/01/12 05/03/12 00000000 LODGING	$1,336.81
05/04/12	ST REGIS WASHINGTON WASHINGTON DC Arrival Date Departure Date 05/03/12 05/03/12 00000000 LODGING	$99.00
05/05/12	PHILIPPE CHOW NEW YORK NY 2128884295 FOOD/BEVERAGE $86.01 TIP $13.99	$100.00
05/07/12	GODADDY.COM (480)505-8855 (480)505-8855	$95.36
05/07/12	MON PETIT CAFE NEW YORK NY RESTAURANT Description 526489	$150.09
05/07/12	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$229.80

AMEX000800

Continued on reverse

SDNY_GM_00326600

EFTA_00199354

EFTA01685598

Detail Continued

		Amount
05/07/12	GODADDY.COM (480)505-8855 (480)505-8855	$64.67
05/12/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
05/12/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
05/13/12	GREEN GOURMET 212-759-7811 212-759-7811	$12.26
05/15/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
05/16/12	BA.COM USA BRITISH AIRWAYS From: N.Y. J F KENNEDY I To: LONDON HEATHROW AP N/A N/A N/A Carrier: BA YY YY YY Class: B 00 00 00 Ticket Number: 1252489727052 Date of Departure: 05/21 Passenger Name: MAXWELL/GHISLAINE MS Document Type: PASSENGER TICKET	$412.70
05/17/12	CANINE STYLES INC 212-826-3985 212-826-3985	$108.88

JENNIFER TURNER
Card Ending [redacted]

		Amount
04/19/12	CAPRESSO, INC. 0331 CLOSTER NJ 201-767-3999 Description CATALOG MERCHA	$300.00
04/20/12	WWW.ITUNES.COM ITUNEAUSTIN TX iTunes Music Store	$59.87
04/21/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$0.00
Total Interest in 2012	$0.00

Continued on next page

Important Notice

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Sign & Travel, the APR is 9.15% (v).

For Sign & Travel, the APR is 9.15% (v).

Membership Rewards First® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**231,400**
Points Earned this Period	**20,250**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

April 1, 2012 - April 30, 2012

Opening Points Balance	211,150
Points Earned this Period	+20,250
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**231,400**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

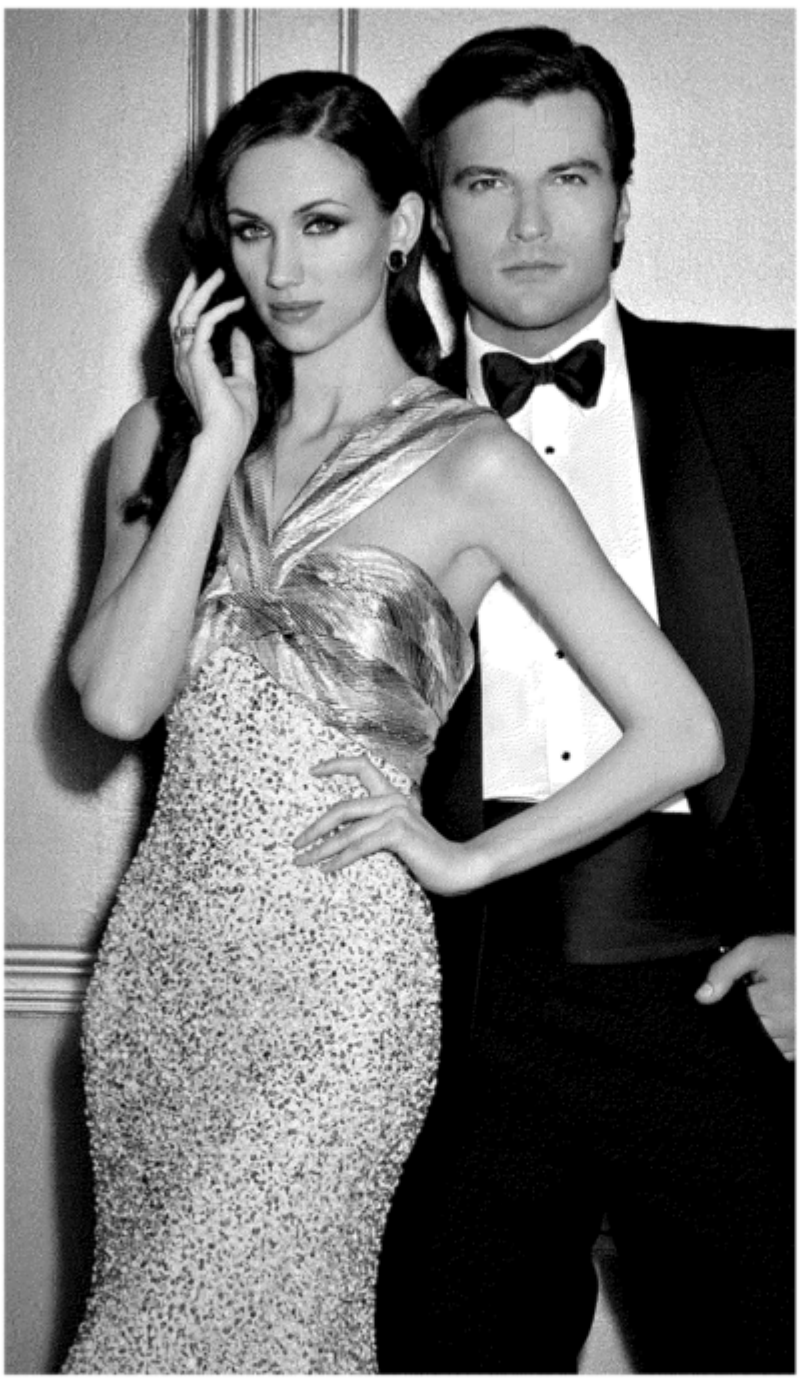
Where To Stop Before You Shop
Earn up to 10X points on 300+ brands at **membershiprewards.com/earn**

Points Transaction Detail

April 1, 2012 - April 30, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	16,822	**0**	16,822
Business Gold Rewards XXXX-XXXXX0-[redacted]	3,134	**0**	3,134
Add'l Centurion XXXX-XXXXX2-[redacted]	294	**0**	294
Total	**20,250**	**0**	**20,250**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.



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*Terms and conditions may apply. Visit americanexpress.com/freeshipping for complete terms and conditions

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.

AMEX000806

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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.

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EFTA_00199361

EFTA01685605

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Centurion® Card

G MAXWELL
Closing Date 06/17/12

Account Ending [redacted]

New Balance	**$9,263.70**
Please Pay By	**07/02/12**

Membership Rewards® Points
As of 06/17/12
232,644

For details, please see your Membership Rewards page.

See page 2 for important information about your account.

See Page 9 for Important Changes to Your Account Terms

Your payment of $9,263.70 will be debited from your account on 07/02/12. Any inquiry to American Express concerning this debit should be made by 06/30/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 6.**

Account Summary

Previous Balance	$6,690.25
Payments/Credits	-$12,681.95
New Charges	+$15,255.40
Fees	+$0.00
New Balance	**$9,263.70**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
07/02/12
AutoPay Amount
$9,263.70

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

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

[redacted] 00092637000092637O 14 H

AMEX000808

SDNY_GM_00326608

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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New York residents may contact the NY Banking Dept. for a comparative listing of credit card rates, fees and grace periods at 1-800-518-8866.

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International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
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AMEX000809

SDNY_GM_00326609

EFTA_00199363

EFTA01685607

G MAXWELL
Closing Date 06/17/12

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$6,690.25
Credits	
G MAXWELL [redacted]	-$5,991.70
Total Payments and Credits	**-$12,681.95**

Detail

*Indicates posting date

Payments

			Amount
06/02/12*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$6,690.25

Credits

			Amount
06/04/12	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ AIR FRANCE	-$5,991.70

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 05770633516240
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: SUPPORTED REFUND

New Charges

Summary

	Total
G MAXWELL [redacted]	$15,031.14
JENNIFER TURNER [redacted]	$224.26
Total New Charges	**$15,255.40**

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
05/17/12	FRAKTALEE USA BUSINESS SERVICE AMSTERDAM		$20.00
05/19/12	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-93748361 Description FOR BILLING QUESTIO ACCT: 9740240 B		$25.00
05/21/12	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103		$89.99
05/21/12	CRATEANDBARREL WEB 0NAPERVILLE IL 630-579-9000		$27.06
05/21/12	BROADVIEW NETWORKS 800-276-2384 NY 9149227538		$897.99

Continued on reverse

Detail Continued

		Foreign Spend	Amount
05/21/12	IN-MOTION PICTURES 8JACKSONVILLE FL 8773838646 Description Price EQUIP. RENTAL/LEASI $65.31		$65.31
05/22/12	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103		$91.52
05/22/12	GODADDY.COM (480)505-8855 (480)505-8855		$5.99
05/23/12	AMERICAN EXPRESS TVLPHOENIX AZ AIR FRANCE From: To: Carrier: Class: PARIS CHARLES DE G N.Y. J F KENNEDY I AF C N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 05770633516244 Date of Departure: 05/30 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$5,991.70
05/26/12	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$168.88
05/28/12	VAA UK INTERNET - TICRAWLEY Virgin Atlan From: To: Carrier: Class: LONDON HEATHROW AP N.Y. J F KENNEDY I VS G NOT AVAILABLE Ticket Number: 21613648780000 Date of Departure: 05/28 Passenger Name: MAXWELLGHISLAINEMS Document Type: PASSENGER TICKET	340.12 Pounds Sterling	$534.50
05/30/12	Carey International Washington DC 888-649-3949 Description 2012-05-29 New York MAXWELL GHISLAINE		$189.15
05/30/12	GODADDY.COM (480)505-8855 (480)505-8855		$6.64
05/31/12	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV		$96.92
06/01/12	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/L		$225.00
06/01/12	R&C -MAREA NEW YORK NY RESTAURANT FOOD/BEVERAGE $133.10 TIP $12.90		$146.00
06/01/12	CORRADO BREAD & PAST212-774-1904 USFC10021		$38.33
06/02/12	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC		$16.95

AMEX000811

Continued on next page

SDNY_GM_00326611

EFTA_00199365

EFTA01685609

G MAXWELL
Closing Date 06/17/12

Account Ending [redacted]

Detail Continued

		Foreign Spend	Amount
06/02/12	23ANDME INC 650-938-6300 650-938-6300		$9.00
06/03/12	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV		$296.05
06/04/12	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103		$61.75
06/08/12	DELAWARE CORP & TAX DOVER DE 3027393077		$456.75
06/08/12	PARIS MATCH NEW YORK NY 2127374400 FOOD/BEVERAGE $140.45 TIP $19.55		$160.00
06/11/12	PET PARTNERS INC 025RALEIGH NC 919-859-8222 Description INSURANCE BROK		$94.70
06/11/12	CORRADO BREAD & PAST212-774-1904 USFC10021		$14.79
06/12/12	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347		$544.37
06/13/12	BMI BRITISH MIDLAND UNITED STATES OF A BMI BRITISH MIDLAND From: LONDON HEATHROW AP — To: BEIRUT — Carrier: BD — Class: D To: LONDON HEATHROW AP — Carrier: BD — Class: J To: N/A — Carrier: YY — Class: 00 To: N/A — Carrier: YY — Class: 00 Ticket Number: 2367068506412 — Date of Departure: 06/27 Passenger Name: MAXWELL/GHISLAINE NO Document Type: AGENCY PASSENGER TICKET		$3,322.60
06/14/12	BRITISH AIRWAYS PLC UNITED STATES OF A BRITISH AIRWAYS PLC From: ROME LEONARDO DA V — To: LONDON GATWICK APT — Carrier: BA — Class: D To: N/A — Carrier: YY — Class: 00 To: N/A — Carrier: YY — Class: 00 To: N/A — Carrier: YY — Class: 00 Ticket Number: 1257068757864 — Date of Departure: 06/21 Passenger Name: MAXWELL/GHISLAINE NO Document Type: AGENCY PASSENGER TICKET		$591.40
06/14/12	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/L		$85.80
06/14/12	BARBARESCO RESTAURANNEW YORK NY RESTAURANT Description FOOD/BEVERAGE		$110.00
06/15/12	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE		$647.00

Continued on reverse

Detail Continued

			Foreign Spend	Amount
JENNIFER TURNER Card Ending [redacted]				
			Foreign Spend	Amount
05/19/12	KIEHL'S UES SPA 2NFLNEW YORK COSMETIC STORE	NY		$146.30
05/22/12	WWW.ITUNES.COM ITUNEAUSTIN iTunes Music Store	TX		$19.99
05/22/12	WWW.ITUNES.COM ITUNEAUSTIN iTunes Music Store	TX		$19.99
05/22/12	WWW.ITUNES.COM ITUNEAUSTIN iTunes Music Store	TX		$17.99
05/22/12	WWW.ITUNES.COM ITUNEAUSTIN iTunes Music Store	TX		$19.99

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$0.00
Total Interest in 2012	$0.00

Important Notice

Renewal Notice

Your Account renews next month. The following terms are in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

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

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable when you receive your periodic statement.

Annual Membership Fee: The annual membership fee for your Account is $2,500.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Service phone number on Page 2 to cancel your Account.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to a Feature if you make a late payment or a payment that is returned. If the Penalty APR is applied for either of these reasons, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. The following APRs apply to the Features noted as of the Closing Date of this statement.

Centurion Sign & Travel

Continued on next page

Important Notice continued

Tier	Rate Description	APR
STANDARD	Prime + 5.90%	9.15%
PENALTY	Prime + 23.99%	27.24%

G MAXWELL
Closing Date 06/17/12

Account Ending [redacted]

Summary of Changes

We're making changes to how some American Express cards and benefits work. The table below summarizes changes that affect your card account. See the reverse side of this page for changes to your Cardmember Agreement.

Summary of changes to your account terms	
Additional Cardmembers	Effective September 1, 2012, we are increasing the annual fee for each Additional Centurion Card to $2,500 *(previously, $1,500)* and we are also limiting the number of Additional Centurion Cards you may have on your account to 2. If you already have more than 2 Additional Centurion Cards on your account, you will not lose those Cards because of this limit. However, if any of your Additional Centurion Cards are cancelled for any reason, you will not be able to replace or reinstate those Cards or add other Additional Centurion Cards if that would bring your number of Additional Centurion Cards to more than 2.
We May Contact You	We are clarifying the ways we may contact you for account servicing and collections. We will continue to honor any communication preferences that you have previously indicated regarding marketing offers.

See the reverse side for the Detail of Changes to Your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement governing the account. This notice formally amends that Cardmember Agreement as described below. These changes apply to existing and future balances on your account. Any terms in the Cardmember Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Additional Cardmembers

Effective September 1, 2012, the *Annual Membership* row of the *How Rates and Fees Work* table, in Part 1 of the Cardmember Agreement, is replaced with:

> This fee is on the *Rates and Fees Table* on page 1 of Part 1. We will charge $2,500 for each additional Centurion Card, $175 for up to 3 additional Platinum Cards, $175 for each additional Platinum Card after the first 3, $45 for up to 5 additional Gold Cards, and $45 for each additional Gold Card thereafter. You may have up to 2 additional Centurion Cards.

We May Contact You

Effective September 1, 2012, the *We may contact you* section, in Part 2 of your Cardmember Agreement, is replaced with the following:

> Servicing and collections
>
> If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors) to contact you at any number you provide, from which you call us, or at which we believe we can reach you. We may contact you in any way, such as calling or texting. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it.
>
> Call monitoring
>
> We may monitor and record any calls between you and us.

Membership Rewards First® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**232,644**
Points Earned this Period	**1,244**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

May 1, 2012 - May 31, 2012

Opening Points Balance	231,400
Points Earned this Period	+1,244
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**232,644**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Where To Stop Before You Shop
Earn up to 10X points on 300+ brands at **membershiprewards.com/earn**

Points Transaction Detail

May 1, 2012 - May 31, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	-305	**0**	-305
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,185	**0**	1,185
Add'l Centurion XXXX-XXXXX2-[redacted]	364	**0**	364
Total	**1,244**	**0**	**1,244**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMERICAN EXPRESS
MEMBERSHIP REWARDS®

Use Membership Rewards® points for rewards from over 500 leading brands including:

Apple · Aria Resort & Casino Las Vegas · Atlantis Paradise Island, Bahamas · Neiman Marcus · Asia Miles · Saks Fifth Avenue

See them all—visit **membershiprewards.com/stmt**

Terms and Conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

AMEX000820

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.

SDNY_GM_00326620

EFTA_00199374

EFTA01685618

AMEX000821

SDNY_GM_00326621

EFTA_00199375

EFTA01685619

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 07/18/12

Account Ending [redacted]

New Balance	**$8,474.69**
Please Pay By	**08/02/12**

See page 2 for important information about your account.

See Page 7 for an important Privacy Notice and the following page for important notices about Your Billing Rights and Electronic Fund Transfer Error Resolution.

Your payment of $8,474.69 will be debited from your account on 08/02/12. Any inquiry to American Express concerning this debit should be made by 07/31/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
As of 07/18/12
244,161

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$9,263.70
Payments/Credits	-$17,350.70
New Charges	+$14,016.69
Fees	+$2,545.00
New Balance	**$8,474.69**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
08/02/12
AutoPay Amount
$8,474.69

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

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

[redacted] 00084746900084746914 H

AMEX000822

SDNY_GM_00326622

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

New York residents may contact the NY Banking Dept. for a comparative listing of credit card rates, fees and grace periods at 1-800-518-8866.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000823

SDNY_GM_00326623

EFTA_00199377

EFTA01685621

G MAXWELL
Closing Date 07/18/12

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$9,263.70
Credits	
G MAXWELL [redacted]	-$8,087.00
Total Payments and Credits	**-$17,350.70**

Detail

*Indicates posting date

Payments

			Amount
07/02/12*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$9,263.70

Credits

			Amount
06/25/12	G MAXWELL	BMI BRITISH MIDLAND UNITED STATES OF A	-$3,322.60

BMI BRITISH MIDLAND

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 2367068506412
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: AGENCY PASSENGER TICKET

06/27/12	G MAXWELL	BRITISH AIRWAYS PLC UNITED STATES OF A	-$591.40

BRITISH AIRWAYS PLC

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 1257068757864
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: AGENCY PASSENGER TICKET

07/05/12	G MAXWELL	ALITALIA USA	-$4,173.00

ALITALIA

From:	To:	Carrier:	Class:
N/A	N/A	YY	XX
	NOT AVAILABLE		

Ticket Number: 05570687578630
Date of Departure: 07/05
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: PASSENGER TICKET

New Charges

Summary

	Total
G MAXWELL [redacted]	$13,121.66
JENNIFER TURNER [redacted]	$895.03
Total New Charges	**$14,016.69**

Continued on reverse

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
06/14/12	ALITALIA USA ALITALIA From: RIO DE JANEIRO INT To: ROME LEONARDO DA V NOT AVAILABLE Carrier: AZ Class: J Ticket Number: 05570687578630 Date of Departure: 06/14 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$4,573.00
06/16/12	DASLU RIO DE JANEIRORIO DE JANEIRO RJ ESTR DA GAVEA RIO DE JAN SUA COMPRA	1.780,00 Brazilian Reals	$864.04
06/17/12	FRAKTALEE USA BUSINESS SERVICE AMSTERDAM		$20.00
06/18/12	HALLAK CLEANERS 0373HACKENSACK NJ 201-343-7333 Description DRY CLEANING/L		$150.00
06/19/12	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103		$89.99
06/19/12	Carey International Washington DC 888-649-3949 Description 2012-06-15 New York MAXWELL GHISLAINE		$151.63
06/21/12	KLM SAO PAULO SP From: N/A To: N/A NOT AVAILABLE Carrier: YY Ticket Number: 07450796513036 Date of Departure: 06/21 Passenger Name: MAXWELL/GHISLAINEMRS Document Type: PASSENGER TICKET	6.829,81 Brazilian Reals	$3,376.08
06/21/12	BROADVIEW NETWORKS 800-276-2384 NY 9149227538		$522.92
06/21/12	GODADDY.COM (480)505-8855 (480)505-8855		$10.17
06/22/12	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103		$92.38
06/22/12	GODADDY.COM (480)505-8855 (480)505-8855		$5.99
06/26/12	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$269.48
06/26/12	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347		$272.18
06/28/12	FLIGHT OPTIONS 00000CLEVELAND OH 2167973500 Description GENERAL MERCHANDISE		$299.85

Continued on next page

G MAXWELL
Closing Date 07/18/12

Account Ending [redacted]

Detail Continued

		Foreign Spend	Amount
06/28/12	NETWORK SOLUTIONS, L888-642-9675 VA 888-642-9675		$332.91
07/01/12	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV		$492.89
07/02/12	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC		$16.95
07/03/12	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV		$272.58
07/05/12	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103		$64.10
07/07/12	GODADDY.COM (480)505-8855 (480)505-8855		$113.41
07/09/12	PET PARTNERS INC 025RALEIGH NC 919-859-8222 Description INSURANCE BROK		$49.33
07/10/12	DOG SHOW PHOTOGRAPHY301-8650855 MD 3018658073		$36.00
07/12/12	NY ST INS FUND DISABALBANY NY 800-487-4567		$148.53
07/12/12	OPAY NY INS FUND DISSAN RAMON CA 800-487-4567		$3.64
07/17/12	FRAKTALEE USA BUSINESS SERVICE AMSTERDAM		$20.00
07/17/12	POWERMAX 0017 LAKE OSWEGO OR 503-624-1827 Description COMPUTER EQUIP		$873.61

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
06/27/12	FEDEX# 871708191767 1-800-622-1147 GM PERSONAL CLOTHTW166S TO: WALTER NUNES GB FROM: [redacted] 001 PRIORITY 1 52LB AWB871708191767 FedEx #1-800-622-1147		$174.74
06/27/12	WWW.ITUNES.COM ITUNEAUSTIN TX iTunes Music Store		$1.08
06/28/12	FEDEX# 871708191767 1-800-622-1147 GM PERSONAL CLOTHTW166S TO: WALTER NUNES GB FROM: [redacted] 001 PRIORITY 1 52LB AWB871708191767 FedEx #1-800-622-1147		$525.89

Continued on reverse

Detail Continued

		Foreign Spend	Amount
07/18/12	FEDEX# 871708191528 1-800-622-1147 II M PERSONAL BOXTW166S TO: WALTER NUNES GB FROM: [redacted] FedEx #1-800-622-1147		$193.32

Fees

			Amount
07/18/12	G MAXWELL	ANNUAL MEMBERSHIP FEE Use Membership Rewards® Points toward your annual membership fee. Visit **www.membershiprewards.com/cardfees** to learn more.	$2,500.00
07/18/12	JENNIFER TURNER	ANNUAL MEMBERSHIP FEE	$45.00
Total Fees for this Period			**$2,545.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$2,545.00
Total Interest in 2012	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Select & Pay Later, the APR is 9.15% (v).

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

G MAXWELL
Closing Date 07/18/12

Account Ending [redacted]

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, 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, use and safeguard information about you and how to limit the use and disclosure of your information.

In this Notice, "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc., American Express Centurion Bank and American Express Bank, FSB. These entities are "Affiliates" of each other, which are companies in the American Express family that are related to each other by common ownership or control. Our Affiliates also include publishers, travelers cheque issuers, travel agents and providers of Card-related insurance services. The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you(r)."

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 about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

What Do We Do with Cardmember 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.

Information We Share with Our Affiliates
You can inform us not to share with our Affiliates credit-related information (except as permitted by law), such as your credit history as shown on a consumer report. If you make this choice, we are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history.

Valuable Partner Offers
We work with carefully selected business partners, 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 business partner 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. You can inform us not to send you these offers.

Your Choices
Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers and offers from our Affiliates, by mail, telephone and/or e-mail, or share your credit-related information with our Affiliates, by visiting us at: **www.americanexpress.com/communications** You can also inform us of your choices (except for e-mail communications) by calling us at **1-800-297-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts. **Please note that any choices you make will only apply to this account.**

If you are the primary Cardmember on your Card account, any choices you make in accordance with this Notice will also apply to any other Cardmember on this account (except for e-mail communications). If you make choices not to receive offers as indicated above, 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 use reasonable administrative, technical and physical security measures to protect your 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 informed us not to share your credit-related information with our Affiliates.

Your Billing Rights: Keep this Document for Future Use

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

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information*: Your name and account number.
- *Dollar amount*: The dollar amount of the suspected error.
- *Description of problem*: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

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

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

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake*: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

G MAXWELL
Closing Date 07/18/12

Account Ending [redacted]

Annual EFT Error Resolution Notice

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

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:
(1) Your name and card account number. (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information. (3) The dollar amount of the suspected error.

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

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

Membership Rewards First® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**244,161**
Points Earned this Period	**11,517**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

June 1, 2012 - June 30, 2012

Opening Points Balance	232,644
Points Earned this Period	+11,517
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**244,161**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Points Transaction Detail

June 1, 2012 - June 30, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	9,041	**378** Carey Limo 3X Plat/Cent 7614	9,419
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,874	**0**	1,874
Add'l Centurion XXXX-XXXXX2-[redacted]	224	**0**	224
Total	**11,139**	**378**	**11,517**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

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.

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EFTA_00199389

EFTA01685633

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 08/17/12

Account Ending [redacted]

New Balance	**$7,251.26**
Please Pay By	**09/02/12**

Membership Rewards® Points
Available and Pending as of 07/31/12
253,134
For up to date point balance and full program details, visit **membershiprewards.com**

See page 2 for important information about your account.

See Page 6 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

See Page 7 for Important Information Regarding Benefits Underwritten by AMEX Assurance Company.

Your payment of $7,251.26 will be debited from your account on 09/01/12. Any inquiry to American Express concerning this debit should be made by 08/30/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Previous Balance	$8,474.69
Payments/Credits	-$8,474.69
New Charges	+$7,251.26
Fees	+$0.00
New Balance	**$7,251.26**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

FILL UP WITH MORE THAN
JUST FUEL
USE YOUR AMERICAN EXPRESS® CARD AT MAJOR GAS STATIONS ALL OVER TOWN AND EARN REWARDS THAT CAN REALLY TAKE YOU PLACES.
EXPLORE MORE GREAT PLACES TO USE YOUR CARD AT AMEXNETWORK.COM/WELCOME

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
09/02/12
AutoPay Amount
$7,251.26

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

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

[redacted] 00072512600072512 6 14 H

AMEX000836

SDNY_GM_00326636

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

New York residents may contact the NY Banking Dept. for a comparative listing of credit card rates, fees and grace periods at 1-800-518-8866.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

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EFTA01685635

G MAXWELL
Closing Date 08/17/12

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$8,474.69
Credits	$0.00
Total Payments and Credits	**-$8,474.69**

Detail *Indicates posting date

Payments			Amount
08/02/12*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$8,474.69

New Charges

Summary

	Total
G MAXWELL [redacted]	$7,226.23
JENNIFER TURNER [redacted]	$25.03
Total New Charges	**$7,251.26**

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
07/18/12	BRITISH AIRWAYS PLC UNITED STATES OF A BRITISH AIRWAYS PLC		$1,762.80
	From: / To: / Carrier: / Class: LONDON HEATHROW AP / NICE / BA / J LONDON HEATHROW AP / BA / C N/A / YY / 00 N/A / YY / 00 Ticket Number: 1257117084483 Date of Departure: 07/20 Passenger Name: MAXWELL/GHISLAINE NO Document Type: AGENCY PASSENGER TICKET		
07/19/12	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103		$89.99
07/20/12	HELI AIR MONACO MONACO FR 0037792050050	950,00 European Union Euro	$1,170.88
07/22/12	GODADDY.COM (480)505-8855 (480)505-8855		$5.99
07/23/12	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103		$92.70
07/23/12	BROADVIEW NETWORKS 800-2762384 NY 9149227538		$445.35
07/26/12	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$719.27
07/31/12	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV		$96.64

Continued on reverse

Detail Continued

		Foreign Spend	Amount
08/02/12	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC		$16.95
08/03/12	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103		$66.86
08/03/12	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV		$283.73
08/06/12	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE		$1,937.00
08/08/12	PET PARTNERS INC 025RALEIGH NC 919-859-8222 Description INSURANCE BROK		$49.33
08/13/12	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347		$272.18
08/13/12	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE		$13.00
08/15/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$187.86
08/15/12	PAYPAL *SKYPE UK BUSINESS SERVICE 4029357733 L *SKYPE	10.00 Pounds Sterling	$15.70

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
07/19/12	FEDEX# 871708191528 1-800-622-1147 II M PERSONAL BOXTW166S TO: WALTER NUNES GB FROM: [redacted] FedEx #1-800-622-1147		$25.03

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$2,545.00
Total Interest in 2012	$0.00

Continued on next page

Important Notice

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Select & Pay Later, the APR is 9.15% (v).
For Sign & Travel, the APR is 9.15% (v).

Centurion® Card

Notice of Changes to the Membership Rewards® Program Terms

(Corporate Card Only)

Effective October 1, 2012, the annual fee to enroll a Corporate Card in the Membership Rewards program will be $90 (previously, $75). Enrolled Corporate Cardmembers will be charged this fee on their first annual program renewal date following October 1, 2012.

To reflect this change, effective October 1, 2012, in the Annual Fees section of the Membership Rewards Program Terms & Conditions, '$75' is replaced with '$90.'

G MAXWELL
Closing Date 08/17/12

Account Ending [redacted]

Notice of Change to Your Travel Accident Insurance Policy

We are making **Important Changes** to your insurance policies ("Policies") underwritten by AMEX Assurance Company.

We are increasing the age limit for dependents covered by the Travel Accident Insurance for Cardmembers in the following states: DC, HI, ID, IN, LA, MA, NY, and VA. The age limit varies by state. For PA residents, the general terms of your coverage have been revised to include provisions required in your state. Please refer to the Riders for each applicable state.

This change becomes effective on the date indicated below, whether or not you receive a billing statement. This Notice formally amends your Policies, and any contrary or conflicting language in those Policies is replaced fully and completely. All terms of the Policies not amended herein remain in full force and effect.
You should 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.

Applicable for Residents of the states of Idaho, Virginia, DC, Hawaii, and Massachusetts for Travel Accident Insurance:
The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:
Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your unmarried, dependent children under 26 years of age who rely on You for support and maintenance, your unmarried dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.).
TAI-RDR1-Multi 04/10, TAI-RDR1-DC 04/11, TAI-RDR1-HI 07/10 and TAI-RDR1-MA 11/10.
Applicable for Residents of the state of Hawaii for Travel Accident Insurance:
Domestic Partner means persons of the same or opposite gender who have entered into a reciprocal beneficiary relationship pursuant to Hawaii statutes. TAI-RDR1-HI 07/10
Applicable for Residents of the state of Indiana for Travel Accident Insurance:
The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:
Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your dependent children under 26 years of age, your dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.). TAI-RDR1-IN 07/10
Applicable for Residents of the state of Louisiana for Travel Accident Insurance:
The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:
Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses and dependent children under 26 years of age (dependent children include: your dependent children under 26 years of age who rely on You for support and maintenance, your dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated and dependent.).
The definition of **Domestic Partner** is hereby removed from the **Definitions** section of the Description of Coverage. Additionally all references to Domestic Partner are hereby removed from the Description of Coverage.
By_____
Title _____
Date_____
TAI-RDR1-LA 10/18/10
Applicable for Residents of the State of Massachusetts for Travel Accident Insurance:
The following is hereby added to and made part of the Description of Coverage:
This Policy, alone, **does not meet Minimum Creditable Coverage standards** and **will not satisfy** the individual mandate that you have health insurance.
As of January 1 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at 1-877-MA-ENROLL or visit the Connector website (www.mahealthconnector.org).
This plan is not intended to provide comprehensive health care coverage and **does not meet Minimum Creditable Coverage standards**, even if it does include services that are not available in the insured's other health plans.
TAI-RDR1-MA 11/10.

Applicable for Residents of the state of New York for Travel Accident Insurance:
The definition of Covered Person from the DEFINITIONS section is replaced with the following:
Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children.
Spouse includes the person to whom you are married, including your same-sex partner in your marriage that was legally performed in another jurisdiction.
Dependent children includes: 1. Unmarried, dependent children under age 29 who rely on the insured for support and maintenance; 2. Unmarried dependent children 29 years or older who, because of a handicap condition or disability that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and are dependent upon a parent or other care provider for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent. 3. Natural, adopted and stepchildren of the insured who are chiefly financially dependent on the insured for support and maintenance, and 4. An adopted child or a child in the custody of the insured pursuant to an interim court order of adoption vesting temporary care of the child in the insured, regardless of whether a final order granting adoption is ultimately issued.
The definition of Domestic Partner from the DEFINITIONS section is replaced with the following:
"Domestic Partner means persons of the same or opposite gender who can provide Us with proof of the domestic partnership and financial interdependence in the form of: A.Registration as a domestic partnership indicating that neither individual has been registered as a member of another domestic partnership within the last six months, where such registry exists, or B.For partners residing where registration does not exist, by an alternative affidavit of domestic partnership as follows:
1.The affidavit must be notarized and must contain the following: a. The partners are both eighteen years of age or older and are mentally competent to consent to contract. b. The partners are not related by blood in a manner that would bar marriage under laws of the State of New York c. The partners have been living together on a continuous basis prior to the date of the application; and
2.Proof of cohabitation (e.g., a driver's license, tax return or other sufficient proof); and 3.Proof that the partners are financially interdependent. Two or more of the following are collectively sufficient to establish financial interdependence: a. A joint bank account; b. A joint credit card or charge card; c. Joint obligation on a loan; d. Status as an authorized signatory on the partner's bank account, credit card or charge card; e. Joint ownership of holdings or investments; f. Joint ownership of residence; g. Joint ownership of real estate other than residence; h. Listing of both partners as tenants on the lease of the shared residence; i. Shared rental payments of residence (need not be shared 50/50); j. Listing of both partners as tenants on a lease, or shared rental payments, for property other than residence; k. A common household and shared household expenses, e.g., grocery bills, utility bills, telephone bills, etc. (need not be shared 50/50); l. Shared household budget for purposes of receiving government benefits; m. Status of one as representative payee for the other's government benefits; n. Joint ownership of major items of personal property (e.g., appliances, furniture); o. Joint ownership of a motor vehicle; p. Joint responsibility for child care (e.g., school documents, guardianship); q. Shared child-care expenses, e.g., babysitting, day care, school bills (need not be shared 50/50); r. Execution of wills naming each other as executor and/or beneficiary; s. Designation as beneficiary under the other's life insurance policy; t. Designation as beneficiary under the other's retirement benefits account ; u. Mutual grant of durable power of attorney; v. Mutual grant of authority to make health care decisions (e.g., health care power of attorney); w. Affidavit by creditor or other individual able to testify to partners' financial interdependence; x. Other item(s) of proof sufficient to establish economic interdependency under the circumstances of the particular case. "
The EXCLUSION section is removed and replaced with the following:
EXCLUSIONS
This Policy does not cover any loss caused or contributed to by, directly or indirectly, wholly or partially: 1.suicide, attempted suicide or intentionally self-inflicted injury; 2. war or any act of war, whether declared or undeclared; participation in a felony, riot or insurrection; service in the Armed Forces or units auxiliary thereto; 3. Injury in which a contributing cause was the Covered Person's commission of or attempt to commit a felony or to which a contributing cause was the Covered Person's being engaged in an illegal occupation; 4. sickness, except for an infection that was the result of an Injury; 5. mental or emotional disorder; 6. pregnancy, except complications of pregnancy and except to the extent coverage is required pursuant to Section 3221 of the New York Insurance Law; or 7. the consequence of the Covered Person's being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician.
The following items are hereby removed from the TERMINATION or CANCELLATION section:
the date the Covered Person no longer maintains a Permanent Residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands; the date We determine that the Covered Person or someone on the Covered Persons' behalf intentionally misrepresented or fraud occurred;
and replaced with:
the date We determine that the Covered Person or someone on the Covered Persons' behalf intentionally misrepresented or fraud occurred in a written instrument signed by the Covered Person; TAI-RDR2-NY 06/11
Applicable to residents of the state of Pennsylvania for Travel Accident Insurance:
The **Description of Coverage** section is removed and replaced with the following:
For Accidental Death the Company will pay the applicable benefit amount as determined from the Table of Losses for the benefits listed below if a Covered Person suffers a loss from an Injury while coverage is in force under the Policy. For Dismemberment the Company will pay the applicable benefit amount as determined from the Table of Losses for the benefits listed below if a Covered Person suffers a loss from an Injury while coverage is in force under the Policy if such loss occurs within 100 days after the date of the Accident which caused the Injury. Benefits will be paid for the greatest loss. In no event will the Company pay for more than one loss sustained by the Covered Person as the result of any one Accident. TAIRDR10612PA

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**253,134**
Points Earned this Period	**8,973**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

July 1, 2012 - July 31, 2012

Opening Points Balance	244,161
Points Earned this Period	+8,973
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**253,134**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Points Transaction Detail

July 1, 2012 - July 31, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	5,035	**0**	5,035
Business Gold Rewards XXXX-XXXXX0-[redacted]	3,043	**0**	3,043
Add'l Centurion XXXX-XXXXX2-[redacted]	895	**0**	895
Total	**8,973**	**0**	**8,973**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000845

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EFTA01685643

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 09/17/12

Account Ending [redacted]

New Balance	**$4,892.49**
Please Pay By	**10/02/12**

See page 2 for important information about your account.

Your payment of $4,892.49 will be debited from your account on 10/02/12. Any inquiry to American Express concerning this debit should be made by 09/30/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 08/31/12
263,525
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$7,251.26
Payments/Credits	-$23,409.86
New Charges	+$21,051.09
Fees	+$0.00
New Balance	**$4,892.49**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
10/02/12
AutoPay Amount
$4,892.49

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

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

[redacted] 00048924900048924 9 14 4

AMEX000846

SDNY_GM_00326646

EFTA_00199400

EFTA01685644

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

New York residents may contact the NY Banking Dept. for a comparative listing of credit card rates, fees and grace periods at 1-800-518-8866.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000847

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EFTA01685645

Payments and Credits

Summary

	Total
Payments	-$7,023.40
Credits	
G MAXWELL [redacted]	-$16,386.46
Total Payments and Credits	**-$23,409.86**

Detail

*Indicates posting date

Payments			**Amount**
09/01/12*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$7,023.40
Credits			**Amount**
08/15/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$187.86
08/17/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$696.23
08/21/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$503.79
08/23/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$29.51
08/24/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$53.15
08/24/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$389.71
08/26/12	G MAXWELL	A-N PRODUCTIONS MALTA NY	-$76.22
08/27/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$243.09
08/29/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$86.13
08/29/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$61.77
08/29/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$191.44
08/30/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$54.20
09/01/12*	G MAXWELL	Dispute - FRAKTALEE	-$20.00
09/01/12*	G MAXWELL	Dispute - FRAKTALEE	-$20.00
09/05/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$512.30
09/06/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$255.89
09/06/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$43.05
09/06/12	G MAXWELL	AMERICAN EXPRESS TVPHOENIX AZ	-$5,742.80
09/06/12	G MAXWELL	FLIGHT OPTIONS 00000CLEVELAND OH 2167973500 Description GENERAL MERCHANDISE	-$290.18
09/07/12	G MAXWELL	AMERICAN EXPRESS TVPHOENIX AZ	-$6,176.30
09/08/12	G MAXWELL	STARBUCKS CORP108415NEW YORK NY 800-7827282	-$4.30
09/10/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$365.54
09/10/12	G MAXWELL	OEM/PARTSBIN CARSON CA	-$191.62
09/14/12*	G MAXWELL	Credit Adjustment of Fraudulent Merchandise Charge(s)	-$76.58
09/14/12*	G MAXWELL	Credit Adjustment of Fraudulent Merchandise Charge(s)	-$114.80

Continued on reverse

New Charges

Summary

	Total
G MAXWELL [redacted]	$20,980.02
JENNIFER TURNER [redacted]	$71.07
Total New Charges	**$21,051.09**

Detail

*Indicates posting date

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
08/17/12	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: To: Carrier: Class: LONDON HEATHROW AP N.Y. J F KENNEDY I VS J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 93271259494254 Date of Departure: 09/04 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$6,176.30
08/17/12	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: To: Carrier: Class: NICE N.Y. J F KENNEDY I DL C N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00671259492820 Date of Departure: 09/03 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$5,742.80
08/17/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$696.23
08/17/12	FRAKTALEE USA BUSINESS SERVICE AMSTERDAM		$20.00
08/20/12	VERIZON*RECURRINGPAYPHONESERVICE 6587004859 19103		$89.99
08/21/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$503.79
08/21/12	BROADVIEW NETWORKS 800-2762384 NY 9149227538		$413.33
08/22/12	VERIZON*RECURRINGPAYPHONESERVICE 2125353594906 19103		$93.05
08/22/12	GODADDY.COM (480)505-8855 (480)505-8855		$5.99
08/23/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$29.51
08/24/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$53.15
08/24/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$389.71

Continued on next page

Detail Continued *Indicates posting date

		Foreign Spend	Amount
08/26/12	A-N PRODUCTIONS 518-885-1927 518-885-1927		$76.22
08/27/12	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$344.76
08/27/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$243.09
08/29/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$86.13
08/29/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$61.77
08/29/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$191.44
08/30/12	CANINE STYLES INC 212-826-3985 212-826-3985		$16.33
08/30/12	CANINE STYLES INC 212-826-3985 212-826-3985		$108.88
08/30/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$54.20
08/31/12	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERV		$450.78
09/01/12	EXXONMOBIL MANORVILLE NY AUTO FUEL DISPENSER Description GAS/SERVICES		$91.15
09/03/12	EFAX PLUS SERVICE 323-817-3205 CA INTERNET SVC		$16.95
09/03/12	STARBUCKS CORP008219NEW YORK NY 800-7827282		$3.43
09/03/12	STARBUCKS CORP078618MANORVILLE NY 800-7827282		$3.86
09/03/12	TIME WARNER CABLE NYWOODSIDE NY CABLE & PAY TV		$283.73
09/04/12	VERIZON*RECURRINGPAYPHONESERVICE 2124726991624 19103		$67.12
09/05/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$512.30
09/06/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$255.89
09/06/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$43.05
09/07/12	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456		$75.96

Continued on reverse

Detail Continued *Indicates posting date

		Foreign Spend	Amount
09/08/12	DEAN&DELUCA #102 000NEW YORK NY 8002217714 Description GENERAL MERCHANDISE		$142.21
09/08/12	STARBUCKS CORP108415NEW YORK NY 800-7827282		$4.30
09/08/12	LOBELS LOBELS NEW YORK NY MISC FOOD STORE		$67.80
09/08/12	LOBELS LOBELS NEW YORK NY MISC FOOD STORE		$22.00
09/09/12	STARBUCKS CORP008219NEW YORK NY 800-7827282		$4.30
09/10/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$365.54
09/10/12	OEM/PARTSBIN CARSON CA AUTOPART STR		$191.62
09/10/12	PET PARTNERS INC 025RALEIGH NC 919-859-8222 Description INSURANCE BROK		$49.33
09/11/12	OEM/PARTSBIN CARSON CA		$76.58
09/11/12	HALLAK CLEANERS 037HACKENSACK NJ		$114.80
09/11/12	PAYPAL *PROIMPORTTU4029357733 CA		$520.34
09/12/12	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347		$1,633.12
09/13/12	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456		$155.88
09/14/12*	Previous Fraud Credit Reversal		$114.80
09/14/12	PAYPAL *ORDERS CANADA BUSINESS SERVICE 4029357733 L *ORDERS	8.50 Canadian Dollars	$8.72
09/15/12	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE		$135.85
09/15/12	STARBUCKS CORP008219NEW YORK NY 800-7827282		$4.74
09/16/12	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE		$167.20

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
08/22/12	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$19.99
08/22/12	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$19.99
08/26/12	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$4.99
09/01/12	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$4.34

Continued on next page

Detail Continued

*Indicates posting date

			Foreign Spend	Amount
09/08/12	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		$21.76

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$2,545.00
Total Interest in 2012	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Select & Pay Later, the APR is 9.15% (v).
For Sign & Travel, the APR is 9.15% (v).

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**263,525**
Points Earned this Period	**10,391**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

August 1, 2012 - August 31, 2012

Opening Points Balance	253,134
Points Earned this Period	+10,391
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**263,525**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Points Transaction Detail

August 1, 2012 - August 31, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	7,227	**0**	7,227
Business Gold Rewards XXXX-XXXXX0-[redacted]	3,139	**0**	3,139
Add'l Centurion XXXX-XXXXX2-[redacted]	25	**0**	25
Total	**10,391**	**0**	**10,391**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000855

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EFTA01685653

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 10/18/12

Account Ending [redacted]

New Balance	**$22,472.22**
Please Pay By	**11/02/12**

Membership Rewards® Points
Available and Pending as of 09/30/12
270,088
For up to date point balance and full program details, visit **membershiprewards.com**

See page 2 for important information about your account.

See Page 9 for Important Changes to Your Account Terms

See Page 11 for Important Changes to the Arbitration provision

Your payment of $22,472.22 will be debited from your account on 11/02/12. Any inquiry to American Express concerning this debit should be made by 10/31/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Previous Balance	$4,892.49
Payments/Credits	-$21,403.59
New Charges	+$38,983.32
Fees	+$0.00
New Balance	**$22,472.22**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
11/02/12
AutoPay Amount
$22,472.22

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

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

[redacted] 00224722200224722 2 14 H

AMEX000856

SDNY_GM_00326656

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

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Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

New York residents may contact the NY Banking Dept. for a comparative listing of credit card rates, fees and grace periods at 1-800-518-8866.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000857

SDNY_GM_00326657

EFTA_00199411

EFTA01685655

Payments and Credits

Summary

	Total
Payments	-$4,892.49
Credits	-$16,511.10
Total Payments and Credits	**-$21,403.59**

Detail

*Indicates posting date

Payments

		Amount
10/02/12*	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$4,892.49

Credits

		Amount
10/03/12	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 93271340313192 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$7,383.60
10/03/12	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00171366419460 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$333.80
10/08/12	BRITISH AIRWAYS PLC UNITED STATES OF A BRITISH AIRWAYS PLC From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 1257134221485 Passenger Name: MAXWELL/GHISLAINE NO Document Type: AGENCY PASSENGER TICKET	-$8,793.70

New Charges

Summary

	Total
Total New Charges	**$38,983.32**

Continued on reverse

Detail

G MAXWELL
Card Ending [redacted]

			Amount
09/15/12	WAVERLY RESTAURANT NEW YORK NY RESTAURANT FOOD/BEVERAGE $141.81 TIP $30.00		$171.81
09/17/12	FRAKTALEE USA		$20.00
09/17/12	STARBUCKS CORP008219NEW YORK NY 800-7827282		$3.54
09/18/12	HALLAK CLEANERS 037HACKENSACK NJ		$80.10
09/19/12	VERIZONRECURRING PA800-VERIZON PA		$89.99
09/19/12	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: LONDON HEATHROW AP — To: N.Y. NEWARK INTL A — Carrier: VS — Class: J N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 93271340313196 — Date of Departure: 10/03 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$7,383.60
09/19/12	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347		$544.37
09/19/12	PORT AUTHORITY E-ZPASTATEN ISLAND NY 3P-106315939 Description FOR BILLING QUESTIO ACCT: 8449374 B		$25.00
09/20/12	HALLAK CLEANERS 037HACKENSACK NJ		$100.10
09/20/12	BRITISH AIRWAYS PLC UNITED STATES OF A BRITISH AIRWAYS PLC From: SAN FRANCISCO INTL — To: CHICAGO O'HARE INT — Carrier: BA — Class: J LONDON HEATHROW AP — BA — J N/A — YY — 00 N/A — YY — 00 Ticket Number: 1257134221485 — Date of Departure: 09/28 Passenger Name: MAXWELL/GHISLAINE NO Document Type: AGENCY PASSENGER TICKET		$8,793.70
09/20/12	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: N.Y. J F KENNEDY I — To: SAN FRANCISCO INTL — Carrier: VX — Class: B N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 98471342211885 — Date of Departure: 09/25 Passenger Name: HARRIS/SAMANTHA K Document Type: PASSENGER TICKET		$445.80

Continued on next page

G MAXWELL
Closing Date 10/18/12

Account Ending [redacted]

Detail Continued

		Amount
09/20/12	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: N.Y. J F KENNEDY I To: SAN FRANCISCO INTL Carrier: VX Class: B N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98471344319773 Date of Departure: 09/25 Passenger Name: KOFFLER/SHAWN Document Type: PASSENGER TICKET	$445.80
09/20/12	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: SAN FRANCISCO INTL To: N.Y. J F KENNEDY I Carrier: DL Class: H N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00671344317280 Date of Departure: 09/27 Passenger Name: KOFFLER/SHAWN Document Type: PASSENGER TICKET	$344.85
09/20/12	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: N.Y. J F KENNEDY I To: SAN FRANCISCO INTL Carrier: VX Class: C N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98471342214840 Date of Departure: 09/25 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,511.20
09/21/12	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$507.85
09/22/12	STARBUCKS CORP008219NEW YORK NY 800-7827282	$4.30
09/22/12	GODADDY.COM (480)505-8855 (480)505-8855	$5.99
09/23/12	SAKS FIFTH AVENUE NYNEW YORK NY 2129402818 Description Price SKIRT $1,275.00	$1,388.16
09/23/12	INTERMIX-MADISON 000NEW YORK NY 212-741-5075 Description WOMENS READY-T	$212.31
09/24/12	VERIZONRECURRING PA800-VERIZON PA	$92.80
09/24/12	INTERMIX-SOHO 0000 NEW YORK NY 212-741-5075 Description WOMENS READY-T	$716.80
09/25/12	TLPY.CO*GOGO 24 HOURTRIALPAY.COM CA SOFTWARE	$12.70

Continued on reverse

Detail Continued

		Amount
09/25/12	CIBORESTAURANT MONTEREY CA 8316498151	$30.00
09/25/12	TLPY.CO*GOGO 24 HOURTRIALPAY.COM CA SOFTWARE	$12.70
09/26/12	T-MOBILE RECURNG PM800-937-8997 WA	$351.13
09/27/12	STARBUCKS CORP160796MONTEREY CA 800-7827282	$2.75
09/28/12	AMERICAN EXPRESS TVLPHOENIX AZ AIR CANADA From: SAN FRANCISCO INTL To: TORONTO LESTER B P LONDON HEATHROW AP N/A N/A Carrier: AC YY YY Class: J J 00 00 Ticket Number: 01471360716943 Date of Departure: 09/28 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$8,141.30
09/28/12	PORTOLA HOTEL AND SPMONTEREY CA Arrival Date 09/25/12 Departure Date 09/27/12 00000000	$4.29
09/28/12	PORTOLA HOTEL AND SPMONTEREY CA Arrival Date 09/25/12 Departure Date 09/27/12 00000000	$437.88
09/28/12	PORTOLA HOTEL AND SPMONTEREY CA Arrival Date 09/25/12 Departure Date 09/27/12 00000000	$437.88
09/28/12	PORTOLA HOTEL AND SPMONTEREY CA Arrival Date 09/25/12 Departure Date 09/27/12 00000000	$437.88
09/28/12	STARBUCKS CORP079335MOUNTAIN VIEW CA 800-7827282	$3.55
09/28/12	RUNWAY LIMOUSINE 272HAYWARD CA 5107869297	$320.00
09/29/12	PORTOLA HOTEL AND SPMONTEREY CA Arrival Date 09/27/12 Departure Date 09/28/12 00000000	$22.51
09/29/12	PORTOLA HOTEL AND SPMONTEREY CA Arrival Date 09/27/12 Departure Date 09/28/12 00000000	$287.07
09/29/12	RUNWAY LIMOUSINE 272HAYWARD CA 5107869297	$227.50
09/30/12	AT&T TLG FLP 851 ALPHARETTA GA	$184.42

Continued on next page

Detail Continued

		Amount
10/01/12	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: LOS ANGELES INTERN To: ALBUQUERQUE Carrier: AA Class: L N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00171366419464 Date of Departure: 10/04 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$333.80
10/02/12	HALLAK CLEANERS 037HACKENSACK NJ	$115.70
10/02/12	EFAX PLUS SERVICE 323-817-3205 CA	$16.95
10/02/12	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$283.74
10/03/12	Maison 140 Beverly H(334) 826-8900 3000002199 90212 ADVANCED DEPOSIT 08/20/2075	$219.20
10/03/12	STARBUCKS CORP054015BEVERLY HILLS CA 800-7827282	$2.75
10/03/12	BELVEDERE RESTAURANTBEVERLY HILLS CA RESTAURANT FOOD/BEVERAGE $195.00	$195.00
10/03/12	RITE AID 5461 RITE ABEVERLY HILLS CA DRUG STORE/PHARMACY	$29.12
10/03/12	BEVERLY HILLS NAIL D310-205-0694 310-205-0694	$46.00
10/04/12	VERIZONRECURRING PA800-VERIZON PA	$67.12
10/05/12	MANHATTAN FIRE SAFETNEW YORK NY SERVICE TO F	$1,015.84
10/08/12	PET PARTNERS INC 02RALEIGH NC	$49.33
10/08/12	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$272.19
10/10/12	GODADDY.COM (480)505-8855 (480)505-8855	$14.97
10/11/12	GODADDY.COM (480)505-8855 (480)505-8855	$39.98
10/12/12	HALLAK CLEANERS 037HACKENSACK NJ	$441.00
10/12/12	GODADDY.COM (480)505-8855 (480)505-8855	$92.00
10/12/12	DR THOMAS J MAGNANI NEW YORK NY DENTIST/ORTHODONTIST	$285.00
10/15/12	NYU SCHOOL OF MED IVNEW YORK NY 2122630041	$1,000.00
10/15/12	PARK EAST ANIMALHOSPNEW YORK NY VETERINARY SERVICE	$522.00

Continued on reverse

Detail Continued

					Amount
10/16/12	LINCOLN RESTAURANT	NEW YORK	NY		$140.00
	FOOD/BEVERAGE			$128.47	
	TIP			$11.53	

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$2,545.00
Total Interest in 2012	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Select & Pay Later, the APR is 9.15% (v).
For Sign & Travel, the APR is 9.15% (v).

G MAXWELL
Closing Date 10/18/12

Account Ending [redacted]

Summary of Changes

We're making changes to how some American Express cards work.

Important Changes to Your Account Terms

The following is a summary changes to important terms to your account. The detailed changes to your Cardmember Agreement appear on the reverse side of this page.

Revised Term effective January 18, 2013	
Late Payment	Up to **$35**. However, if your account does not have a Pay Over Time feature or balance and you do not pay for two billing periods in a row, your fee will be **$35 or 2.99%** of the past due amount, whichever is greater.

Additional change to your terms effective January 1, 2013	
About Pay Over Time Limit	You may have the ability to carry a balance on your Card using the Pay Over Time feature. We are clarifying that we may increase or reduce the maximum Pay Over Time balance you may have on your account. This amount is called Pay Over Time limit. Your Pay Over Time limit is $35,000, unless it's been previously reduced or increased. We will tell you if we change your Pay Over Time limit. You must pay in full all charges that would cause your Pay Over Time balance to exceed your Pay Over Time limit.

Additional change to your terms effective immediately	
Statement Copy Fee	We are removing the fee for copies of billing statements you request. This fee was $5.00 for each statement requested, except for the three most recent statements.

See the reverse side for the detail of changes to your Cardmember Agreement.

Important Changes to Your Account Terms

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement governing the account (the "Agreement"). This notice formally amends the Agreement as described below. Any terms in the Agreement conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Late Payment Fee

We are clarifying how late payment fees work on your account:

- If your account has a Pay Over Time feature or balance, your late fee will be up to **$35**.
- If your account does not have a Pay Over Time feature or balance, your late fee will be up to **$35**. However, if you do not pay for two billing periods in a row, your late fee will be **$35** or **2.99%** of the past due amount, whichever is greater.

Effective January 18, 2013, the *How Rates and Fees Work* section of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row and replacing it with the following:

Late Payment	Accounts without a Pay Over Time Feature or Balance: Up to **$35**. However, if you do not pay the Amount Due for two billing periods in a row, your late fee will be **$35** or **2.99%** of the past due amount, whichever is greater. • Your first late fee is **$25**. This late fee will be charged if you do not pay the Amount Due on your billing statement before the 20th day after the Closing Date shown on your next billing statement. If you do this again within the next 6 billing periods, your late fee is **$35** instead. • However, if you do not pay the Amount Due for two or more billing periods in a row, your late fee will be **$35** or **2.99%** of the past due amount, whichever is greater. This late fee will be charged on the Closing Date of the second consecutive billing period, and, if the Amount Due remains unpaid, on each Closing Date after that. • Your late fee will never exceed the Amount Due. Accounts with a Pay Over Time Feature or Balance: Up to **$35**. • Your first late fee is **$25**. If you pay late again within the next 6 billing periods, your late fee is **$35** instead. However, your late fee will never exceed the Minimum Payment Due. • The applicable late fee will be charged if you do not pay the Minimum Payment Due on your billing statement before the 20th day after the Closing Date shown on your next billing statement, and, if the Minimum Payment Due remains unpaid, on each Closing Date after that. • Paying late may also result in a Penalty APR. See *Penalty APR for new transactions and Penalty APR for existing balances* above. In certain circumstances, because of the timing of the late fee charges described above, a billing statement may reflect two late fees, each one charged with respect to a different billing period.

About Pay Over Time Features

Effective January 1, 2013, the fourth paragraph of the *About Pay Over Time features* section is deleted and replaced with:

We assign a Pay Over Time limit to your Account. We will not place any charge into a Pay Over Time balance if it causes the total of your Pay Over Time balances to go over your Pay Over Time limit. We may reduce or increase this amount. We may do so even if you pay on time and your Account is not in default. We will tell you if we change that amount. You must pay in full upon receipt of your billing statement all charges that are not placed into a Pay Over Time balance. We may change which charges are eligible to be placed into a Pay Over Time balance.

Statement Copy Fee

In the *How Rates and Fees Work* table, in Part 1 of your Cardmember Agreement, the *Statement Copy* row is deleted.

G MAXWELL
Closing Date 10/18/12

Account Ending [redacted]

Changes to the Arbitration Provision

We are making changes to the process for resolving legal claims to provide more options. See the summary of our new process below and the detailed language on the following pages for more on these changes.

Summary of New Claims Resolution Provision (including Arbitration)
Effective January 1, 2013

First, if you have an issue or dispute, please contact our Customer Service Department at the number listed on the back of your card. They are able to resolve most issues and disputes.

Second, before initiating a mediation, arbitration or litigation, we ask that you send a Claim Notice to: American Express ADR c/o CT Corporation System, 111 8th Ave., New York, NY 10011. For a sample Claim Notice form, go to americanexpress.com/claim.

Third, you may now mediate your claim prior to initiating an arbitration or litigation. In mediation, a neutral mediator helps to resolve your claim.

Fourth, our Claims Resolution provision includes an arbitration provision. This means that either you or we may choose to have an arbitrator decide any claim instead of having the claim decided by a court. However, **you may reject the arbitration provision** if you notify us in writing prior to February 15, 2013.

Rejecting arbitration: If you reject the arbitration provision, it will not apply to you, except for any claims subject to litigation or arbitrations pending at the time you send your rejection notice. Also, your rejection will apply to the arbitration provision in any other American Express Card accounts you may have, except for Corporate Card accounts. It will have no other effect on your ability to use your card or the service you have with American Express.

How to reject arbitration: You must send us a rejection notice by **February 15, 2013,** that contains your:

- name
- address
- account number(s)
- signature

Mail your rejection notice to American Express, P.O. Box 981556, El Paso, TX 79908. For a sample form, go to americanexpress.com/reject. You are not required to use the sample form.

See the reverse side and subsequent pages for the detail of changes.

Important Changes to Your Account Terms

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement governing your Account (the "Agreement"). This notice formally amends the Agreement as described below. These changes apply to existing and future balances on your Account. Any terms in the Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your Account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Effective January 1, 2013, the *Arbitration* provision in the Cardmember Agreement is replaced with the following:

CLAIMS RESOLUTION

Most customer concerns can be resolved by calling our Customer Service Department at the number listed on the back of your card. In the event Customer Service is unable to resolve a complaint to your satisfaction, this section explains how claims can be resolved through mediation, arbitration or litigation. It includes an arbitration provision. **You may reject the arbitration provision by sending us written notice within 45 days after your first card purchase, or by February 15, 2013, whichever is later. See *Your Right to Reject Arbitration* below.**

For this section, ***you*** and ***us*** includes any corporate parents, subsidiaries, affiliates or related persons or entities. ***Claim*** means any current or future claim, dispute or controversy relating to your Account(s), this Agreement, or any agreement or relationship you have or had with us, except for the validity, enforceability or scope of the Arbitration provision. ***Claim*** includes but is not limited to: (1) initial claims, counterclaims, crossclaims and third-party claims; (2) claims based upon contract, tort, fraud, statute, regulation, common law and equity; (3) claims by or against any third party using or providing any product, service or benefit in connection with any account; and (4) claims that arise from or relate to (a) any account created under any of the agreements, or any balances on any such account, (b) advertisements, promotions or statements related to any accounts, goods or services financed under any accounts or terms of financing, (c) benefits and services related to card membership (including fee-based or free benefit programs, enrollment services and rewards programs) and (d) your application for any account. You may not sell, assign or transfer a claim.

Sending a Claim Notice

Before beginning a lawsuit, mediation or arbitration, you and we agree to send a written notice (a ***claim notice***) to each party against whom a claim is asserted, in order to provide an opportunity to resolve the claim informally or through mediation. Go to americanexpress.com/claim for a sample claim notice. The claim notice must describe the claim and state the specific relief demanded. Notice to you may be provided by your billing statement or sent to your billing address. Notice to us must include your name, address and Account number and be sent to American Express ADR c/o CT Corporation System, 111 8th Ave., NY, NY 10011. If the claim proceeds to arbitration, the amount of any relief demanded in a claim notice will not be disclosed to the arbitrator until after the arbitrator rules.

Mediation

In mediation, a neutral mediator helps parties resolve a claim. The mediator does not decide the claim but helps parties reach agreement.

Before beginning mediation, you or we must first send a claim notice. Within 30 days after sending or receiving a claim notice, you or we may submit the claim to JAMS (1-800-352-5267, jamsadr.com) or the American Arbitration Association ("AAA") (1-800-778-7879, adr.org) for mediation. We will pay the fees of the mediator.

All mediation-related communications are confidential, inadmissible in court and not subject to discovery. All applicable statutes of limitation will be tolled until termination of the mediation. Either you or we may terminate the mediation at any time. The submission or failure to submit a claim to mediation will not affect your or our right to elect arbitration.

G MAXWELL
Closing Date 10/18/12

Account Ending [redacted]

Arbitration

You or we may elect to resolve any claim by individual arbitration. Claims are decided by a neutral arbitrator.

If arbitration is chosen by any party, neither you nor we will have the right to litigate that claim in court or have a jury trial on that claim. Further, you and we will not have the right to participate in a representative capacity or as a member of any class pertaining to any claim subject to arbitration. Arbitration procedures are generally simpler than the rules that apply in court, and discovery is more limited. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court. Except as set forth below, the arbitrator's decision will be final and binding. Other rights you or we would have in court may also not be available in arbitration.

Initiating Arbitration

Before beginning arbitration, you or we must first send a claim notice. Claims will be referred to either JAMS or AAA, as selected by the party electing arbitration. Claims will be resolved pursuant to this Arbitration provision and the selected organization's rules in effect when the claim is filed, except where those rules conflict with this Agreement. If we choose the organization, you may select the other within 30 days after receiving notice of our selection. Contact JAMS or AAA to begin an arbitration or for other information. Claims also may be referred to another arbitration organization if you and we agree in writing or to an arbitrator appointed pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (***FAA***).

We will not elect arbitration for any claim you file in small claims court, so long as the claim is individual and pending only in that court. You or we may otherwise elect to arbitrate any claim at any time unless it has been filed in court and trial has begun or final judgment has been entered. Either you or we may delay enforcing or not exercise rights under this Arbitration provision, including the right to arbitrate a claim, without waiving the right to exercise or enforce those rights.

Limitations on Arbitration

If either party elects to resolve a claim by arbitration, that claim will be arbitrated on an individual basis. There will be no right or authority for any claims to be arbitrated on a class action basis or on bases involving claims brought in a purported representative capacity on behalf of the general public, other cardmembers or other persons similarly situated.

The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. Notwithstanding any other provision and without waiving the right to appeal such decision, if any portion of these *Limitations on Arbitration* is deemed invalid or unenforceable, then the entire Arbitration provision (other than this sentence) will not apply.

Arbitration Procedures

This Arbitration provision is governed by the FAA. The arbitrator will apply applicable substantive law, statutes of limitations and privileges. The arbitrator will not apply any federal or state rules of civil procedure or evidence in matters relating to evidence or discovery. Subject to the *Limitations on Arbitration,* the arbitrator may otherwise award any relief available in court. The arbitration will be confidential, but you may notify any government authority of your claim.

If your claim is for $10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents, through a telephonic hearing, or by an in-person hearing. At any party's request, the arbitrator will provide a brief written explanation of the award. The arbitrator's award will be final and binding, except for any right of appeal provided by the FAA; however, any party will have 30 days to appeal the award by notifying the arbitration organization and all parties in writing. The organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. Judgment upon any award may be entered in any court having jurisdiction. At your election, arbitration hearings will take place in the federal judicial district of your residence.

Arbitration Fees and Costs
You will be responsible for paying your share of any ***arbitration fees*** (including filing, administrative, hearing or other fees), but only up to the amount of the filing fees you would have incurred if you had brought a claim in court. We will be responsible for any additional arbitration fees. At your written request, we will consider in good faith making a temporary advance of your share of any arbitration fees, or paying for the reasonable fees of an expert appointed by the arbitrator for good cause.

Additional Arbitration Awards
If the arbitrator rules in your favor for an amount greater than any final offer we made before arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than $5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.

Your Right to Reject Arbitration
You may reject this Arbitration provision by sending a written ***rejection notice*** to us at: American Express, P.O. Box 981556, El Paso, TX 79908. Go to americanexpress.com/reject for a sample rejection notice. Your rejection notice must be mailed within 45 days after your first card purchase, or by **February 15, 2013**, whichever is later. Your rejection notice must state that you reject the Arbitration provision and include your name, address, Account number and personal signature. No one else may sign the rejection notice. If your rejection notice complies with these requirements, this Arbitration provision and any other arbitration provisions in the cardmember agreements for any other currently open American Express accounts you have will not apply to you, except for Corporate Card accounts and any claims subject to pending litigation or arbitration at the time you send your rejection notice. Rejection of this Arbitration provision will not affect your other rights or responsibilities under this Claims Resolution section or the Agreement. Rejecting this Arbitration provision will not affect your ability to use your card or any other benefit, product or service you may have with your Account.

Continuation
This section will survive termination of your Account, voluntary payment of your Account balance, any legal proceeding to collect a debt, any bankruptcy and any sale of your Account (in the case of a sale, its terms will apply to the buyer of your Account). If any portion of this Claims Resolution section, except as otherwise provided in the *Limitations on Arbitration* subsection, is deemed invalid or unenforceable, it will not invalidate the remaining portions of this Claims Resolution section.

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**270,088**
Points Earned this Period	**6,563**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

September 1, 2012 - September 30, 2012

Opening Points Balance	263,525
Points Earned this Period	+6,563
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**270,088**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Points Transaction Detail

September 1, 2012 - September 30, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	4,670	**0**	4,670
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,822	**0**	1,822
Add'l Centurion XXXX-XXXXX2-[redacted]	71	**0**	71
Total	**6,563**	**0**	**6,563**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000871

SDNY_GM_00326671

EFTA_00199425

EFTA01685669

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Centurion® Card

G MAXWELL
Closing Date 11/16/12

Account Ending [redacted]

New Balance	**$15,495.80**
Please Pay By	**12/02/12**

See page 2 for important information about your account.

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

See Page 7 for Important Information About Your Account including Information regarding benefits underwritten by AMEX Assurance Company.

Your payment of $15,495.80 will be debited from your account on 12/01/12. Any inquiry to American Express concerning this debit should be made by 11/29/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 10/31/12
297,949
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$22,472.22
Payments/Credits	-$22,776.38
New Charges	+$15,799.96
Fees	+$0.00
New Balance	**$15,495.80**

Days in Billing Period: 29

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
12/02/12
AutoPay Amount
$15,495.80

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

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

[redacted] 00154958000154958O 14 H

AMEX000872

SDNY_GM_00326672

EFTA_00199426

EFTA01685670

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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City, State
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Area Code and Home Phone
Area Code and Work Phone
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- Save time

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

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EFTA_00199427

EFTA01685671

G MAXWELL
Closing Date 11/16/12

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$22,472.22
Credits	
G MAXWELL [redacted]	-$304.16
Total Payments and Credits	**-$22,776.38**

Detail

*Indicates posting date

Payments				**Amount**
11/02/12*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA		-$22,472.22
Credits			Foreign Spend	**Amount**
11/07/12	G MAXWELL	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: WAS Ticket Number: 3121000029943 1 (800) 872-7245		-$50.00
11/08/12	G MAXWELL	GLOBAL BLUE SERVICE MOLNDAL SW PROFESSIONAL SERVICE YOUR TAX REFUND TOTALLING 158.5 POUND ST ERLING	158.50 Pounds Sterling	-$254.16

New Charges

Summary

	Total
G MAXWELL [redacted]	$15,718.33
JENNIFER TURNER [redacted]	$81.63
Total New Charges	**$15,799.96**

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	**Amount**
10/17/12	FRAKTALEE TALLINN ES		$20.00
10/18/12	GODADDY.COM (480)505-8855 (480)505-8855		$5.99
10/19/12	VERIZONRECURRING PA800-VERIZON PA		$89.99
10/22/12	VERIZONRECURRING PA800-VERIZON PA		$93.60
10/22/12	BROADVIEW NETWORKS 800-2762384 NY 9149227538		$480.64
10/22/12	GODADDY.COM (480)505-8855 (480)505-8855		$5.99
10/25/12	GODADDY.COM SCOTTSDALE AZ		$4.99
10/25/12	WHOLEFDS MTE #10408 6464971222 6464971222 GROCERY STORES		$28.01

Continued on reverse

Detail Continued

		Foreign Spend	Amount
10/26/12	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$211.83
10/26/12	HOTEL AMERICANO F & NEW YORK NY RESTAURANT FOOD/BEVERAGE $20.14 TIP $1.86		$22.00
10/27/12	STARBUCKS CORP008219NEW YORK NY 800-7827282		$4.30
10/28/12	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE		$167.20
10/31/12	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERVICE/E		$263.29
11/02/12	EFAX PLUS SERVICE 323-817-3205 CA		$16.95
11/02/12	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS		$284.74
11/03/12	CINEMAS 123 NEW YORK NY 213-235-2257		$13.50
11/04/12	STARBUCKS CORP008219NEW YORK NY 800-7827282		$4.30
11/05/12	VERIZONRECURRING PA800-VERIZON PA		$67.83
11/05/12	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: N.Y. J F KENNEDY I To: LONDON HEATHROW AP N/A N/A N/A Carrier: VS YY YY YY Class: C 00 00 00 Ticket Number: 93271448396560 Date of Departure: 11/14 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$4,739.70
11/07/12	EMBASSY LIQUORS II 0NEW YORK NY 212-838-6551 Description LIQUOR/BEVERAGES/SN		$29.39
11/07/12	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: WAS Ticket Number: 3121000029935 1 (800) 872-7245		$896.00
11/08/12	TRAVEL INSURANCE POLRICHMOND VA 800-729-6021 Description INSURANCE BROKERS/U		$17.00
11/09/12	PET PARTNERS INC 02RALEIGH NC		$49.33
11/10/12	CANINE STYLES INC 212-826-3985 212-826-3985		$13.07

Continued on next page

G MAXWELL
Closing Date 11/16/12

Account Ending [redacted]

Detail Continued

		Foreign Spend	Amount
11/13/12	AMERICAN EXPRESS TVLPHOENIX AZ AIR FRANCE		$5,626.70
	From: To: Carrier: Class: LONDON HEATHROW AP PARIS CHARLES DE G AF J ST MAARTEN AF J N/A YY 00 N/A YY 00		
	Ticket Number: 05771467543166 Date of Departure: 12/23 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		
11/13/12	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC		$988.20
	From: To: Carrier: Class: ST MAARTEN MIAMI INTERNATIONA AA J N/A YY 00 N/A YY 00 N/A YY 00		
	Ticket Number: 00171467543203 Date of Departure: 01/02 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		
11/13/12	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347		$272.18
11/15/12	INMOTION/AIRPORT JFKJAMAICA NY 877-383-8646 Description COMPUTER HRDWR/SFTW		$27.21
11/15/12	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-110920082 Description FOR BILLING QUESTIO ACCT: 9740240 B		$25.00
11/15/12	XPRESSPA JFK-7 88430JAMAICA NY HEALTH & BEAUTY SPA		$57.48
11/15/12	HUDSONKEELEE JFK 7 JJAMAICA NY BOOK STORE		$36.95
11/16/12	HARVEY NICHOLS HONG CENTRAL HK THE LANDMARK CENTRAL	2,750.00 Hong Kong Dollars	$354.84
11/16/12	MOSCHINO HONG KONG CENTRAL HK SHOP 201-202 THE LANDMARK	6,201.00 Hong Kong Dollars	$800.13

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
10/20/12	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$59.87
10/27/12	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$21.76

AMEX000876

Continued on reverse

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Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$2,545.00
Total Interest in 2012	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Select & Pay Later, the APR is 9.15% (v).

For Sign & Travel, the APR is 9.15% (v).

Notice of Change to Your Travel Accident Insurance Policy

We are making Important Changes to your insurance policies ("Policies") underwritten by AMEX Assurance Company.

Applicable for Residents of Delaware for Travel Accident Insurance:
The definition of **Covered Person** from the **DEFINITIONS** section is replaced with the following:
Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your unmarried, dependent children under 26 years of age who rely on You for support and maintenance, your unmarried dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.). TAI-RDR1-Multi 04/10.

Applicable for Residents of Florida for Travel Accident Insurance:
The definition of **Covered Person** is hereby removed from the **DEFINITIONS** section in its entirety and replaced with the following:
Covered Person means the Basic Cardmember, each Additional Cardmember, and each of these Cardmember's spouses or Domestic Partners and dependent children under 26 years of age (dependent children include: your unmarried, dependent children under 26 years of age who rely on You for support and maintenance, your unmarried dependent children 26 years or older who because of a handicap condition that occurred before the attainment of the limiting age, are incapable of self-sustaining employment and dependent upon You for lifetime care and supervision. Coverage will be extended for as long as such child is incapacitated, unmarried and dependent.). All Covered Persons must have a Permanent Residence within the 50 United States of America, the District of Columbia, Puerto Rico, or the U.S. Virgin Islands. All other persons are not Covered Persons under the Policy. Dependent coverage will extend to the end of the calendar year when the dependent reaches age 30 when: 1. The dependent is unmarried and does not have a dependent of his or her own; 2. Is a resident of this state or a full-time or part-time student; and 3. Is not provided coverage as a named subscriber, insured, enrollee, or covered person under any other group, blanket, or franchise health insurance policy or individual health benefits plan, or is not entitled to benefits under Title XVIII of the Social Security Act. 4. If, pursuant to this section, a child is provided coverage under the parent's policy after the end of the calendar year in which the child reaches age 25 and coverage for the child is subsequently terminated, the child is not eligible to be covered under the parent's policy unless the child was continuously covered by other creditable coverage without a gap in coverage of more than 63 days. For the purposes of this subsection, the term "creditable coverage" has the same meaning as provided in Florida Insurance Code s. 627.6561(5). Dependent children include: 1. Natural, adopted and stepchildren of the insured who are chiefly financially dependent on the insured for support and maintenance; 2. An adopted child or a child in the custody of the insured pursuant to an interim court order of adoption vesting temporary care of the child in the insured, regardless of whether a final order granting adoption is ultimately issued.

All references to "dependent children under 23 years of age" throughout the document are hereby changed to "dependent children under 26 years of age". TAI-RDR1-FL 06/10

Notice of Change to the Premium Global Assist® Hotline Program

We are notifying you of an update effective immediately to the Premium Global Assist® Hotline program that you have as a benefit of your Card membership. Any assistance provided by the Premium Global Assist® Hotline program cannot be in violation of U.S. economic or trade sanctions. As a reminder, Premium Global Assist® Hotline coverage is extended to members of the Card member's family who are traveling with the Card member, including but not limited to, the Card member's spouse or domestic partner.

Notice regarding your AMEX Assurance Company insurance Products

We are notifying you of an update to all insurance products underwritten by AMEX Assurance Company that you have as a benefit of your Cardmembership, or in which you have enrolled.

In the event any coverage provided by the AMEX Assurance Company insurance policies would be in violation of U.S. economic or trade sanctions, such coverage shall be null and void.

Notice to Oregon Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.

Notice to Delaware Residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**297,949**
Points Earned this Period	**27,861**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

October 1, 2012 - October 31, 2012

Opening Points Balance	270,088
Points Earned this Period	+27,861
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**297,949**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Points Transaction Detail

October 1, 2012 - October 31, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	22,474	**0**	22,474
Business Gold Rewards XXXX-XXXXX0-[redacted]	5,387	**0**	5,387
Add'l Centurion XXXX-XXXXX2-[redacted]	0	**0**	0
Total	**27,861**	**0**	**27,861**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000881

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EFTA_00199435

EFTA01685679

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 12/18/12

Account Ending [redacted]

New Balance	**$6,203.22**
Please Pay By	**01/02/13**

See page 2 for important information about your account.

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

Your payment of $6,203.22 will be debited from your account on 01/02/13. Any inquiry to American Express concerning this debit should be made by 12/31/12. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 11/30/12
314,473
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$15,495.80
Payments/Credits	-$15,495.80
New Charges	+$6,203.22
Fees	+$0.00
New Balance	**$6,203.22**

Days in Billing Period: 32

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
01/02/13
AutoPay Amount
$6,203.22

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

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

[redacted] 00062032200062032 2 14 H

AMEX000882

SDNY_GM_00326682

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
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AMEX000883

SDNY_GM_00326683

EFTA_00199437

EFTA01685681

Payments and Credits

Summary

	Total
Payments	-$10,756.10
Credits	
G MAXWELL [redacted]	-$4,739.70
Total Payments and Credits	**-$15,495.80**

Detail

*Indicates posting date

Payments			**Amount**
12/01/12*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$10,756.10

Credits			**Amount**
11/12/12	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS,	-$4,739.70

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 93271448396563
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: SUPPORTED REFUND

New Charges

Summary

	Total
G MAXWELL [redacted]	$6,186.90
JENNIFER TURNER [redacted]	$16.32
Total New Charges	**$6,203.22**

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
11/16/12	FRAKTALEE TALLINN ES		$20.00
11/18/12	GODADDY.COM (480)505-8855 (480)505-8855		$5.99
11/18/12	TEN FEET TALL HONG KCENTRAL HK WHOLE 20TH & 21ST FLOOR L	520.00 Hong Kong Dollars	$67.09
11/19/12	VERIZONRECURRING PA800-VERIZON PA		$89.99
11/19/12	EPSON STORE 800-873-7766 CA COMPUTER ACC		$183.00
11/19/12	DRI*JAWBONE 0000 ORDERFIND.COM MN DIRECT MKTG INTERNET Description ELECTRONIC MERCHAND		$141.53
11/20/12	T-MOBILE 888-278-3397 OR PREPAIDTOPUP		$10.89

Continued on reverse

Detail Continued

			Foreign Spend	Amount
11/21/12	CLUB MONACO HONG KONCENTRAL HK GROUND FLOOR, NEW WORLD T		890.00 Hong Kong Dollars	$114.84
11/21/12	FEDEX INV 112391988 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING FEDEX INV# 000112391988 FedEx #1-800-622-1147			$437.59
11/21/12	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456			$239.88
11/21/12	BROADVIEW NETWORKS 800-2762384 NY 9149227538			$462.42
11/22/12	FEDEX INV 112442265 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING FEDEX INV# 000112442265 FedEx #1-800-622-1147			$40.30
11/22/12	GODADDY.COM (480)505-8855 (480)505-8855			$5.99
11/24/12	THE AUGUSTINE HOTEL PRAHA 1 LODGING THE AUGUSTINE HPRAHA 1		12,676.00 Czech Korunas	$650.38
11/26/12	VERIZONRECURRING PA800-VERIZON PA			$93.57
11/26/12	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006			$163.98
11/26/12	ATT*BILL PAYMENT 411DALLAS TX 800-288-2020 Description TELCOMM SERVICES IN			$96.96
11/30/12	THE UPS STORE 1083 NEW YORK NY BUSINESS SERVICE			$600.99
12/02/12	EFAX PLUS SERVICE 323-817-3205 CA			$16.95
12/02/12	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS			$288.98
12/04/12	VERIZONRECURRING PA800-VERIZON PA			$67.57
12/05/12	FEDEX INV 112847542 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING FEDEX INV# 000112847542 FedEx #1-800-622-1147			$154.58
12/05/12	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347			$1,769.21
12/06/12	FEDEX INV 112897968 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING FEDEX INV# 000112897968 FedEx #1-800-622-1147			$10.21
12/06/12	REGISTER.COM*11EDE78877-731-4442 NY DOMAIN REGIS			$210.00

Continued on next page

Detail Continued

		Foreign Spend	Amount
12/10/12	PET PARTNERS INC 02RALEIGH NC		$49.33
12/11/12	FEDEX INV 113038942 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING FEDEX INV# 000113038942 FedEx #1-800-622-1147		$102.83
12/16/12	FRAKTALEE TALLINN ES		$20.00
12/17/12	FLORIDA GO RENEW 850-6172000 FL 8506172000		$71.85

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
11/25/12	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$16.32

Fees

	Amount
Total Fees for this Period	**$0.00**

2012 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2012	$2,545.00
Total Interest in 2012	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Select & Pay Later, the APR is 9.15% (v).
For Sign & Travel, the APR is 9.15% (v).

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**314,473**
Points Earned this Period	**16,524**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

November 1, 2012 - November 30, 2012

Opening Points Balance	297,949
Points Earned this Period	+16,524
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**314,473**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Points Transaction Detail

November 1, 2012 - November 30, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	15,414	**0**	15,414
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,028	**0**	1,028
Add'l Centurion XXXX-XXXXX2-[redacted]	82	**0**	82
Total	**16,524**	**0**	**16,524**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000889

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EFTA01685687

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 01/18/13

Account Ending [redacted]

New Balance	**$10,664.31**
Please Pay By	**02/02/13**

Membership Rewards® Points
Available and Pending as of 12/31/12
321,796
For up to date point balance and full program details, visit **membershiprewards.com**

See page 2 for important information about your account.

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

See Page 7 for an Important Notice About Your Fair Credit Reporting Act Rights

Interest Charges on Pay Over Time Balances
We'd like to remind you of ways to help minimize interest charges on Pay Over Time balances. If you pay the balance on your account in full each month, you will not incur any interest on transactions added automatically to a Pay Over Time balance. However, if you choose to carry a Pay Over Time balance past your next closing date, you will be charged interest on that balance until the total account balance is paid in full. The sooner you pay off a Pay Over Time balance, the less interest you will incur.

Your payment of $10,664.31 will be debited from your account on 02/02/13. Any inquiry to American Express concerning this debit should be made by 01/31/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Previous Balance	$6,203.22
Payments/Credits	-$6,203.22
New Charges	+$10,664.31
Fees	+$0.00
New Balance	**$10,664.31**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
02/02/13
AutoPay Amount
$10,664.31

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

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

[redacted] 00106643100106643l 14 H

AMEX000890

SDNY_GM_00326690

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000891

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EFTA_00199445

EFTA01685689

Payments and Credits

Summary

	Total
Payments	-$6,203.22
Credits	$0.00
Total Payments and Credits	**-$6,203.22**

Detail

*Indicates posting date

Payments			Amount
01/02/13*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$6,203.22

New Charges

Summary

	Total
G MAXWELL [redacted]	$10,646.84
JENNIFER TURNER [redacted]	$17.47
Total New Charges	**$10,664.31**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
12/18/12	GODADDY.COM (480)505-8855 (480)505-8855	$5.99
12/19/12	VERIZONRECURRING PA800-VERIZON PA	$89.99
12/21/12	FEDEX INV 113424970 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING FEDEX INV# 000113424970 FedEx #1-800-622-1147	$96.75
12/21/12	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$427.77
12/22/12	GODADDY.COM (480)505-8855 (480)505-8855	$5.99
12/24/12	VERIZONRECURRING PA800-VERIZON PA	$93.57
12/26/12	HALLAK CLEANERS 037HACKENSACK NJ	$79.40
12/26/12	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$385.59
12/26/12	FEDEX INV 113597759 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING FEDEX INV# 000113597759 FedEx #1-800-622-1147	$114.21
12/27/12	MAGIC TOUCH RESTORATLONG ISLAND CITY NY RUGS RESTORA	$4,828.38

Continued on reverse

Detail Continued

		Amount
12/27/12	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$680.46
12/27/12	STAPLES INC. 00683 MONTGOMERY NY (800)333-3330	$176.27
12/29/12	GODADDY.COM SCOTTSDALE AZ	$13.01
12/31/12	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERVICE/E	$170.76
01/02/13	EFAX PLUS SERVICE 323-817-3205 CA	$16.95
01/02/13	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$287.92
01/03/13	VERIZONRECURRING PA800-VERIZON PA	$67.57
01/08/13	PET PARTNERS INC 02RALEIGH NC	$49.33
01/08/13	SMILEY`S 212-868-1510 212-868-1510	$8.06
01/09/13	HOMEDEPOT.COM 800-430-3376 CA 858-831-2000	$43.98
01/09/13	FIGUE NEW YORK NY 203-328-9680	$280.00
01/10/13	HALLAK CLEANERS 037HACKENSACK NJ	$165.00
01/10/13	NOBU 57 NEW YORK NY RESTAURANT FOOD/BEVERAGE $205.24 TIP $37.70	$242.94
01/12/13	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$266.48
01/13/13	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT	$9.30
01/13/13	LAVERITE 88290284764NEW YORK NY MEN'S/WOMEN'S CLOTHNG	$22.99
01/14/13	WINESTILSOLDOUT.COM PENNSAUKEN NJ 8566653456	$179.88
01/15/13	HALLAK CLEANERS 037HACKENSACK NJ	$65.00
01/16/13	FRAKTALEE TALLINN ES	$20.00
01/16/13	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: WASHINGTON DULLES To: LOS ANGELES INTERN N/A N/A N/A Carrier: VX YY YY YY Class: J 00 00 00 Ticket Number: 98471990906564 Date of Departure: 01/24 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,636.90
01/16/13	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT	$4.30

Continued on next page

Detail Continued

		Amount
01/16/13	BAR ITALIA 0051 NEW YORK NY 212-517-4296 Description FOOD/BEVERAGE	$90.00
01/17/13	ESPA CORP NEW YORK NY 2123272321	$13.50
01/18/13	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT	$8.60

JENNIFER TURNER
Card Ending [redacted]

		Amount
12/27/12	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$3.26
01/11/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$10.85
01/11/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$1.08
01/15/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$2.28

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$0.00
Total Interest in 2013	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Select & Pay Later, the APR is 9.15% (v).
For Sign & Travel, the APR is 9.15% (v).

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

G MAXWELL
Closing Date 01/18/13

Account Ending [redacted]

Important Notice About Your Fair Credit Reporting Act Rights

This is an important notice about your rights under the Fair Credit Reporting Act. Please read it carefully and keep it for future use.

If you believe that any information in your credit report is inaccurate or incomplete, you have the right to dispute it by contacting the consumer reporting agency directly or, if your dispute concerns an American Express account on your credit report, by writing to us at:

American Express Credit Bureau Unit
P.O. Box 981537
El Paso, TX 79998-1537

If you write to us, you will need to give us the following information in your letter:

- Your name, address and telephone number
- Your American Express account number
- Describe as best you can what you think is wrong about how your American Express account appears on your credit report.
- Provide any documents or other information supporting your claim, including a copy of your credit report if available.

After we receive your letter we will notify the consumer reporting agencies that you have disputed the American Express account on your credit report, as required by law. We'll research your dispute and correct any errors we find. If we do not find any errors, we will let you know and we will continue to report your account to the consumer reporting agencies as 'disputed' unless and until you tell us to stop reporting it as 'disputed.'

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**321,796**
Points Earned this Period	**7,323**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

December 1, 2012 - December 31, 2012

Opening Points Balance	314,473
Points Earned this Period	+7,323
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**321,796**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Points Transaction Detail

December 1, 2012 - December 31, 2012

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	1,448	**0**	1,448
Business Gold Rewards XXXX-XXXXX0-[redacted]	5,859	**0**	5,859
Add'l Centurion XXXX-XXXXX2-[redacted]	16	**0**	16
Total	**7,323**	**0**	**7,323**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000899

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EFTA_00199453

EFTA01685697

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 02/15/13

Account Ending [redacted]

New Balance	**$16,861.27**
Please Pay By	**03/02/13**

See page 2 for important information about your account.

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

Your payment of $16,861.27 will be debited from your account on 03/02/13. Any inquiry to American Express concerning this debit should be made by 02/28/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 01/31/13
336,549
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$10,664.31
Payments/Credits	-$16,895.81
New Charges	+$23,092.77
Fees	+$0.00
New Balance	**$16,861.27**

Days in Billing Period: 28

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
03/02/13
AutoPay Amount
$16,861.27

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

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

[redacted] 00168612700168612 7 14 H

AMEX000900

SDNY_GM_00326700

EFTA_00199454

EFTA01685698

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

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SDNY_GM_00326701

EFTA_00199455

EFTA01685699

G MAXWELL
Closing Date 02/15/13

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$10,664.31
Credits	
G MAXWELL [redacted]	-$6,231.50
Total Payments and Credits	**-$16,895.81**

Detail

*Indicates posting date

Payments

			Amount
02/02/13*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$10,664.31

Credits

					Amount
02/07/13	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA			-$2,504.90
		From:	To:	Carrier:	Class:
		SAN FRANCISCO INTL	N.Y. J F KENNEDY I	VX	J
			N/A	YY	00
			N/A	YY	00
			N/A	YY	00
		Ticket Number: 98472043966785		Date of Departure: 02/08	
		Passenger Name: MAXWELL/GHISLAINE NO			
		Document Type: SUPPORTED REFUND			
02/07/13	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC			-$1,491.90
		From:	To:	Carrier:	Class:
		N/A	N/A	YY	00
			N/A	YY	00
			N/A	YY	00
			N/A	YY	00
		Ticket Number: 00172030004616			
		Passenger Name: MAXWELL/GHISLAINE			
		Document Type: SUPPORTED REFUND			
02/07/13	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA			-$1,714.90
		From:	To:	Carrier:	Class:
		N/A	N/A	YY	00
			N/A	YY	00
			N/A	YY	00
			N/A	YY	00
		Ticket Number: 98472030000506			
		Passenger Name: MAXWELL/GHISLAINE			
		Document Type: SUPPORTED REFUND			
02/08/13	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA			-$508.90
		From:	To:	Carrier:	Class:
		N/A	N/A	YY	00
			N/A	YY	00
			N/A	YY	00
			N/A	YY	00
		Ticket Number: 98472034664271			
		Passenger Name: MAXWELL/GHISLAINE NO			
		Document Type: SUPPORTED REFUND			

Continued on reverse

Detail Continued *Indicates posting date

			Amount
02/09/13	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ	-$10.90
		VIRGIN AMERICA	
		From: To: Carrier: Class:	
		SAN FRANCISCO INTL N.Y. J F KENNEDY I VX J	
		N/A YY 00	
		N/A YY 00	
		N/A YY 00	
		Ticket Number: 98472052401774 Date of Departure: 02/10	
		Passenger Name: MAXWELL/GHISLAINE NO	
		Document Type: SUPPORTED REFUND	

New Charges

Summary

	Total
G MAXWELL [redacted]	$23,050.82
JENNIFER TURNER [redacted]	$41.95
Total New Charges	**$23,092.77**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
01/18/13	EN JAPANESE BRASSERINEW YORK NY		$160.00
	RESTAURANT		
	FOOD/BEVERAGE	$139.90	
	TIP	$20.10	
01/18/13	GODADDY.COM (480)505-8855		$5.99
	(480)505-8855		
01/18/13	A&A DISCOUNTS 212-888-1064		$18.39
	212-888-1064		
01/19/13	Starbucks #00821 NewNew York NY		$3.43
	FAST FOOD RESTAURANT		
01/19/13	Starbucks #07346 NewNew York NY		$3.54
	FAST FOOD RESTAURANT		
01/19/13	F & O NEW YORK NY		$183.97
	RESTAURANT		
	FOOD/BEVERAGE	$157.87	
	TIP	$26.10	
01/21/13	VERIZONRECURRING PA800-VERIZON PA		$89.99
01/22/13	VERIZONRECURRING PA800-VERIZON PA		$92.97
01/22/13	BROADVIEW NETWORKS 800-2762384 NY		$397.89
	9149227538		
01/22/13	GODADDY.COM (480)505-8855		$5.99
	(480)505-8855		
01/24/13	The Madison Hotel 37(202)587-2653		$592.73
	0064500630 20005		
	Lodging		

Continued on next page

Detail Continued

		Amount
01/26/13	FEDEX INV 422997160 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000422997160 FedEx #1-800-622-1147	$222.45
01/26/13	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$663.78
01/26/13	L' Auberge Del Mar 1(858)269-1515 0027711102 92014 Lodging	$912.60
01/26/13	VIDAL SASSOON BEVERLY HILLS CA BEAUTY/BARBER SHOP	$130.00
01/27/13	L' Auberge Del Mar 1(858)269-1515 0277111021 92014 Lodging	$182.56
01/28/13	BEVERLY HILLS RENT ALOS ANGELES CA AUTOMOBILE RENTAL	$88.68
01/28/13	BEVERLY HILLS RENT ALOS ANGELES CA AUTOMOBILE RENTAL	$500.00
01/29/13	NAVTEQ OREM UT 866-462-8837 Description COMPUTER HRDWR/SFTW	$228.57
01/31/13	FEDEX# 898698691604 1-800-622-1147 1-800-622-1147 TO: LIVE OAK RANCH CA FROM: LIARNGERER DEL MAR 92014 001 Priority 9LB AWB898698691604 FedEx #1-800-622-1147	$50.82
01/31/13	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERVICE/E	$126.78
02/01/13	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA	$1,714.90

From:	To:	Carrier:	Class:
SAN FRANCISCO INTL	FT LAUDERDALE/HOLL	VX	J
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 98472030000503
Date of Departure: 02/07
Passenger Name: MAXWELL/GHISLAINE
Document Type: PASSENGER TICKET

Continued on reverse

Detail Continued

		Amount
02/01/13	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: MIAMI INTERNATIONA To: ST MAARTEN Carrier: AA Class: Y N.Y. J F KENNEDY I AA J N/A YY 00 N/A YY 00 Ticket Number: 00172030004613 Date of Departure: 02/08 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET	$1,491.90
02/01/13	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: LOS ANGELES INTERN To: SAN FRANCISCO INTL Carrier: VX Class: J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98472030000186 Date of Departure: 02/03 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$508.90
02/02/13	EFAX PLUS SERVICE 323-817-3205 CA	$16.95
02/02/13	FRED SEGAL TREND WOMSANTA MONICA CA 310-394-7535	$662.48
02/02/13	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$286.89
02/04/13	VERIZONRECURRING PA800-VERIZON PA	$67.01
02/04/13	FEDEX INV 423519163 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000423519163 FedEx #1-800-622-1147	$87.12
02/04/13	WESTMINSTER KENNEL CNEW YORK NY GOODS/SERVICES	$78.75
02/05/13	BEVERLY HILLS RENT ALOS ANGELES CA AUTOMOBILE RENTAL	$273.01
02/07/13	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: SAN FRANCISCO INTL To: N.Y. J F KENNEDY I Carrier: VX Class: J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98472043966785 Date of Departure: 02/08 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$2,504.90
02/08/13	PET PARTNERS INC 02RALEIGH NC	$49.33

Continued on next page

G MAXWELL
Closing Date 02/15/13

Account Ending [redacted]

Detail Continued

		Amount
02/08/13	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: SAN FRANCISCO INTL To: LOS ANGELES INTERN / N.Y. J F KENNEDY I / N/A / N/A Carrier: VX / VX / YY / YY Class: J / J / 00 / 00 Ticket Number: 98472047523264 Date of Departure: 02/10 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$2,515.80
02/09/13	BEVERLY HILLS RENT ALOS ANGELES CA AUTOMOBILE RENTAL	$163.00
02/10/13	XPRESSPA SFO-2 88430SAN FRANCISCO CA MEMBERSHIP CLUB	$30.00
02/11/13	FEDEX INV 423847649 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000423847649 FedEx #1-800-622-1147	$65.30
02/12/13	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: N.Y. J F KENNEDY I To: LOS ANGELES INTERN / N.Y. J F KENNEDY I / N/A / N/A Carrier: VX / VX / YY / YY Class: J / J / 00 / 00 Ticket Number: 98472055571750 Date of Departure: 02/21 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$5,059.80
02/12/13	BEVERLY HILLS RENT ASAN FRANCISCO CA AUTOMOBILE RENTAL	$142.42
02/12/13	BEVERLY HILLS RENT ASAN FRANCISCO CA AUTOMOBILE RENTAL	$1,000.00
02/13/13	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$1,497.03
02/14/13	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$174.20

JENNIFER TURNER
Card Ending [redacted]

		Amount
01/24/13	GOGOAIR.COM 877-350-0038 IL INTERNET ACC	$39.95
02/03/13	CITY OF B H PARKING BEVERLY HILLS CA 310-285-2420	$2.00

Continued on reverse

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$0.00
Total Interest in 2013	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Select & Pay Later, the APR is 9.15% (v).

For Sign & Travel, the APR is 9.15% (v).

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**336,549**
Points Earned this Period	**14,753**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

January 1, 2013 - January 31, 2013

Opening Points Balance	321,796
Points Earned this Period	+14,753
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**336,549**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Points Transaction Detail

January 1, 2013 - January 31, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	10,647	**0**	10,647
Business Gold Rewards XXXX-XXXXX0-[redacted]	4,089	**0**	4,089
Add'l Centurion XXXX-XXXXX2-[redacted]	17	**0**	17
Total	**14,753**	**0**	**14,753**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

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Centurion® Card

G MAXWELL
Closing Date 03/18/13

Account Ending [redacted]

New Balance	**$19,943.57**
Please Pay By	**04/02/13**

See page 2 for important information about your account.

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

Your payment of $19,943.57 will be debited from your account on 04/02/13. Any inquiry to American Express concerning this debit should be made by 03/31/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 02/28/13
355,158
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$16,861.27
Payments/Credits	-$17,351.17
New Charges	+$20,433.47
Fees	+$0.00
New Balance	**$19,943.57**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
04/02/13
AutoPay Amount
$19,943.57

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

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

[redacted] 00199435700199435714 H

AMEX000910

SDNY_GM_00326710

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000911

SDNY_GM_00326711

EFTA_00199465

EFTA01685709

G MAXWELL
Closing Date 03/18/13

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$16,836.27
Credits	
G MAXWELL [redacted]	-$514.90
Total Payments and Credits	**-$17,351.17**

Detail

*Indicates posting date

Payments			**Amount**
03/02/13*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$16,836.27

Credits					**Amount**
02/19/13	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA			-$25.00
		From:	To:	Carrier:	Class:
		N.Y. J F KENNEDY I	LOS ANGELES INTERN	VX	J
			SAN FRANCISCO INTL	YY	00
			N.Y. J F KENNEDY I	VX	J
			N/A	YY	00
		Ticket Number: 98472075867583		Date of Departure: 02/21	
		Passenger Name: MAXWELL/GHISLAINE NO			
		Document Type: SUPPORTED REFUND			
02/26/13	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI			-$489.90
		From:	To:	Carrier:	Class:
		N/A	N/A	YY	00
			N/A	YY	00
			N/A	YY	00
			N/A	YY	00
		Ticket Number: 27972075867591			
		Passenger Name: MAXWELL/GHISLAINE NO			
		Document Type: SUPPORTED REFUND			

New Charges

Summary

	Total
G MAXWELL [redacted]	$19,925.89
JENNIFER TURNER [redacted]	$507.58
Total New Charges	**$20,433.47**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
02/16/13	HALLAK CLEANERS 037HACKENSACK NJ	$213.20
02/16/13	FRAKTALEE TALLINN ES	$20.00

Continued on reverse

Detail Continued

		Amount
02/16/13	FEDEX INV 424235578 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000424235578 FedEx #1-800-622-1147	$90.48
02/18/13	GODADDY.COM (480)505-8855 (480)505-8855	$5.99
02/19/13	VERIZONRECURRING PA800-VERIZON PA	$89.99
02/19/13	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI From: LONG BEACH APT To: SAN FRANCISCO INTL N/A N/A N/A Carrier: B6 YY YY YY Class: Y 00 00 00 Ticket Number: 27972075867595 Date of Departure: 03/01 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$489.90
02/20/13	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-118777770 Description FOR BILLING QUESTIO ACCT: 9740240 B	$25.00
02/21/13	UBER TECHNOLOGIES IN866-576-1039 CA TRANSPORTATI	$65.00
02/21/13	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$462.20
02/22/13	VERIZONRECURRING PA800-VERIZON PA	$92.99
02/22/13	GODADDY.COM (480)505-8855 (480)505-8855	$5.99
02/23/13	FEDEX INV 424669230 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000424669230 FedEx #1-800-622-1147	$257.90
02/23/13	NEIMAN-MARCUS 10 000BEVERLY HILLS CA DEPARTMENT STORE Description: WOVEN TOP Price: $215.00	$234.35
02/25/13	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI From: LONG BEACH APT To: SAN FRANCISCO INTL N/A N/A N/A Carrier: B6 YY YY YY Class: L 00 00 00 Ticket Number: 27972088012934 Date of Departure: 03/01 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$305.90
02/25/13	UBER TECHNOLOGIES IN866-576-1039 CA TRANSPORTATI	$155.00

Continued on next page

Detail Continued

		Amount
02/25/13	Maison 140 Beverly H(334) 826-8900 1000008435 90212 HOTEL FOLIO	$1,273.31
02/26/13	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$145.08
02/26/13	BEVERLY HILLS RENT ALOS ANGELES CA AUTOMOBILE RENTAL	$661.87
02/28/13	FEDEX INV 425021316 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000425021316 FedEx #1-800-622-1147	$60.76
02/28/13	AT&T TLG FLP 851 ALPHARETTA GA 800-331-0500 Description TELEPHONE SERVICE/E	$130.32
02/28/13	UNITEK EDUCATION 022FREMONT CA 510-249-1060 Description FEES/SERVICE	$500.00
03/01/13	UBER TECHNOLOGIES IN866-576-1039 CA TRANSPORTATI	$93.00
03/02/13	EFAX PLUS SERVICE 323-817-3205 CA	$16.95
03/02/13	WAL-MART STORE#2989 FREMONT CA DISCOUNT STORE	$18.59
03/04/13	Starbucks #06551 FreFremont CA FAST FOOD RESTAURANT	$17.15
03/04/13	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$287.89
03/05/13	JIMMY CHOO - MADISONNEW YORK NY (212)759-7078	$40.00
03/07/13	HALLAK CLEANERS 037HACKENSACK NJ	$85.00
03/07/13	EMPIRE INTERNATIONAL888-568-9803 7223729 07094 MAXWELL, GHISLAINE NOELLE JFK 116 EAST 65TH STREET NEW YORK, NY	$182.40
03/08/13	PET PARTNERS INC 02RALEIGH NC	$49.33
03/08/13	THE EXPLORERS CLUB 212-628-8383 212-628-8383	$1,190.00
03/08/13	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$1,905.31
03/08/13	BEVERLY HILLS RENT ASAN FRANCISCO CA AUTOMOBILE RENTAL	$1,007.48
03/08/13	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$892.76

Continued on reverse

Detail Continued

			Amount
03/09/13	Starbucks #07346 NewNew York FAST FOOD RESTAURANT	NY	$3.43
03/09/13	KIEHL'S UES SPA 2NFLNEW YORK COSMETIC STORE	NY	$174.20
03/11/13	UNITEK EDUCATION 022FREMONT 510-249-1060 Description FEES/SERVICE	CA	$75.00
03/11/13	STAPLES INC. 00683 MONTGOMERY (800)333-3330	NY	$584.02
03/12/13	FEDEX INV 425688795 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000425688795 FedEx #1-800-622-1147		$107.15
03/13/13	AMERICAN EXPRESS TVLPHOENIX VIRGIN ATLANTIC AIRWAYS,	AZ	$7,640.20

From:	To:	Carrier:	Class:
WASHINGTON DULLES	LONDON HEATHROW AP	VS	J
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 93272131727740 Date of Departure: 03/22
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: PASSENGER TICKET

03/14/13	NO. 8 000000000000000NEW YORK RESTAURANT FOOD/BEVERAGE $16.50	NY	$16.50
03/15/13	DELAWARE CORP AND TADOVER 302-739-3077 Description MISC. PRODUCTS	DE	$250.00
03/16/13	Starbucks #00821 NewNew York FAST FOOD RESTAURANT	NY	$4.30

JENNIFER TURNER
Card Ending [redacted]

			Amount
02/19/13	PARIS MATCH BISTRO 6NEW YORK 2127374400	NY	$92.94
02/20/13	PRET A MANGER #016 0NEW YORK 646-728-0505 Description FAST FOOD RESTAURAN	NY	$4.34
02/20/13	KIEHL'S UES SPA 2NFLNEW YORK COSMETIC STORE	NY	$167.67
02/22/13	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$19.99
03/01/13	SFO PARKING IT-A LEQSAN FRANCISCO PARKING LOT & GARAGE	CA	$4.00
03/09/13	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$12.99

Continued on next page

Detail Continued

			Amount
03/15/13	GODADDY.COM (480)505-8855 (480)505-8855		$19.98
03/16/13	KIEHL'S UES SPA 2NFLNEW YORK COSMETIC STORE	NY	$167.67
03/16/13	KIEHL'S UES SPA 2NFLNEW YORK COSMETIC STORE	NY	$18.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$0.00
Total Interest in 2013	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Select & Pay Later, the APR is 9.15% (v).
For Sign & Travel, the APR is 9.15% (v).

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

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**355,158**
Points Earned this Period	**18,609**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

February 1, 2013 - February 28, 2013

Opening Points Balance	336,549
Points Earned this Period	+18,609
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**355,158**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Points Transaction Detail

February 1, 2013 - February 28, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	16,820	**0**	16,820
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,747	**0**	1,747
Add'l Centurion XXXX-XXXXX2-[redacted]	42	**0**	42
Total	**18,609**	**0**	**18,609**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000919

SDNY_GM_00326719

EFTA_00199473

EFTA01685717

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 04/17/13

Account Ending [redacted]

New Balance	**$4,403.51**
Please Pay By	**05/02/13**

Membership Rewards® Points
Available and Pending as of 03/31/13
378,789
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$19,943.57
Payments/Credits	-$19,943.57
New Charges	+$4,403.51
Fees	+$0.00
New Balance	**$4,403.51**

Days in Billing Period: 30

See page 2 for important information about your account.

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

See Page 5 for an Important Change to Your Account Terms

Changes to Membership Rewards® Program Terms and Conditions
We are decommissioning the Points Advance feature of the Membership Rewards® program effective July 1, 2013. Points Advance transactions will not be available on and after that date. You may satisfy any Points Advance transactions that you have outstanding on the decommission date according to the Points Advance terms in effect immediately prior to that date. Effective July 1, 2013, the Points Advance section of the Membership Rewards® program Terms and Conditions is deleted.

Your payment of $4,403.51 will be debited from your account on 05/02/13. Any inquiry to American Express concerning this debit should be made by 04/30/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
05/02/13
AutoPay Amount
$4,403.51

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

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

[redacted] 00044035100044035 1 14 H

AMEX000920

SDNY_GM_00326720

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000921

SDNY_GM_00326721

EFTA_00199475

EFTA01685719

G MAXWELL
Closing Date 04/17/13

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$19,943.57
Credits	$0.00
Total Payments and Credits	**-$19,943.57**

Detail

*Indicates posting date

Payments			Amount
04/02/13*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$19,943.57

New Charges

Summary

	Total
G MAXWELL [redacted]	$4,288.63
JENNIFER TURNER [redacted]	$114.88
Total New Charges	**$4,403.51**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
03/15/13	HALLAK CLEANERS 037HACKENSACK NJ	$181.40
03/16/13	FRAKTALEE TALLINN ES	$20.00
03/18/13	GODADDY.COM (480)505-8855 (480)505-8855	$5.99
03/19/13	VERIZONRECURRING PAYPHONESERVICE 6587004859 19103	$89.99
03/20/13	DKNY MADISON NEW YORK NY MEN'S/WOMEN'S CLOTHNG	$179.64
03/21/13	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$502.70
03/22/13	VERIZONRECURRING PA800-VERIZON PA	$92.99
03/22/13	HALLAK CLEANERS 037HACKENSACK NJ	$47.50
03/22/13	GODADDY.COM (480)505-8855 (480)505-8855	$5.99
03/22/13	APW DULLES DULLES VA TELECOM EQUIPMENT	$41.99
03/26/13	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$182.74
04/02/13	EFAX PLUS SERVICE 323-817-3205 CA	$16.95
04/02/13	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$465.68
04/03/13	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$67.86

Continued on reverse

Detail Continued

		Amount
04/08/13	PET PARTNERS INC 02RALEIGH NC	$49.33
04/12/13	HALLAK CLEANERS 037HACKENSACK NJ	$75.80
04/12/13	RARE BAR & GRILL RARNEW YORK CITY NY NEW YORK CITY,NY FOOD/BEVERAGE $92.00 TIP $10.00	$102.00
04/13/13	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$390.86
04/16/13	JASON POSSUMATO JASORIDGEWOOD NJ 917-7740347	$1,769.22

JENNIFER TURNER
Card Ending [redacted]

		Amount
03/22/13	BREAD LINE 0057 WASHINGTON DC 202-822-8900 FOOD $9.85	$9.85
03/23/13	FEDEX INV 426675474 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000426675474 FedEx #1-800-622-1147	$56.17
03/27/13	FEDEX INV 426987836 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000426987836 FedEx #1-800-622-1147	$48.86

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$0.00
Total Interest in 2013	$0.00

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Select & Pay Later, the APR is 9.15% (v).
For Sign & Travel, the APR is 9.15% (v).

G MAXWELL
Closing Date 04/17/13

Account Ending [redacted]

Important Changes To Your Account

We are making a change to your Card account. A summary of the change appears below. The detailed change to your Cardmember Agreement can be found after the summary chart.

Summary of Change	
Credit Reports	Effective immediately, we are modifying the language concerning credit reports in your Cardmember Agreement to clarify that you agree that we will obtain credit reports about you and that we will use them for any purpose, subject to applicable law.

Detail of Change To Your Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement, (the "Agreement"). This notice formally amends the Agreement as described below. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Credit Reports

Effective immediately, the "**Credit Reports**" section contained in Part 2 of your Cardmember Agreement is deleted and replaced with the following:

"Credit reports

You agree that we will obtain credit reports about you, investigate your ability to pay, and obtain information about you from other sources. And you agree that we will use such information for any purposes, subject to applicable law.

You agree that we will give information about the Account to credit reporting agencies. We will tell a credit reporting agency if you fail to comply with any term of this Agreement. This may have a negative impact on your credit report.

If you believe information we have given to a credit reporting agency is incorrect, write to us at: American Express Credit Bureau Unit, P.O. Box 981537, El Paso, TX 79998-1537. When you write to us, tell us the specific information you believe is incorrect."

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**378,789**
Points Earned this Period	**23,631**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

March 1, 2013 - March 31, 2013

Opening Points Balance	355,158
Points Earned this Period	+23,631
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**378,789**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Points Transaction Detail

March 1, 2013 - March 31, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	19,408	**364** Empire CLS Plat/Cent 3x Pts A3NQ	19,772
Business Gold Rewards XXXX-XXXXX0-[redacted]	2,559	**792** Carey Limousine Pgm 3x MR Pts A3NX	3,351
Add'l Centurion XXXX-XXXXX2-[redacted]	508	**0**	508
Total	**22,475**	**1,156**	**23,631**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

Introducing

VENTE-PRIVEE *luxe*

Exclusive designer sales events on vente-privee available only to PLATINUM CARD® & CENTURION® MEMBERS*

To access the debut luxe event:
Join vente-privee at **americanexpress.com/centurionvp**
& stay-tuned for an email inviting you to shop the first sale.

...

As a vente-privee member, you will also enjoy access to daily limited-time sales on clothing, accessories, home décor, and special offers—all at **up to 70% off.**

*To access vente-privee luxe sales you must be a member of vente-privee. vente-privee luxe sales are open to Consumer Platinum Card and Centurion members only. To receive email communications about vente-privee luxe, sign-up to receive special events emails from vente-privee in your email preferences center.

vente-privee with American Express

AMEX000928

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.

AMEX000929

SDNY_GM_00326729

EFTA_00199483

EFTA01685727

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 05/17/13

Account Ending [redacted]

New Balance	**$5,109.57**
Please Pay By	**06/02/13**

See page 2 for important information about your account.

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

See Page 7 for Changes to the Equinox Fitness Club Program

Notice of Changes to Your Membership Rewards Program® Account
Effective August 1, 2013 Jumeirah Hotels and Resorts will no longer be a point transfer hotel partner in the Membership Rewards program. Any Membership Rewards point transfer redemptions for Sirius Points must be made by July 31, 2013. These redemptions will be considered final, non-refundable, and subject to the Sirius program terms and conditions. You can continue to transfer points into other frequent guest programs, including Best Western Rewards®, Choice Privileges®, Hilton HHonors® and Starwood Preferred Guest®.
To use points for hotel stays, please visit membershiprewards.com/travel.

Your payment of $5,109.57 will be debited from your account on 06/01/13. Any inquiry to American Express concerning this debit should be made by 05/30/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 04/30/13
386,801
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$4,403.51
Payments/Credits	-$4,403.51
New Charges	+$5,109.57
Fees	+$0.00
New Balance	**$5,109.57**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
06/02/13
AutoPay Amount
$5,109.57

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

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

[redacted] 00051095700051095 7 14 H

AMEX000930

SDNY_GM_00326730

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535	P.O. BOX 1270
EL PASO, TX	NEWARK NJ
79998-1535	07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000931

SDNY_GM_00326731

EFTA_00199485

EFTA01685729

Payments and Credits

Summary

	Total
Payments	-$4,403.51
Credits	$0.00
Total Payments and Credits	**-$4,403.51**

Detail

*Indicates posting date

Payments			Amount
05/02/13*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$4,403.51

New Charges

Summary

	Total
G MAXWELL [redacted]	$4,612.65
JENNIFER TURNER [redacted]	$496.92
Total New Charges	**$5,109.57**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
04/16/13	FRAKTALEE TALLINN ES	$20.00
04/16/13	HALLAK CLEANERS 037HACKENSACK NJ	$253.00
04/19/13	VERIZONRECURRING PAYPHONESERVICE 6587004859 19103	$89.99
04/22/13	VERIZONRECURRING PA800-VERIZON PA	$93.65
04/24/13	HALLAK CLEANERS 037HACKENSACK NJ	$33.90
04/26/13	HALLAK CLEANERS 037HACKENSACK NJ	$37.30
04/27/13	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$354.43
05/02/13	HALLAK CLEANERS 037HACKENSACK NJ	$201.50
05/02/13	EFAX PLUS SERVICE 323-817-3205 CA	$16.95
05/02/13	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$354.70
05/03/13	HALLAK CLEANERS 037HACKENSACK NJ	$174.30
05/06/13	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$67.64
05/07/13	HALLAK CLEANERS 037HACKENSACK NJ	$72.80
05/13/13	BALTIMORE AIRCOIL COJESSUP MD 410-799-6433 Description ELECTRICAL PARTS/EQ	$2,164.26
05/14/13	GYM SOURCE NJ OPERAT856-874-9123 856-874-9123	$217.75

Continued on reverse

Detail Continued

		Amount
05/16/13	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$460.48

JENNIFER TURNER
Card Ending [redacted]

		Amount
04/20/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$59.87
04/25/13	GODADDY.COM (480)505-8855 (480)505-8855	$24.34
04/25/13	GODADDY.COM (480)505-8855 (480)505-8855	$48.76
04/27/13	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$174.20
04/29/13	GODADDY.COM (480)505-8855 (480)505-8855	$89.88
05/04/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$15.23
05/08/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$7.61
05/10/13	AMERICAN KENNELS NEW YORK NY 212-750-5510 Description GENERAL MERCHANDISE	$18.47
05/10/13	PRET A MANGER #016 0NEW YORK NY 646-728-0505 Description FAST FOOD RESTAURAN	$4.02
05/11/13	LE PAIN QUOTIDIEN NEW YORK NY RESTAURANT FOOD/BEVERAGE $19.60	$19.60
05/15/13	GREEN GOURMET 212-759-7811 212-759-7811	$28.84
05/16/13	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT	$6.10

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$0.00
Total Interest in 2013	$0.00

Continued on next page

Important Notice

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Select & Pay Later, the APR is 9.15% (v).
For Sign & Travel, the APR is 9.15% (v).

G MAXWELL
Closing Date 05/17/13

Account Ending [redacted]

Notice of Changes to Your American Express Card Account - Equinox Fitness Club Program
Effective June 30, 2013, American Express Cardmembers will no longer receive extra benefits from Equinox Fitness Club when purchasing a new Equinox membership with their Card. Cardmembers who purchase a new Equinox Fitness Club membership with their Card prior to June 30, 2013 can still receive these extra benefits. Equinox members enrolled in corporate accounts with corporate rates are not eligible for these benefits. Any standard one-time benefits provided by Equinox Fitness Club to the general public will still be available to new Equinox members who purchase a new Equinox Fitness Club membership.

Membership Rewards® DUPLICATE COPY
Monthly Statement and Program News

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**386,801**
Points Earned this Period	**8,012**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

April 1, 2013 - April 30, 2013

Opening Points Balance	378,789
Points Earned this Period	+8,012
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**386,801**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Points Transaction Detail

April 1, 2013 - April 30, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	4,290	**0**	4,290
Business Gold Rewards XXXX-XXXXX0-[redacted]	3,607	**0**	3,607
Add'l Centurion XXXX-XXXXX2-[redacted]	115	**0**	115
Total	**8,012**	**0**	**8,012**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000939

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EFTA_00199493

EFTA01685737

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 06/17/13

Account Ending [redacted]

New Balance	**$19,730.28**
Please Pay By	**07/02/13**

See page 2 for important information about your account.

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

Your payment of $19,730.28 will be debited from your account on 07/02/13. Any inquiry to American Express concerning this debit should be made by 06/30/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 5.**

Membership Rewards® Points
Available and Pending as of 05/31/13
398,637
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$5,109.57
Payments/Credits	-$9,440.45
New Charges	+$24,061.16
Fees	+$0.00
New Balance	**$19,730.28**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
07/02/13
AutoPay Amount
$19,730.28

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

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

[redacted] 00197302800197302 8 14 H

AMEX000940

SDNY_GM_00326740

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000941

SDNY_GM_00326741

EFTA_00199495

EFTA01685739

Payments and Credits

Summary

	Total
Payments	$0.00
Credits	
G MAXWELL [redacted]	-$9,440.45
Total Payments and Credits	**-$9,440.45**

Detail

Credits			Amount
05/20/13	G MAXWELL	HALLAK CLEANERS HACKENSACK NJ	-$43.90
05/29/13	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: N.Y. J F KENNEDY I To: LONDON HEATHROW AP N.Y. J F KENNEDY I N/A N/A Carrier: VS VS YY YY Class: C C 00 00 Ticket Number: [redacted] Date of Departure: 06/01 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$9,374.30
06/15/13	G MAXWELL	HALLAK CLEANERS 037HACKENSACK NJ	-$22.25

New Charges

Summary

	Total
G MAXWELL [redacted]	$23,623.47
JENNIFER TURNER [redacted]	$437.69
Total New Charges	**$24,061.16**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
05/16/13	FRAKTALEE TALLINN ES	$20.00
05/17/13	HALLAK CLEANERS 037HACKENSACK NJ	$43.90
05/20/13	HALLAK CLEANERS 037HACKENSACK NJ	$124.90
05/20/13	VERIZONRECURRING PAYPHONESERVICE 6587004859 19103	$89.99
05/21/13	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$492.89
05/22/13	VERIZONRECURRING PA800-VERIZON PA	$93.35
05/24/13	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-127332119 Description FOR BILLING QUESTIO ACCT: 9740240 B	$25.00

Continued on reverse

Detail Continued

		Amount
05/27/13	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$167.38
05/28/13	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: BOS Ticket Number: 1488104092636 1 (800) 872-7245	$294.00
05/29/13	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: N.Y. J F KENNEDY I To: LONDON HEATHROW AP N.Y. J F KENNEDY I N/A N/A Carrier: VS, VS, YY, YY Class: C, C, 00, 00 Ticket Number: [redacted] Date of Departure: 06/01 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$9,374.30
05/30/13	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: N.Y. J F KENNEDY I To: LONDON HEATHROW AP N.Y. J F KENNEDY I N/A N/A Carrier: VS, VS, YY, YY Class: C, C, 00, 00 Ticket Number: 93272321335325 Date of Departure: 06/03 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$9,374.30
05/31/13	HYATT REGENCY BOSTONBOSTON MA Arrival Date: 05/29/13 Departure Date: 05/30/13 00000000 LODGING	$342.20
06/01/13	JOANNE TRATTORIA NEW YORK NY 212-721-0068	$35.00
06/02/13	EFAX PLUS SERVICE 323-817-3205 CA	$16.95
06/02/13	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$358.89
06/03/13	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$68.32
06/05/13	AMERICAN EXPRESS TVLPHOENIX AZ AIR CANADA From: NEW YORK LA GUARDI To: OTTAWA MCDONALD CA NEW YORK LA GUARDI N/A N/A Carrier: AC, AC, YY, YY Class: B, B, 00, 00 Ticket Number: 01472334490266 Date of Departure: 06/21 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$2,101.70
06/10/13	HALLAK CLEANERS 037HACKENSACK NJ	$580.40
06/16/13	FRAKTALEE TALLINN ES	$20.00

Continued on next page

Detail Continued

		Amount
JENNIFER TURNER		
Card Ending [redacted]		
		Amount
05/17/13	ORPHEUM 021041NEW YORK NY 212-8762111	$27.50
05/18/13	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE	$373.87
05/29/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$1.08
06/04/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$22.84
06/12/13	FEDEX INV 433249887 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000433249887 FedEx #1-800-622-1147	$12.40

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$0.00
Total Interest in 2013	$0.00

Important Notice

Renewal Notice

Your Account renews next month. The following terms are in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

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

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable when you receive your periodic statement.

Annual Membership Fee: The annual membership fee for your Account is $2,500.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Service phone number on Page 2 to cancel your Account.

Continued on reverse

Important Notice continued

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to a Feature if you make a late payment or a payment that is returned. If the Penalty APR is applied for either of these reasons, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. The following APRs apply to the Features noted as of the Closing Date of this statement.

Select & Pay Later

Sign & Travel

Tier	Rate Description	APR
STANDARD	Prime + 5.90%	9.15%
PENALTY	Prime + 23.99%	27.24%

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**398,637**
Points Earned this Period	**11,836**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

May 1, 2013 - May 31, 2013

Opening Points Balance	386,801
Points Earned this Period	+11,836
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**398,637**

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

Did You Know?

Use Points For Everyday Charges
Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at **membershiprewards.com/everydaycharges**

Points Transaction Detail

May 1, 2013 - May 31, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	4,613	**0**	4,613
Business Gold Rewards XXXX-XXXXX0-[redacted]	6,726	**0**	6,726
Add'l Centurion XXXX-XXXXX2-[redacted]	497	**0**	497
Total	**11,836**	**0**	**11,836**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000947

SDNY_GM_00326747

EFTA_00199501

EFTA01685745

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 07/18/13

Account Ending [redacted]

New Balance	**$17,496.00**
Please Pay By	**08/02/13**

Membership Rewards® Points
Available and Pending as of 06/30/13
417,593
For up to date point balance and full program details, visit **membershiprewards.com**

See page 2 for important information about your account.

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

See Page 7 for Important Changes to Your Account Terms

See Page 9 for an important Privacy Notice and the following pages for important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution and a notice for WA residents.

Your payment of $17,496.00 will be debited from your account on 08/02/13. Any inquiry to American Express concerning this debit should be made by 07/31/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Account Summary

Previous Balance	$19,730.28
Payments/Credits	-$19,730.28
New Charges	+$14,951.00
Fees	+$2,545.00
New Balance	**$17,496.00**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
08/02/13
AutoPay Amount
$17,496.00

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

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

[redacted] 00174960000174960O 14 H

AMEX000948

SDNY_GM_00326748

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000949

SDNY_GM_00326749

EFTA_00199503

EFTA01685747

Payments and Credits

Summary

	Total
Payments	-$18,656.98
Credits	
G MAXWELL [redacted]	-$1,073.30
Total Payments and Credits	**-$19,730.28**

Detail

*Indicates posting date

Payments			**Amount**
07/02/13*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$18,656.98

Credits			**Amount**
06/25/13	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ AIR CANADA	-$1,073.30

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 01472334490265
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: SUPPORTED REFUND

New Charges

Summary

	Total
G MAXWELL [redacted]	$14,579.76
JENNIFER TURNER [redacted]	$371.24
Total New Charges	**$14,951.00**

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
06/19/13	VERIZONRECURRING PAYPHONESERVICE 6587004859 19103		$89.99
06/21/13	BROADVIEW NETWORKS 800-2762384 NY 9149227538		$457.97
06/22/13	AMERICAN EXPRESS TVLPHOENIX AZ AIR CANADA		$2,234.00

From:	To:	Carrier:	Class:
OTTAWA MCDONALD CA	NEW YORK LA GUARDI	AC	C
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 01472880072296
Date of Departure: 06/22
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: PASSENGER TICKET

Continued on reverse

Detail Continued

		Foreign Spend	Amount
06/23/13	CHATEAU LAURIER CHATOTTAWA 4167340000	262.44 Canadian Dollars	$253.34
06/23/13	HALSEY'S GREEN THUMBWATER MILL NY 6317261900 Description Price MISCELLANEOUS FOOD $80.71		$80.71
06/24/13	VERIZONRECURRING PA800-VERIZON PA		$93.35
06/24/13	CAREY WASHINGTON DC 888-649-3949 Description JUN 21 2013 OTTAWA MAXWELL GHISLAINE		$158.43
06/24/13	RESTORATION HARDWARECORTE MADERA CA 800-7621751		$3,606.00
06/26/13	HALLAK CLEANERS 037HACKENSACK NJ		$106.70
06/26/13	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$165.15
06/26/13	RESTORATION HARDWARECORTE MADERA CA 800-7621751		$136.09
06/29/13	BARBUTO 542929803137NEW YORK NY 2129249700 FOOD/BEVERAGE $60.00		$60.00
06/30/13	Starbucks #00829 GreGreenwich CT FAST FOOD RESTAURANT		$3.14
06/30/13	CHOICE PET SUPPLY #0GREENWICH CT PET SHOP/FOOD/SUPPLY		$24.43
06/30/13	WHOLEFDS GRW 10057 02036610631 2036610631 GROCERY STORES		$134.61
07/02/13	EFAX PLUS SERVICE 323-817-3205 CA		$16.95
07/02/13	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS		$364.25
07/03/13	HALLAK CLEANERS 037HACKENSACK NJ		$44.10
07/05/13	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103		$68.32
07/06/13	CATENA'S 11885176646SOUTHAMPTON NY 6312833456 Description Price FOOD AND BEVERAGE $121.80		$121.80
07/08/13	PERSHEPHONE 12000005NEW YORK NY 2123398363 FOOD/BEVERAGE $313.56 TIP $29.44		$343.00
07/09/13	PERSHEPHONE 12000005NEW YORK NY 2123398363 FOOD/BEVERAGE $90.91 TIP $18.00		$108.91

Continued on next page

G MAXWELL
Closing Date 07/18/13

Account Ending [redacted]

Detail Continued

		Foreign Spend	Amount
07/10/13	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: N.Y. J F KENNEDY I — To: LONDON HEATHROW AP — Carrier: VS — Class: C N.Y. J F KENNEDY I — VS — Z N/A — YY — 00 N/A — YY — 00 Ticket Number: 93272916179461 — Date of Departure: 07/18 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$5,320.60
07/11/13	SCOOP EAST #005 NEW YORK NY 212-737-6123		$179.64
07/11/13	CORRADO BREAD & PASTNEW YORK NY 2127741904		$5.44
07/12/13	HALLAK CLEANERS 037HACKENSACK NJ		$87.80
07/12/13	PERSHEPHONE 12000005NEW YORK NY 2123398363 FOOD/BEVERAGE $115.41 TIP $14.59		$130.00
07/13/13	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-132587259 Description FOR BILLING QUESTIO ACCT: 9740240 B		$25.00
07/14/13	BEEKMAN THEATER NEW YORK NY 213-235-2257		$18.50
07/16/13	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE		$141.54

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
06/24/13	KIEHL'S UES SPA 2NFLNEW YORK NY COSMETIC STORE		$174.20
07/04/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$15.23
07/07/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$7.61
07/14/13	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE		$174.20

Fees

			Amount
07/18/13	G MAXWELL	ANNUAL MEMBERSHIP FEE Use Membership Rewards® Points toward your annual membership fee. Visit **www.membershiprewards.com/cardfees** to learn more.	$2,500.00
07/18/13	JENNIFER TURNER	ANNUAL MEMBERSHIP FEE	$45.00
Total Fees for this Period			**$2,545.00**

Continued on reverse

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$2,545.00
Total Interest in 2013	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Sign & Travel - POS	07/08/2010		9.15% (v)	$0.00	$0.00
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

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

For Select & Pay Later, the APR is 9.15% (v).
For Sign & Travel - POS, the APR is 9.15% (v).

G MAXWELL
Closing Date 07/18/13

Account Ending [redacted]

Important Changes To Your Account Terms

We are making changes to your Card account. A summary of the changes appears below. The detailed changes to your Cardmember Agreement can be found after the summary.

Summary of Changes	
Pay Over Time Features	Effective October 1, 2013, you will no longer be able to ask a travel industry merchant to place a charge in your Pay Over Time balance. You will continue to have the option to contact us directly to request that a charge be placed in your Pay Over Time balance.

Detail of Changes To Your Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement, (the "Agreement"). This notice formally amends the Agreement as described below. Any terms in the Agreement conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Pay Over Time Features

We are changing the section of your Cardmember Agreement entitled *About Pay Over Time features* by revising the second paragraph which describes the ability to ask a travel industry merchant to place a charge in your Pay Over Time balance. Effective October 1, 2013, the second paragraph of the *About Pay Over Time features* section of your Cardmember Agreement is deleted and replaced with:

> Select & Pay Later allows you to request that eligible purchases be moved to your Pay Over Time balance after the charge appears on your statement. If we approve your request, we will place the charge in your Pay Over Time balance. If we decline your request, you must pay the charge in full upon receipt of your billing statement.

Pay Over Time Eligible Charges

Effective October 1, 2013, charges for premium payments to insurance providers (other than affiliates of American Express) are eligible Pay Over Time charges. We will no longer prevent these charges from being placed in any Pay Over Time balance.

G MAXWELL
Closing Date 07/18/13

Account Ending [redacted]

Rev. 9/2012

FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	• Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices *Please note:* If you are a *new* customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing	We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail: • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact.

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.

What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.*
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. • *Our joint marketing partners include financial companies.*

Other important information
We may transfer personal information to other countries, for example, for customer service or to process transactions. **AMEX Assurance Company customers**: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law. **California**: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law. **Vermont**: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.

G MAXWELL
Closing Date 07/18/13

Account Ending [redacted]

Your Billing Rights: Keep this Document for Future Use

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

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

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

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

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Annual EFT Error Resolution Notice

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

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

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

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

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

Notice for residents of Washington State

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

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**417,593**
Points Earned this Period	**18,956**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

June 1, 2013 - June 30, 2013

Opening Points Balance	398,637
Points Earned this Period	+18,956
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**417,593**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

June 1, 2013 - June 30, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	14,182	**0**	14,182
Business Gold Rewards XXXX-XXXXX0-[redacted]	4,336	**0**	4,336
Add'l Centurion XXXX-XXXXX2-[redacted]	438	**0**	438
Total	**18,956**	**0**	**18,956**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000961

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EFTA01685759

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 08/18/13

Account Ending [redacted]

New Balance	**$3,896.93**
Please Pay By	**09/02/13**

See page 2 for important information about your account.

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

Your payment of $3,896.93 will be debited from your account on 09/02/13. Any inquiry to American Express concerning this debit should be made by 08/31/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 07/31/13
443,273
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$17,496.00
Payments/Credits	-$17,496.00
New Charges	+$3,896.93
Fees	+$0.00
New Balance	**$3,896.93**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
09/02/13
AutoPay Amount
$3,896.93

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

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

[redacted] 00038969300038969 3 14 H

AMEX000962

SDNY_GM_00326762

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000963

SDNY_GM_00326763

EFTA_00199517

EFTA01685761

G MAXWELL
Closing Date 08/18/13

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$17,496.00
Credits	$0.00
Total Payments and Credits	**-$17,496.00**

Detail

*Indicates posting date

Payments			Amount
08/02/13*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$17,496.00

New Charges

Summary

	Total
G MAXWELL [redacted]	$3,870.43
JENNIFER TURNER [redacted]	$26.50
Total New Charges	**$3,896.93**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
07/22/13	BROADVIEW NETWORKS 800-2762384 NY 9149227538		$479.51
07/24/13	BRITISH AIRWAYS PLC UNITED STATES OF A BRITISH AIRWAYS PLC		$1,172.00
	From: / To: / Carrier: / Class:		
	LONDON HEATHROW AP / NICE / BA / J		
	N/A / YY / 00		
	N/A / YY / 00		
	N/A / YY / 00		
	Ticket Number: 1257294710072	Date of Departure: 07/26	
	Passenger Name: MAXWELL/GHISLAINE NO		
	Document Type: AGENCY PASSENGER TICKET		
07/26/13	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$209.26
08/01/13	BRITISH AIRWAYS PLC UNITED STATES OF A BRITISH AIRWAYS PLC		$1,328.50
	From: / To: / Carrier: / Class:		
	ROME LEONARDO DA V / LONDON HEATHROW AP / BA / J		
	N/A / YY / 00		
	N/A / YY / 00		
	N/A / YY / 00		
	Ticket Number: 1257296338739	Date of Departure: 08/02	
	Passenger Name: MAXWELL/GHISLAINE NO		
	Document Type: AGENCY PASSENGER TICKET		
08/02/13	EFAX PLUS SERVICE 323-817-3205 CA		$16.95
08/02/13	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS		$357.89

AMEX000964

Continued on reverse

Detail Continued

		Amount
08/05/13	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$75.09
08/15/13	AT&T*BILL PAYMENT 41DALLAS TX 800-288-2020 Description TELCOMM SERVICES IN	$231.23

JENNIFER TURNER
Card Ending [redacted]

		Amount
07/21/13	COMMERCE BLACKBERRY TX WWW.RIM.COM/	$1.08
08/04/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$17.81
08/07/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$7.61

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$2,545.00
Total Interest in 2013	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Sign & Travel - POS	07/08/2010		9.15% (v)	$0.00	$0.00
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Select & Pay Later, the APR is 9.15% (v).
For Sign & Travel - POS, the APR is 9.15% (v).

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

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**443,273**
Points Earned this Period	**25,680**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

July 1, 2013 - July 31, 2013

Opening Points Balance	417,593
Points Earned this Period	+25,680
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**443,273**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

July 1, 2013 - July 31, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	13,507	**316** Carey Limousine Pgm 3x MR Pts A3NX	13,823
Business Gold Rewards XXXX-XXXXX0-[redacted]	11,486	**0**	11,486
Add'l Centurion XXXX-XXXXX2-[redacted]	371	**0**	371
Total	**25,364**	**316**	**25,680**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000967

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EFTA01685765

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 09/17/13

Account Ending [redacted]

New Balance	**$20,603.79**
Please Pay By‡	**10/02/13**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 7 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

See Page 11 for Important Changes to Your Account Terms and Benefits

Your payment of $20,603.79 will be debited from your account on 10/02/13. Any inquiry to American Express concerning this debit should be made by 09/30/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 08/31/13
450,707
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$3,896.93
Payments/Credits	-$4,610.07
New Charges	+$21,316.93
Fees	+$0.00
New Balance	**$20,603.79**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
10/02/13
AutoPay Amount
$20,603.79

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

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

[redacted] 00206037900206037 9 14 H

AMEX000968

SDNY_GM_00326768

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000969

SDNY_GM_00326769

EFTA_00199523

EFTA01685767

Payments and Credits

Summary

	Total
Payments	-$3,896.93
Credits	
G MAXWELL [redacted]	-$713.14
Total Payments and Credits	**-$4,610.07**

Detail

*Indicates posting date

Payments			**Amount**
09/02/13*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$3,896.93

Credits				**Amount**
09/12/13	G MAXWELL	BARNEYS NEW YORK RESNEW YORK MEN'S/WOMEN'S CLOTHNG	NY	-$713.14

New Charges

Summary

	Total
G MAXWELL [redacted]	$21,294.09
JENNIFER TURNER [redacted]	$22.84
Total New Charges	**$21,316.93**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
08/19/13	POTAMKIN CADILLAC 01NEW YORK AUTO DEALER (NEW/USED Description SALES/SERVICE/REPAI	NY	$1,953.91
08/20/13	ATGSTORES.COM 4258142515 DIRECT MKTG MISC Description HOME DECOR	WA	$111.05
08/21/13	BROADVIEW NETWORKS 800-2762384 9149227538	NY	$466.81
08/22/13	POTAMKIN CADILLAC 01NEW YORK AUTO DEALER (NEW/USED Description SALES/SERVICE/REPAI	NY	$2,233.62

Continued on reverse

Detail Continued

		Amount
08/24/13	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: To: Carrier: Class: LONDON HEATHROW AP N.Y. J F KENNEDY I VS Z N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 93273015559861 Date of Departure: 09/02 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$500.00
08/26/13	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$64.84
08/27/13	RESTO 989 CW 800-910-9836 CA HOME FURNISH	$4,246.07
08/31/13	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-138102684 Description FOR BILLING QUESTIO ACCT: 9740240 B	$25.00
09/02/13	EFAX PLUS SERVICE 323-817-3205 CA	$16.95
09/02/13	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$355.85
09/02/13	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$174.20
09/03/13	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$75.06
09/03/13	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$167.67
09/05/13	CAREY WASHINGTON DC 888-649-3949 Description SEP 4 2013 NEW YORK MAXWELL GHISLAINE	$396.47
09/05/13	CAREY WASHINGTON DC 888-649-3949 Description SEP 2 2013 NEW YORK MAXWELL GHISLAINE	$189.28
09/07/13	BARNEYS NEW YORK RESNEW YORK NY MEN'S/WOMEN'S CLOTHNG	$707.69
09/07/13	ROBERTO CAVALLI (MAD212-308-5566 212-308-5566	$507.08

Continued on next page

G MAXWELL
Closing Date 09/17/13

Account Ending [redacted]

Detail Continued

		Amount
09/09/13	ICELANDAIR AGENT SALCOLUMBIA ICELANDAIR US BSP From: N.Y. J F KENNEDY I — To: REYKJAVIK KEFLAVIK — Carrier: FI — Class: J N.Y. J F KENNEDY I — FI — J N/A — YY — 00 N/A — YY — 00 Ticket Number: 1087304882509 — Date of Departure: 10/11 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,977.00
09/09/13	DRI*JAWBONE 0000 ORDERFIND.COM MN DIRECT MKTG INTERNET Description ELECTRONIC MERCHAND	$163.25
09/10/13	MERCEDES BENZ CORAL CORAL GABLES FL 305-445-8593	$4,431.61
09/11/13	CAREY WASHINGTON DC 888-649-3949 Description SEP 7 2013 NEW YORK MAXWELL GHISLAINE	$616.77
09/12/13	HALLAK CLEANERS 037HACKENSACK NJ	$34.50
09/12/13	BARNEYS NEW YORK RESNEW YORK NY MEN'S/WOMEN'S CLOTHNG	$713.14
09/14/13	HALLAK CLEANERS 037HACKENSACK NJ	$82.50
09/14/13	AT&T TLG MNY ALPHARETTA GA 800-331-0500 Description TELECOMMUNICATIONS	$172.56
09/14/13	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$174.20
09/15/13	ORPHEUM 021041NEW YORK NY 212-8762111	$13.75
09/16/13	INTERMIX-MADISON 000NEW YORK NY 212-741-5075 Description WOMENS READY-TO-WEA	$627.13
09/16/13	GRACE'S MARKETPLACE NEW YORK NY 2127370600	$96.13

JENNIFER TURNER
Card Ending [redacted]

		Amount
09/04/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$15.23
09/07/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$7.61

Continued on reverse

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$2,545.00
Total Interest in 2013	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Sign & Travel - POS	07/08/2010		9.15% (v)	$0.00	$0.00
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Select & Pay Later, the APR is 9.15% (v).
For Sign & Travel - POS, the APR is 9.15% (v).

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

G MAXWELL
Closing Date 09/17/13

Account Ending [redacted]

Important Changes to the Membership Rewards® Program Terms and Conditions

A summary of the changes appears below. The detailed changes can be found after the summary chart.

Summary of Changes	
Membership Rewards Linkage Fee Removal	Effective on September 1, 2013, we will no longer charge an additional $10 annual fee to link certain OPEN Cards to a Membership Rewards account for another enrolled Card.
Membership Rewards Claims Resolution	We are making changes to the process for resolving legal claims. The following is a brief summary of the new process: **First**, if you have an issue or dispute, please contact our Customer Service Department at the number listed on the back of your card. They are able to resolve most issues and disputes. **Second**, before initiating mediation, arbitration or litigation, we ask that you send a Claim Notice to: American Express ADR c/o CT Corporation System, 111 8th Ave., New York, NY 10011. For a sample Claim Notice form, go to americanexpress.com/claim. **Third**, you may now mediate your claim prior to initiating an arbitration or litigation. In mediation, a neutral mediator helps to resolve your claim. **Fourth**, the Membership Rewards Program Terms and Conditions continue to include an arbitration provision. This means that either you or we may choose to have an arbitrator decide any claim instead of having the claim decided by a court.

See the following pages for Detailed Changes

Detail of Changes to the Membership Rewards Program Terms and Conditions

The terms and conditions of the Membership Rewards program are subject to change as stated therein. This notice formally amends the terms and conditions of the Membership Rewards program as described below. Any provisions in the terms and conditions of the Membership Rewards program conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Linkage Fee Removal

Effective immediately, we hereby make the following revisions to Section 2 of the *About the Program* Section of the Membership Rewards Program Terms and Conditions:

1. The following language contained in the second paragraph after the chart is hereby deleted:
   "Please note that there is an additional $10 annual fee for each Business Charge or Credit Card that you link to a Membership Rewards account with other enrolled charge Cards, unless you also have one of the following Cards (which may include an Additional Card) linked to the same Membership Rewards account: Executive Business Card, Business Membership Rewards Card, Centurion Card, Platinum Card or Fidelity Platinum Card."
2. The following language contained in the third paragraph after the chart is hereby deleted:
   "If this happens, you may be charged the linkage fee in addition to any enrollment costs."

Membership Rewards Claims Resolution

Effective January 1, 2014, the *Arbitration* provision in the terms and conditions of the Membership Rewards program is replaced with the following:

CLAIMS RESOLUTION

Most customer concerns can be resolved by calling our Customer Service Department at the number listed on the back of your card. In the event Customer Service is unable to resolve a complaint to your satisfaction, this section explains how claims can be resolved through mediation, arbitration or litigation. It includes an arbitration provision.

For this section, ***you*** and ***us*** includes any corporate parents, subsidiaries, affiliates or related persons or entities. ***Claim*** means any current or future claim, dispute or controversy relating to your participation in the program, these Terms & Conditions or any prior program agreement, except for the validity, enforceability or scope of the Arbitration provision. ***Claim*** includes but is not limited to: (1) initial claims, counterclaims, crossclaims and third-party claims; (2) claims based upon contract, tort, fraud, statute, regulation, common law and equity; (3) claims by or against any third party using or providing any product, service or benefit in connection with the program; and (4) claims that arise from or relate to (a) the program account or any point balances on the program account, (b) advertisements, promotions or oral or written statements related to the program or any reward or (c) the redemption for and use of any reward. You may not sell, assign or transfer a claim.

Sending a Claim Notice

Before beginning a lawsuit, mediation or arbitration, you and we agree to send a written notice (a ***claim notice***) to each party against whom a claim is asserted, in order to provide an opportunity to resolve the claim informally or through mediation. Go to americanexpress.com/claim for a sample claim notice. The claim notice must describe the claim and state the specific relief demanded. Notice to you may be provided by your billing statement or sent to your billing address. Notice to us must include your name, address and Account number and be sent to American Express ADR c/o CT Corporation System, 111 8th Ave., NY, NY 10011. If the claim proceeds to arbitration, the amount of any relief demanded in a claim notice will not be disclosed to the arbitrator until after the arbitrator rules.

Mediation

In mediation, a neutral mediator helps parties resolve a claim. The mediator does not decide the claim but helps parties reach agreement.

Before beginning mediation, you or we must first send a claim notice. Within 30 days after sending or receiving a claim notice, you or we may submit the claim to JAMS (1-800-352-5267, jamsadr.com) or the American Arbitration Association ("AAA") (1-800-778-7879, adr.org) for mediation. We will pay the fees of the mediator.

All mediation-related communications are confidential, inadmissible in court and not subject to discovery. All applicable statutes of limitation will be tolled until termination of the mediation. Either you or we may terminate the mediation at any time. The submission or failure to submit a claim to mediation will not affect your or our right to elect arbitration.

Arbitration

You or we may elect to resolve any claim by individual arbitration. Claims are decided by a neutral arbitrator.

If arbitration is chosen by any party, neither you nor we will have the right to litigate that claim in court or have a jury trial on that claim. Further, you and we will not have the right to participate in a representative capacity or as a member of any class pertaining to any claim subject to arbitration. Arbitration procedures are generally simpler than the rules that apply in court, and discovery is more limited. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court. Except as set forth below, the arbitrator's decision will be final and binding. Other rights you or we would have in court may also not be available in arbitration.

Initiating Arbitration

Before beginning arbitration, you or we must first send a claim notice. Claims will be referred to either JAMS or AAA, as selected by the party electing arbitration. Claims will be resolved pursuant to this Arbitration provision and the selected organization's rules in effect when the claim is filed, except where those rules conflict with these Terms & Conditions. If we choose the organization, you may select the other within 30 days after receiving notice of our selection. Contact JAMS or AAA to begin an arbitration or for other information. Claims also may be referred to another arbitration organization if you and we agree in writing or to an arbitrator appointed pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (***FAA***).

We will not elect arbitration for any claim you file in small claims court, so long as the claim is individual and pending only in that court. You or we may otherwise elect to arbitrate any claim at any time unless it has been filed in court and trial has begun or final judgment has been entered. Either you or we may delay enforcing or not exercise rights under this Arbitration provision, including the right to arbitrate a claim, without waiving the right to exercise or enforce those rights.

Limitations on Arbitration

If either party elects to resolve a claim by arbitration, that claim will be arbitrated on an individual basis. There will be no right or authority for any claims to be arbitrated on a class action basis or on bases involving claims brought in a purported representative capacity on behalf of the general public, other cardmembers or other persons similarly situated.

The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. Notwithstanding any other provision and without waiving the right to appeal such decision, if any portion of these *Limitations on Arbitration* is deemed invalid or unenforceable, then the entire Arbitration provision (other than this sentence) will not apply.

Arbitration Procedures

This Arbitration provision is governed by the FAA. The arbitrator will apply applicable substantive law, statutes of limitations and privileges. The arbitrator will not apply any federal or state rules of civil procedure or evidence in matters relating to evidence or discovery. Subject to the *Limitations on Arbitration,* the arbitrator may otherwise award any relief available in court. The arbitration will be confidential, but you may notify any government authority of your claim.

If your claim is for $10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents, through a telephonic hearing, or by an in-person hearing. At any party's request, the arbitrator will provide a brief written explanation of the award. The arbitrator's award will be final and binding, except for any right of appeal provided by the FAA; however, any party will have 30 days to appeal the award by notifying the arbitration organization and all parties in writing. The organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. Judgment upon any award may be entered in any court having jurisdiction. At your election, arbitration hearings will take place in the federal judicial district of your residence.

Arbitration Fees and Costs

You will be responsible for paying your share of any ***arbitration fees*** (including filing, administrative, hearing or other fees), but only up to the amount of the filing fees you would have incurred if you had brought a claim in court. We will be responsible for any additional arbitration fees. At your written request, we will consider in good faith making a temporary advance of your share of any arbitration fees, or paying for the reasonable fees of an expert appointed by the arbitrator for good cause.

Additional Arbitration Awards

If the arbitrator rules in your favor for an amount greater than any final offer we made before arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than $5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.

Continuation

This section will survive termination of the program or your participation in it. If any portion of this Claims Resolution section, except as otherwise provided in the *Limitations on Arbitration* subsection, is deemed invalid or unenforceable, it will not invalidate the remaining portions of this Claims Resolution section.

G MAXWELL
Closing Date 09/17/13

Account Ending [redacted]

Important Changes to Your Account Terms

We are making changes to your Card account and benefits. A summary of the changes appears below. The detailed changes to your Cardmember Agreement and other account terms can be found after the summary chart.

Summary of Changes	
Using the Card	You may choose to store your Card account number and expiration date with certain merchants from whom you make purchases periodically. We are updating your Cardmember Agreement to clarify that we may tell these merchants if your expiration date or card number changes or if your account is cancelled. Currently, we only provide this information to certain merchants whom you have authorized to bill you at regular intervals.
Your Agreement for Transferring Funds Electronically (the "EFT Agreement")	We are making changes to the EFT Agreement to (1) clarify that it applies to all bank accounts (not just consumer bank accounts) and (2) update the limits on cash withdrawals.
Car Rental Loss and Damage Insurance Policy (Trucks)	Effective immediately, trucks and pick-ups are now eligible as covered rentals under the Car Rental Loss and Damage Insurance Policy that you receive as a benefit of your Cardmembership. See the following pages for restrictions. We have also included a legal notice for Oklahoma residents regarding insurance fraud.

See the following page for Detailed Changes

Detail of Changes to Your Agreements

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement, Your Agreement for Transferring Funds Electronically (the "EFT Agreement"), and the Car Rental Loss and Damage Insurance Policy governing this account (collectively, the "Agreements"). This notice formally amends the Agreements as described below. Any terms in the Agreements conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Using the Card

Effective immediately, the third paragraph of the *Using the Card* section in Part 2 of your Cardmember Agreement is deleted in its entirety and replaced with the following:

"You may arrange for certain merchants to store your card number and expiration date, so that, for example:

- the merchant may charge your account at regular intervals; or
- you may make charges using that stored card information.

We may (but are not required to) tell these merchants if your expiration date or card number changes or if your account is cancelled. You must notify the merchants directly if you want them to stop charging your Account."

Your Agreement for Transferring Funds Electronically

Effective immediately, your EFT Agreement is amended as follows:

1. The fifth sentence of the *Words we use in this agreement* Section is hereby deleted and replaced with the following:

   "Your *bank account* is the bank account you use to pay for any transactions you make through the service."

2. The *Limits on withdrawals* Section is hereby deleted and replaced with the following:

   "**Limits on withdrawals**
   We apply the following limits to withdrawals. The ATM operator may also impose limits.

One from American Express®	$3,000 in a 30-day period
Zync Card®	$3,000 in a 30-day period
Green Card	$3,000 in a 30-day period
Gold Card	$8,500 in a 30-day period
Platinum Card®	$10,000 in a 30-day period
Centurion® Card	$10,000 in a 30-day period"

Car Rental Loss and Damage Insurance Policy

We are making Important Changes to your Car Rental Loss and Damage Insurance policy ("Policy") underwritten by AMEX Assurance Company.

Effective immediately, trucks and pick-ups are now eligible as covered rentals under the Policy. **This change is not applicable to residents of Puerto Rico and the U.S. Virgin Islands.**

Exclusion number 3 under the Policy is revised to read: "3. Cargo vans, custom vans."
Form Numbers: CRLDIAE0512MU, CRLDIAE0912MU2, CRLDIAE0812MU.

Additional change to Policy for Residents of Oklahoma:

Effective immediately, the following section is hereby added after the How Benefits are Paid section:

"**Fraud:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Form Number: CRLDIAE0612OK"

S0993 BP/CCPLCNT/0913

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

MEMBERSHIP rewards FIRST™

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**450,707**
Points Earned this Period	**7,434**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

August 1, 2013 - August 31, 2013

Opening Points Balance	443,273
Points Earned this Period	+7,434
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**450,707**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

August 1, 2013 - August 31, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	3,871	**0**	3,871
Business Gold Rewards XXXX-XXXXX0-[redacted]	3,536	**0**	3,536
Add'l Centurion XXXX-XXXXX2-[redacted]	27	**0**	27
Total	**7,434**	**0**	**7,434**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000981

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DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 10/18/13

Account Ending [redacted]

New Balance	**$21,379.08**
Please Pay By‡	**11/02/13**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 7 for Important Changes to Your Account Benefits

Your payment of $21,379.08 will be debited from your account on 11/02/13. Any inquiry to American Express concerning this debit should be made by 10/31/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 09/30/13
482,943
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$20,603.79
Payments/Credits	-$20,603.79
New Charges	+$21,379.08
Fees	+$0.00
New Balance	**$21,379.08**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
11/02/13
AutoPay Amount
$21,379.08

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

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

[redacted] 00213790800213790814 H

AMEX000982

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EFTA_00199536

EFTA01685780

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000983

SDNY_GM_00326783

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EFTA01685781

G MAXWELL
Closing Date 10/18/13

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$20,603.79
Credits	$0.00
Total Payments and Credits	**-$20,603.79**

Detail

*Indicates posting date

Payments			Amount
10/02/13*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$20,603.79

New Charges

Summary

	Total
G MAXWELL [redacted]	$21,339.95
JENNIFER TURNER [redacted]	$39.13
Total New Charges	**$21,379.08**

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
09/16/13	LOBELS LOBELS NEW YORK NY MISC FOOD STORE		$69.40
09/16/13	LOBEL'S KITCHEN 4170NEW YORK NY 2123170200 Description Price MISCELLANEOUS FOOD $18.45		$18.45
09/19/13	PORT AUTHORITY E-ZPASTATEN ISLAND NY 3P-139974479 Description FOR BILLING QUESTIO ACCT: 8449374 B		$25.00
09/19/13	BERGDORF GOODMAN NEW YORK NY DEPARTMENT STORE		$2,377.83
09/22/13	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT		$10.30
09/23/13	ICELANDAIR AGENT SALCOLUMBIA ICELANDAIR US BSP From: To: Carrier: Class: N.Y. J F KENNEDY I REYKJAVIK KEFLAVIK FI C N.Y. J F KENNEDY I FI J N/A YY 00 N/A YY 00 Ticket Number: 1087308120434 Date of Departure: 10/09 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$555.00
09/23/13	BROADVIEW NETWORKS 800-2762384 NY 9149227538		$448.20

Continued on reverse

Detail Continued

		Foreign Spend	Amount
09/24/13	T-MOBILE IVR PAYMENTTELECOM SVC 898805037 98006		$429.94
09/24/13	CAREY WASHINGTON DC 888-649-3949 Description SEP 21 2013 NEW YORK MAXWELL GHISLAINE		$717.28
09/25/13	HALLAK CLEANERS 037HACKENSACK NJ		$68.30
09/26/13	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$20.00
09/27/13	MERCEDES BENZ CORAL CORAL GABLES FL 305-445-8593		$1,963.92
09/30/13	NOBU 57 NEW YORK NY RESTAURANT FOOD/BEVERAGE $108.05 TIP $20.00		$128.05
09/30/13	POTAMKIN CADILLAC 01NEW YORK NY AUTO DEALER (NEW/USED Description SALES/SERVICE/REPAI		$8,780.22
10/01/13	MEDICAL IMAGING OF MNEW YORK NY 2127942500 Description Price MEDICAL/HEALTH SERV $820.00		$820.00
10/01/13	DIOR 57TH STREET NEW YORK NY WOMEN'S CLOTHING		$381.06
10/02/13	EFAX PLUS SERVICE 323-817-3205 CA		$16.95
10/02/13	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS		$341.29
10/04/13	HALLAK CLEANERS 037HACKENSACK NJ		$80.70
10/04/13	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103		$75.18
10/04/13	JASON POSSUMATO 0000RIDGEWOOD NJ 9177740347 Description REFER TO RECEIPT		$694.04
10/05/13	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE		$167.67
10/07/13	HALLAK CLEANERS 037HACKENSACK NJ		$48.50
10/07/13	ALEXANDER MCQUEEN #5NEW YORK NY 2018678800 Description Price APPAREL/ACCESSORY S $974.43		$974.43
10/07/13	ALEXANDER MCQUEEN #5BAL HARBOUR FL 2018678800 Description Price APPAREL/ACCESSORY S $1,137.74		$1,137.74
10/07/13	BERRETT-KOEHLER 415-288-0260 415-288-0260		$16.95

AMEX000985

Continued on next page

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Detail Continued

		Foreign Spend	Amount
10/08/13	HUDSON NEWS 13 PENN NEW YORK NY BOOK STORE		$21.97
10/08/13	PERSHEPHONE 12000005NEW YORK NY 2123398363 FOOD/BEVERAGE $149.16 TIP $18.84		$168.00
10/10/13	EBOOKS.COM 0523 CARSON CITY NV 617-249-0460 Description SELLS DIGITAL BOOKS		$16.95
10/10/13	Spakmannsspjarir Reykjavik WOMEN'S CLOTHING	30,900,00 Icelandic Kronas	$254.89
10/15/13	HALLAK CLEANERS 037HACKENSACK NJ		$149.90
10/15/13	AT&T TLG MNY ALPHARETTA GA 800-331-0500 Description TELECOMMUNICATIONS		$172.56
10/15/13	CAREY WASHINGTON DC 888-649-3949 Description OCT 14 2013 NEW YORK MAXWELL GHISLAINE		$189.28

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
09/26/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$5.43
10/03/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$5.43
10/04/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$15.23
10/06/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$13.04

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on reverse

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$2,545.00
Total Interest in 2013	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

For Select & Pay Later, the APR is 9.15% (v).

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

G MAXWELL
Closing Date 10/18/13

Account Ending [redacted]

Important Changes to Your Account

We are writing to inform you about a change to one of your Centurion® membership benefits.

Effective January 1, 2014, Centurion® members will no longer receive Virgin Atlantic Flying Club Gold status as a benefit of Card membership. Centurion members who have enrolled or renewed their Flying Club Gold status membership prior to January 1, 2014 will continue to have Gold status benefits through the end of their current Flying Club Gold membership period. Centurion members can check their Flying Club membership status online at www.virginatlantic.com/flyingclub or by calling Virgin Atlantic Flying Club at 1-800-862-8621.

Centurion members who qualify for Flying Club Gold membership under Virgin Atlantic Flying Club Terms & Conditions will continue to receive such membership level in accordance with those Terms & Conditions.

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance 482,943

Points Earned this Period 32,236

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Account Summary September 1, 2013 - September 30, 2013

Opening Points Balance	450,707
Points Earned this Period	+32,236
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**482,943**

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

Points Transaction Detail September 1, 2013 - September 30, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	20,583	**1,612** Carey Limousine Pgm 3x MR Pts A3NX	22,195
Business Gold Rewards XXXX-XXXXX0-[redacted]	10,018	**0**	10,018
Add'l Centurion XXXX-XXXXX2-[redacted]	23	**0**	23
Total	**30,624**	**1,612**	**32,236**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000991

SDNY_GM_00326791

EFTA_00199545

EFTA01685789

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 11/17/13

Account Ending [redacted]

New Balance	**$19,424.80**
Please Pay By‡	**12/02/13**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

Your payment of $19,424.80 will be debited from your account on 12/02/13. Any inquiry to American Express concerning this debit should be made by 11/30/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 10/31/13
500,460
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$21,379.08
Payments/Credits	-$21,384.51
New Charges	+$19,430.23
Fees	+$0.00
New Balance	**$19,424.80**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
12/02/13
AutoPay Amount
$19,424.80

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

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

[redacted] 00194248000194248O 14 H

AMEX000992

SDNY_GM_00326792

EFTA_00199546

EFTA01685790

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535	P.O. BOX 1270
EL PASO, TX	NEWARK NJ
79998-1535	07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX000993

SDNY_GM_00326793

EFTA_00199547

EFTA01685791

Payments and Credits

Summary

	Total
Payments	-$21,057.90
Credits	
G MAXWELL [redacted]	-$321.18
JENNIFER TURNER [redacted]	-$5.43
Total Payments and Credits	**-$21,384.51**

Detail

*Indicates posting date

Payments			**Amount**
11/02/13*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$21,057.90
Credits			**Amount**
10/24/13	G MAXWELL	ALEXIS BITTAR NEW YORK NY 16840 10128	-$321.18
11/05/13	JENNIFER TURNER	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	-$5.43

New Charges

Summary

	Total
G MAXWELL [redacted]	$19,297.59
JENNIFER TURNER [redacted]	$132.64
Total New Charges	**$19,430.23**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
10/17/13	HALLAK CLEANERS 037HACKENSACK NJ	$70.00
10/19/13	ALEXIS BITTAR NEW YORK NY 16440 10128	$321.18
10/21/13	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$464.01
10/22/13	JASON POSSUMATO 0000RIDGEWOOD NJ 9177740347 Description REFER TO RECEIPT	$4,174.52
10/23/13	HALLAK CLEANERS 037HACKENSACK NJ	$95.80

Continued on reverse

Detail Continued

		Amount
10/23/13	VIRGIN ATLANTIC.COM CRAWLEY GB VIRGIN ATLANTIC AIRWAY From: WASHINGTON DULLES To: WASHINGTON DULLES / LONDON HEATHROW AP / N/A / N/A Carrier: VS / VS / YY / YY Class: G / G / 00 / 00 Ticket Number: 2163437584 Date of Departure: 10/29 Passenger Name: MAXWELL GHISLAINE MS Document Type: PASSENGER TICKET	$1,125.70
10/25/13	GODADDY.COM SCOTTSDALE AZ	$4.99
10/25/13	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: N.Y. J F KENNEDY I To: LONDON HEATHROW AP / N.Y. J F KENNEDY I / N/A / N/A Carrier: VS / VS / YY / YY Class: C / C / 00 / 00 Ticket Number: 93273154038315 Date of Departure: 10/30 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$9,482.50
10/26/13	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$20.00
10/26/13	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$3.54
10/26/13	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$167.20
10/26/13	CHEESE ON 62ND 212-980-5544 212-980-5544	$53.22
10/26/13	PERSHEPHONE 12000005NEW YORK NY 2123398363	$47.91
10/27/13	SEPHORA 112 NEW YORK NY COSMETIC STORE	$70.77
10/28/13	PERSHEPHONE 12000005NEW YORK NY 2123398363 FOOD/BEVERAGE $60.16 TIP $20.00	$80.16
11/01/13	CAREY WASHINGTON DC 888-649-3949 Description OCT 29 2013 WASHINGTON MAXWELL GHISLAINE	$215.97
11/02/13	EFAX PLUS SERVICE 323-817-3205 CA	$16.95
11/02/13	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$361.27
11/04/13	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$75.14
11/11/13	JOAN L KENT MC PC 27NEW YORK NY DOCTOR & PHYSICIAN	$300.00

Continued on next page

G MAXWELL
Closing Date 11/17/13

Account Ending [redacted]

Detail Continued

		Amount
11/11/13	BETTERTEX 0281001746NEW YORK NY 2124313373 Description Price SEWING/NEEDLEWK/FAB $750.00	$750.00
11/11/13	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$337.25
11/13/13	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI From: To: Carrier: Class: N.Y. J F KENNEDY I ST MAARTEN B6 Y N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: [redacted] Date of Departure: 12/27 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$873.20
11/14/13	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$172.56
11/16/13	AMC ORPHEUM 7 #2104 NEW YORK NY 212-876-2111	$13.75

JENNIFER TURNER
Card Ending [redacted]

		Amount
10/18/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$5.43
10/19/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$59.87
10/20/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$14.99
10/24/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$5.43
10/31/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$5.43
11/05/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$20.66
11/07/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$7.61
11/11/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$9.99
11/16/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$3.23

Fees

	Amount
Total Fees for this Period	**$0.00**

AMEX000996

Continued on reverse

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$2,545.00
Total Interest in 2013	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

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

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

Membership Rewards® DUPLICATE COPY
Monthly Statement and Program News

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**500,460**
Points Earned this Period	**27,517**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary October 1, 2013 - October 31, 2013

Opening Points Balance	482,943
Points Earned this Period	+27,517
Points Used this Period	-10,000
Reinstated Points and Adjustments	0
Total Points Balance	**500,460**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail October 1, 2013 - October 31, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	21,339	**1,434** Carey Limousine Pgm 3x MR Pts A3NX	22,773
Business Gold Rewards XXXX-XXXXX0-[redacted]	4,706	**0**	4,706
Add'l Centurion XXXX-XXXXX2-[redacted]	38	**0**	38
Total	**26,083**	**1,434**	**27,517**

Points Used this Period	Total Points Used This Period	Request Date
Total	**10,000**	

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX000999

SDNY_GM_00326799

EFTA_00199553

EFTA01685797

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 12/18/13

Account Ending [redacted]

New Balance	**$29,479.26**
Please Pay By‡	**01/02/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $29,479.26 on 01/02/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 12/31/13. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 11/30/13
521,862
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$19,424.80
Payments/Credits	-$19,563.93
New Charges	+$29,618.39
Fees	+$0.00
New Balance	**$29,479.26**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
01/02/14
AutoPay Amount
$29,479.26

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

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

[redacted] 00294792600294792 6 14 H

AMEX001000

SDNY_GM_00326800

EFTA_00199554

EFTA01685798

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001001

SDNY_GM_00326801

EFTA_00199555

EFTA01685799

Payments and Credits

Summary

	Total
Payments	-$19,424.80
Credits	
G MAXWELL [redacted]	-$139.13
Total Payments and Credits	**-$19,563.93**

Detail

*Indicates posting date

Payments

			Amount
12/02/13*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$19,424.80

Credits

			Amount
12/02/13	G MAXWELL	BRITISH AIRWAYS ARC USA BRITISH AIRWAYS	-$139.13

From:	To:	Carrier:	Class:
WASHINGTON NATIONA	MIAMI INTERNATIONA	AA	Y
	LONDON HEATHROW AP	BA	J
	N.Y. J F KENNEDY I	BA	J
	N/A	YY	00

Ticket Number: 1257366282883
Date of Departure: 12/05
Passenger Name: MAXWELL/GHISLAINE NOELLE
Document Type: ADDITIONAL COLLECTION

New Charges

Summary

	Total
G MAXWELL [redacted]	$28,769.61
JENNIFER TURNER [redacted]	$848.78
Total New Charges	**$29,618.39**

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
11/13/13	BRITISH AIRWAYS ARC USA BRITISH AIRWAYS		$13,361.48

From:	To:	Carrier:	Class:
WASHINGTON NATIONA	MIAMI INTERNATIONA	AA	J
	LONDON HEATHROW AP	BA	J
	N.Y. J F KENNEDY I	BA	J
	N/A	YY	00

Ticket Number: 1257319361795
Date of Departure: 12/03
Passenger Name: MAXWELL/GHISLAINE NOELLE
Document Type: PASSENGER TICKET

Continued on reverse

Detail Continued

		Foreign Spend	Amount
11/21/13	BRITISH AIRWAYS ARC USA BRITISH AIRWAYS From: WASHINGTON NATIONA / To: MIAMI INTERNATIONA / Carrier: AA / Class: J LONDON HEATHROW AP / BA / J N.Y. J F KENNEDY I / BA / J N/A / YY / 00 Ticket Number: 1257363776786 Date of Departure: 12/03 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: ADDITIONAL COLLECTION		$2.00
11/21/13	BROADVIEW NETWORKS 800-2762384 NY 9149227538		$481.90
11/26/13	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006		$20.00
11/27/13	PERSHEPHONE 12000005NEW YORK NY 2123398363 FOOD/BEVERAGE $46.82 TIP $4.18		$51.00
11/29/13	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE		$214.23
11/30/13	BEEKMAN THEATER NEW YORK NY 213-235-2257		$28.00
11/30/13	BERGDORF GOODMAN NEW YORK NY DEPARTMENT STORE		$1,106.39
12/02/13	EFAX PLUS SERVICE 323-817-3205 CA		$16.95
12/02/13	BEST LANE LLC GERMANTOWN NY JEWELRY/WATCH/SILVRWR		$2,790.00
12/02/13	RAG & BONE 0004 NEW YORK NY 212-362-7138 Description APPAREL/ACCESSORIES		$353.84
12/02/13	RAG & BONE 0007 NEW YORK NY 212-219-2204 Description APPAREL/ACCESSORIES		$315.74
12/02/13	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE		$170.05
12/03/13	THE EXPLORERS CLUB 212-628-8383 212-628-8383		$315.00
12/03/13	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS		$372.89
12/04/13	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103		$75.12
12/05/13	HALLAK CLEANERS 037HACKENSACK NJ		$97.00
12/05/13	THE ASPEN INSTITUTE 410-827-7168 MD 410-827-7168		$250.00
12/05/13	LOEW'S MADISON HOTELWASHINGTON DC Arrival Date / Departure Date 12/03/13 / 12/05/13 00000000 LODGING		$928.12

AMEX001003

Continued on next page

Detail Continued

			Foreign Spend	Amount
12/07/13	En Avance En Avance Miami [redacted]	FL		$2,832.29
12/07/13	Consign of the TimesMiami [redacted]	FL		$1,391.00
12/07/13	Consign of the TimesMiami [redacted]	FL		$3,317.00
12/07/13	CRUMB ON PARCHMENT CMIAMI [redacted]	FL		$9.65
12/07/13	CRUMB ON PARCHMENT CMIAMI [redacted]	FL		$6.50
12/09/13	HALLAK CLEANERS 037HACKENSACK	NJ		$41.60
12/11/13	TOURVEST DUTY FREE LONDON DUTY-FREE STORE	GB	30.00 Pounds Sterling	$49.30
12/14/13	AT&T*BILL PAYMENT 95DALLAS [redacted] Description TELEPHONE SERVICE/E	TX		$172.56

JENNIFER TURNER
Card Ending [redacted]

			Foreign Spend	Amount
11/20/13	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		$5.40
11/22/13	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		$15.23
11/25/13	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		$16.32
12/01/13	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		$5.43
12/04/13	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		$15.23
12/07/13	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		$7.61
12/07/13	FEDEX INV 447082865 1-800-622-1147 [redacted] DIRECT BILLING TRANSACTION FEDEX INV# [redacted] FedEx # [redacted]			$134.08
12/10/13	FEDEX INV 447375546 1-800-622-1147 [redacted] DIRECT BILLING TRANSACTION FEDEX INV# [redacted] FedEx # [redacted]			$12.83

[redacted]

Continued on reverse

Detail Continued

		Foreign Spend	Amount
12/12/13	FEDEX INV 125665269 1-800-622-1147 [redacted] DIRECT BILLING TRANSACTION FEDEX INV# [redacted] FedEx [redacted]		$612.71
12/14/13	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$7.99
12/17/13	FEDEX INV 447874692 1-800-622-1147 [redacted] DIRECT BILLING TRANSACTION FEDEX INV# [redacted] FedEx [redacted]		$15.95

Fees

	Amount
Total Fees for this Period	**$0.00**

2013 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2013	$2,545.00
Total Interest in 2013	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

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

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

[redacted]

Membership Rewards® DUPLICATE COPY
Monthly Statement and Program News

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**521,862**
Points Earned this Period	**21,402**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

November 1, 2013 - November 30, 2013

Opening Points Balance	500,460
Points Earned this Period	+21,402
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**521,862**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

November 1, 2013 - November 30, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXX[redacted]	18,978	**0**	18,978
Business Gold Rewards XXXX-XXXX[redacted]	2,297	**0**	2,297
Add'l Centurion XXXX-XXXX[redacted]	127	**0**	127
Total	**21,402**	**0**	**21,402**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

[redacted]

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 01/17/14

Account Ending [redacted]

New Balance	**$14,610.37**
Please Pay By‡	**02/02/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 7 for Important Changes to Access to American Airlines® Admirals Club Lounges and US Airways® Club and US Airways Platinum Preferred Status

We will debit your bank account for your payment of $14,610.37 on 02/01/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 01/30/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 12/31/13
553,350
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$29,479.26
Payments/Credits	-$33,886.66
New Charges	+$19,017.77
Fees	+$0.00
New Balance	**$14,610.37**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
02/02/14
AutoPay Amount
$14,610.37

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

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

[redacted] 00146103700146103 7 14 4 [redacted]

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EFTA_00199562

EFTA01685806

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

[redacted]

SDNY_GM_00326809

EFTA_00199563

EFTA01685807

Payments and Credits

Summary

	Total
Payments	-$21,020.36
Credits	
G MAXWELL [redacted]	-$12,866.30
Total Payments and Credits	**-$33,886.66**

Detail

*Indicates posting date

Payments

			Amount
01/02/14*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$21,020.36

Credits

			Amount
12/26/13	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS,	-$8,458.90

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: [redacted]
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: SUPPORTED REFUND

			Amount
12/27/13	G MAXWELL	BRITISH AIRWAYS ARC USA BRITISH AIRWAYS	-$4,407.40

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: [redacted]
Document Type: SUPPORTED REFUND

New Charges

Summary

	Total
G MAXWELL [redacted]	$18,979.70
JENNIFER TURNER [redacted]	$38.07
Total New Charges	**$19,017.77**

[redacted]

Continued on reverse

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
12/18/13	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: LONDON HEATHROW AP To: MIAMI INTERNATIONA Carrier: VS Class: J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number [redacted] Date of Departure: 12/27 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$8,458.90
12/23/13	BROADVIEW NETWORKS 800-2762384 NY [redacted]		$443.61
12/23/13	BETTERTEX 0281001746NEW YORK NY [redacted] Description: SEWING/NEEDLEWK/FAB Price: $670.82		$670.82
12/26/13	T-MOBILE RECURNG PMTT-MOBILE [redacted]		$20.00
12/29/13	GODADDY.COM SCOTTSDALE AZ		$13.01
12/31/13	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: LONDON HEATHROW AP To: N.Y. J F KENNEDY I Carrier: VS Class: J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number [redacted] Date of Departure: 01/04 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$8,034.80
01/02/14	EFAX PLUS SERVICE[redacted]CA		$16.95
01/02/14	TIME WARNER ENTRMT[redacted] NY CABLE SVCS		$364.47
01/02/14	SKYPE COMMUNICATIONSLUXEMBOURG GB HTTP://WWW.SKYPE.NET	10.00 Pounds Sterling	$16.48
01/03/14	VERIZONRECURRING PAYPHONESERVICE [redacted]		$75.12
01/04/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE		$167.21
01/05/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE		$214.23
01/08/14	HALLAK CLEANERS 037HACKENSACK NJ		$80.80
01/10/14	AMARANTH NEW YORK NY RESTAURANT Description: [redacted]		$12.00
01/14/14	AT&T*BILL PAYMENT 95DALLAS TX [redacted] Description: TELEPHONE SERVICE/E		$172.56

[redacted]

Continued on next page

Detail Continued

			Foreign Spend	Amount
01/14/14	PERSHEPHONE [redacted] NEW YORK [redacted]	NY		$48.00
	FOOD/BEVERAGE	$42.46		
	TIP	$5.54		
01/15/14	Starbucks #00821 NewNew York FAST FOOD RESTAURANT	NY		$3.54
01/15/14	KIEHL'S UES SPA 2NDFNEW YORK COSMETIC STORE	NY		$167.20

JENNIFER TURNER
Card Ending [redacted]

			Foreign Spend	Amount
12/21/13	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		$15.23
01/04/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		$15.23
01/07/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		$7.61

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$0.00
Total Interest in 2014	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

[redacted]

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

G MAXWELL
Closing Date 01/17/14

Account Ending [redacted]

Notice of Changes to Your American Express Card Benefits – Access to American Airlines Admirals Club Lounges and US Airways Club and US Airways Platinum Preferred Status

Effective March 22, 2014 personal and Business Centurion® Members will no longer receive complimentary access to American Airlines® Admirals Clubs and US Airways® Club locations. In addition, personal and Business Centurion Members will no longer receive US Airways Dividend Miles Platinum Preferred status as a benefit of Centurion Membership[1].

Personal and Business Centurion Members who qualify for Admirals Club access under American Airlines' access policies and/or those who qualify for US Airways Club access under US Airways' access policies will continue to receive such access in accordance with those policies.

Personal and Business Centurion Members who are enrolled in US Airways Platinum Preferred Status prior to March 22, 2014, will be able to access Platinum Preferred Status benefits through the end of their current Platinum Preferred Status membership period. Members can check their membership status by calling the Dividend Miles Preferred program at 800-428-4322, or checking the membership date on your US Airways Platinum Preferred Status membership card. Personal and Business Centurion Members who qualify for US Airways Platinum Preferred status based on US Airways' requirements will continue to receive status under those policies.

You will continue to have complimentary access to Delta Sky Club®[2] locations and Airspace Lounges™[3], as well as access to more than 600 clubs worldwide with Priority Pass Select™[4]. You also have unlimited, complimentary access to the The Centurion℠ Lounge, located at Dallas/Fort Worth International Airport and McCarran International Airport in Las Vegas. The Centurion Lounges are premier airport lounge spaces designed exclusively for American Express® Card Members and feature complimentary gourmet meals, fine wines, American Express Member Services, and other amenities.[5]

In addition, we would like to remind you about the $200 Airline Fee Credit[6] benefit.* You may select American Airlines, US Airways or one of eight other eligible domestic airlines to receive up to $200 in statement credits annually for incidental fees charged to your Card including lounge day passes, baggage fees and flight-change fees. Every January, you can update your airline selection at americanexpress.com/airlinechoice. However for this year only, we are extending the annual selection period through February 28th, 2014 to allow you more time to make any revisions based on the above change in access policies.

*American Express relies on accurate airline transaction data to identify incidental fee purchases. If you do not see a credit for a qualifying incidental purchase on your enrolled Card after 4 weeks, simply call the number on the back of your Card. See terms & conditions for more details.

[1] **US Airways Dividend Miles Platinum Preferred status** All benefits and partner offers are valid through the program year, which ends 2/28 of each successive year. 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. Any Dividend Miles partner may discontinue or change its participation in the program, with or without notice. US Airways is not responsible for products and services provided by Dividend Miles partners. For more information, visit www.usairways.com/en-US/dividendmiles/programdetails/memberguide.html

[2] **Airport Club Access Program** Benefit is available to personal and Business Platinum Card® and Centurion® Members only. Card Member must present his or her valid Card, government-issued I.D., and same day corresponding airline ticket to club agents. Code-share and affiliated lounge agreements may not apply in all cases. The Card Member must be 18 years of age to enter into the Airport Club Lounge without a parent or guardian for Delta Sky Club® where there is no self-service bar. Local age restrictions apply in non-U.S. locations. The Card Member must be 21 years of age to enter into all Airport Club Lounges where there is a self-service bar. Card Members must adhere to all house rules of participating clubs. Partners and locations subject to change.

[3] **Airspace lounges** Benefit is available to personal and Business Platinum Card® and Centurion® Members only. Card Member must present his or her valid Card and government-issued I.D. Ticket not required for Airspace Lounges. In some cases, Card Member must be 21 years of age to enter without a parent or guardian. The Card Member's spouse and children under the age of 21 or up to two companions may enter the club as complimentary guests. Card Member must adhere to all house rules of participating lounges. Card Members and his or her guests will receive all of the complimentary benefits and amenities afforded to the Airspace Lounge customers, as well as access to purchase non-complimentary items. Some product features may be subject to additional charges. Airspace Lounge locations are subject to change.

[4] **Priority Pass™ Select** Priority Pass is an independent airport lounge access program. By enrolling in Priority Pass Select, you agree that **you will be responsible for all accompanying guest visits and will be automatically charged $27 per guest to your Platinum Card®, Business Platinum Card®, Centurion® Card or Business Centurion® Card from American Express after you have signed for the visit and it has been reported to Priority Pass by the participating lounge.** Additionally, you acknowledge and agree that American Express will verify your Card account number and provide updated Card account information to Priority Pass from time to time. Priority Pass will use this information to fulfill on the Priority Pass Select program and may use this information for marketing related to the program. Once enrolled, personal and Business Platinum Card® and personal and Business Centurion® Members in good standing may access participating Priority Pass Select lounges by presenting your Priority Pass Select card and airline boarding pass. In some lounges, Priority Pass Select member must be 21 years of age to enter without a parent or guardian. Priority Pass Select members must adhere to all house rules of participating lounges. Amenities may vary among airport lounge locations. Conference rooms, where available, may be reserved for a nominal fee. Priority Pass Select lounge partners and locations are subject to change. All Priority Pass Select members must adhere to the Priority Pass Conditions of Use, which will be sent to you with your membership package, and can be viewed at www.prioritypass.com. Upon receipt of your enrollment information, Priority Pass will send your Priority Pass Select card and membership package which you should receive within 10–14 business days. If you have not received the Priority Pass card after 14 days, please contact American Express using the number on the back of your American Express® Card.

[5] **The Centurion℠ Lounge** Personal and Business Platinum Card® and Centurion® Members have unlimited complimentary access to The Centurion Lounge locations. Gold and Green additional Cards on your Platinum Card®, Business Platinum Card®, Centurion® or Business Centurion® account are not eligible for unlimited complimentary access. Personal and Business Platinum Card® and Centurion® Members may bring immediate family (spouse or domestic partner and their children under 18) OR up to two (2) companions into The Centurion Lounge. To access The Centurion Lounge, the Platinum Card®, Business Platinum Card®, Centurion® or Business Centurion® Member must present The Centurion Lounge agent with the following upon each visit: his or her valid Card and upon request, same-day airline ticket on any carrier and a government-issued I.D. Failure to present this documentation may result in access being denied. Personal and Business Platinum Card® and Centurion® Members will not be compensated for changes in locations, rates or policies. Personal and Business Platinum Card® and Centurion® Members must be at least 18 years of age to enter without a parent or guardian. Personal and Business Platinum Card® and Centurion® Members must be 21 years of age to enter a lounge with a self-service bar, unless accompanied by a parent or legal guardian. Personal and Business Platinum Card® and Centurion® Members are allowed access to The Centurion Lounge in all U.S. locations. American Express reserves the right to remove any person from a lounge for inappropriate behavior or failure to adhere to lounge rules, including, but not limited to, conduct that is disruptive, abusive or violent. Access is subject to space availability. The Centurion Lounge hours may vary by location and are subject to change. Amenities may vary among The Centurion Lounge locations and are subject to change. Personal and Business Platinum Card® and Centurion® Members and their guests are responsible to pay for certain amenities and services inside The Centurion Lounge. Some American Express Cards are not eligible for all services provided by Member Services Desk. American Express will not be liable for any articles lost or stolen or damages suffered by the purchaser or visitor inside The Centurion Lounge. Use of The Centurion Lounge is subject to all rules and conditions set by American Express. American Express reserves the right to revise the rules at any time without notice.

[6] **$200 Airline Fee Credit** Benefit is available to personal and Business Platinum Card® and Centurion® Members only. To receive statement credits of up to $200 a year toward incidental air travel fees, Card Member must enroll and choose a qualifying airline at www.americanexpress.com/airlinechoice. Only the Basic Card Member or Authorized Account Manager(s) on the Card Account can enroll and select the qualifying airline. Card Members who have not chosen a qualifying airline will be able to do so at any time. Card Members who have already selected a qualifying airline will be able to change their choice one time each year in January at www.americanexpress.com/airlinechoice or by calling the number on the back of the Card. **For 2014 only, Card Members may update their airline selection one additional time starting on 1/15/2014 through 2/28/2014 at www.americanexpress.com/airlinechoice or by calling the number on the back of the Card.** Card Members who do not change their airline selection will remain with their current airline. **Statement Credits:** Incidental air travel fees must be charged on the enrolled Card Account for the benefit to apply. Purchases made by both the Basic and Additional Card Members on the enrolled Card Account are eligible for statement credits. However, each Card Account is eligible for up to a total of $200 a year in statement credits across all Cards on the Account. Incidental air travel fees must be separate charges from airline ticket charges. Fees not charged by the Card Member's airline of choice (e.g. wireless internet and fees incurred with airline alliance partners) do not qualify for statement credits. Incidental air travel fees charged prior to enrollment in this benefit are not eligible for statement credits. Airline tickets, upgrades, mileage points purchases, mileage points transfer fees, gift cards, duty free purchases, and award tickets are not deemed to be incidental fees. The airline must submit the incidental air travel fees under the appropriate merchant code, industry code, or required service or product identifier for the charge to be identified. Please allow 2-4 weeks after the qualifying incidental air travel fee is charged to your Card Account for statement credit(s) to be posted to the Account. We rely on airlines to submit the correct information on airline transactions, so please call the number on the back of the Card if statement credits have not posted after 4 weeks from the date of purchase. Card Members remain responsible for timely payment of all charges. To be eligible for this benefit, Card Account(s) must be active and not in default at the time of statement credit fulfillment. If a charge for any incidental air travel fee is included in a Pay Over Time feature balance on your Card Account (for example, Sign & Travel), the statement credit associated with that charge will not be applied to that Pay Over Time feature balance. Instead, the statement credit will be applied to your Pay In Full balance. For additional information about this benefit, call the number on the back of your Card.

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Membership Rewards® DUPLICATE COPY
Monthly Statement and Program News

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**553,350**
Points Earned this Period	**31,488**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary
December 1, 2013 - December 31, 2013

Opening Points Balance	521,862
Points Earned this Period	+31,488
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**553,350**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail
December 1, 2013 - December 31, 2013

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	28,631	**0**	28,631
Business Gold Rewards XXXX-XXXXX0-[redacted]	2,009	**0**	2,009
Add'l Centurion XXXX-XXXXX2-[redacted]	848	**0**	848
Total	**31,488**	**0**	**31,488**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001017

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 02/14/14

Account Ending [redacted]

New Balance	**$9,330.34**
Please Pay By‡	**03/02/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $9,330.34 on 03/01/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 02/27/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 01/31/14
562,600
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$14,610.37
Payments/Credits	-$16,827.34
New Charges	+$11,547.31
Fees	+$0.00
New Balance	**$9,330.34**

Days in Billing Period: 28

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
03/02/14
AutoPay Amount
$9,330.34

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

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

[redacted] 00093303400093303 4 14 H

AMEX001018

SDNY_GM_00326818

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001019

SDNY_GM_00326819

EFTA_00199573

EFTA01685817

Payments and Credits

Summary

	Total
Payments	-$13,441.00
Credits	
G MAXWELL [redacted]	-$3,386.34
Total Payments and Credits	**-$16,827.34**

Detail

*Indicates posting date

Payments

			Amount
02/01/14*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$13,441.00

Credits

			Amount
01/25/14	G MAXWELL	KIAWAH ISLND GLF RSRKIAWAH ISLAND SC Arrival Date: 01/24/14 — Departure Date: 01/24/14 00000000 LODGING	-$354.37
01/26/14	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ ALASKA AIRLINES INC. From: N/A — To: N/A — Carrier: YY — Class: 00 N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 02773755899371 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$815.00
01/27/14	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: N/A — To: N/A — Carrier: YY — Class: 00 N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 00673766504533 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$1,232.31
02/06/14	G MAXWELL	DELTA AIR LINES ATLANTA DELTA AIR LINES From: N/A — To: N/A — Carrier: YY — Class: 00 N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 0067376464343 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.	-$984.66

Continued on reverse

New Charges

Summary

	Total
G MAXWELL [redacted]	$11,444.27
JENNIFER TURNER [redacted]	$103.04
Total New Charges	**$11,547.31**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
01/16/14	HALLAK CLEANERS 037HACKENSACK NJ	$214.20
01/18/14	Starbucks #00821 NewNew York NY 8007827282	$4.30
01/20/14	AMERICAN EXPRESS TVLPHOENIX AZ ALASKA AIRLINES INC. From: SEATTLE-TACOMA INT To: WASHINGTON NATIONA N/A N/A N/A Carrier: AS YY YY YY Class: F 00 00 00 Ticket Number: 02773755899375 Date of Departure: 01/26 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$815.00
01/20/14	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: N.Y. J F KENNEDY I To: SEATTLE-TACOMA INT N/A N/A N/A Carrier: DL YY YY YY Class: C 00 00 00 Ticket Number: 00673755899364 Date of Departure: 01/25 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,232.31
01/20/14	PASTEUR PHARMACY 650NEW YORK NY 2128382500 Description: DRUG STORES/PHARMAC Price: $120.81	$120.81
01/21/14	KIAWAH ISLND GLF RSRKIAWAH ISLAND SC Arrival Date: 02/02/13 Departure Date: 02/03/13 00000000 LODGING	$354.37
01/21/14	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$444.48
01/23/14	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: NEW YORK LA GUARDI To: CHARLESTON NEW YORK LA GUARDI N/A N/A Carrier: DL DL YY YY Class: F F 00 00 Ticket Number: 00673764643436 Date of Departure: 02/02 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,969.52

AMEX001021

Continued on next page

G MAXWELL
Closing Date 02/14/14

Account Ending [redacted]

Detail Continued

		Amount
01/23/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$167.21
01/25/14	Starbucks #14870 SeaSeattle WA FAST FOOD RESTAURANT	$3.78
01/26/14	Starbucks #14870 SeaSeattle WA GOODS/SERVICES	$2.85
01/26/14	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$20.00
01/26/14	FOUR SEASONS HOTEL SSEATTLE WA Arrival Date Departure Date 01/24/14 01/26/14 00000000 LODGING	$590.42
01/28/14	CAREY WASHINGTON DC 888-649-3949 Description JAN 24 2014 SEATTLE MAXWELL GHISLAINE	$257.46
02/02/14	EFAX PLUS SERVICE 323-817-3205 CA	$16.95
02/02/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$9.30
02/02/14	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$361.28
02/02/14	EMPIRE INTERNATIONAL888-568-9803 7756196 10065 MAXWELL, GHISLAINE CHS 1 SANCTUARY BEACH DR KIAWAH ISLAND, SC	$211.53
02/02/14	EMPIRE INTERNATIONAL888-568-9803 7756191 10065 MAXWELL, GHISLAINE 116 EAST 65TH ST. NEW YORK, NY LGA	$221.26
02/03/14	AMERICAN EXPRESS TVLPHOENIX AZ UNITED AIRLINES From: To: Carrier: Class: CHARLESTON WASHINGTON DULLES UA F N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 01673789446545 Date of Departure: 02/03 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,370.00
02/03/14	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$75.63
02/03/14	F & O NEW YORK NY RESTAURANT FOOD/BEVERAGE $102.35 TIP $14.65	$117.00

AMEX001022

Continued on reverse

SDNY_GM_00326822

EFTA_00199576

EFTA01685820

Detail Continued

		Amount
02/03/14	EMPIRE INTERNATIONAL888-568-9803 7756883 N/A MAXWELL, GHISLAINE IAD 50 MASSACHUSETTS AVENUE NE WASHINGTON, D	$199.75
02/05/14	CAREY WASHINGTON DC 888-649-3949 Description FEB 3 2014 CHARLESTON MAXWELL GHISLAINE	$238.34
02/12/14	CAREY WASHINGTON DC 888-649-3949 Description JAN 26 2014 WASHINGTON MAXWELL GHISLAINE	$257.31
02/13/14	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC.	$2,169.21

From:	To:	Carrier:	Class:
N.Y. J F KENNEDY I	SAN FRANCISCO INTL	DL	C
	LOS ANGELES INTERN	DL	A
	N/A	YY	00
	N/A	YY	00

Ticket Number: 00673817399614 Date of Departure: 02/23
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: PASSENGER TICKET

JENNIFER TURNER
Card Ending [redacted]

			Amount
01/21/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$15.23
01/25/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$14.99
01/25/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$14.99
01/25/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$14.99
01/25/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$20.00
02/04/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$15.23
02/07/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$7.61

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$0.00
Total Interest in 2014	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**562,600**
Points Earned this Period	**9,250**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

January 1, 2014 - January 31, 2014

Opening Points Balance	553,350
Points Earned this Period	+9,250
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**562,600**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

January 1, 2014 - January 31, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	6,114	**0**	6,114
Business Gold Rewards XXXX-XXXXX0-[redacted]	3,098	**0**	3,098
Add'l Centurion XXXX-XXXXX2-[redacted]	38	**0**	38
Total	**9,250**	**0**	**9,250**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001027

SDNY_GM_00326827

EFTA_00199581

EFTA01685825

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 03/18/14

Account Ending [redacted]

New Balance	**$12,663.66**
Please Pay By‡	**04/02/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 9 for an Important Change to Your Account Terms

See Page 13 for Important Information About Your Pay Over Time Feature

We will debit your bank account for your payment of $12,663.66 on 04/02/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 03/31/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 02/28/14
574,630
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$9,330.34
Payments/Credits	-$13,152.90
New Charges	+$16,486.22
Fees	+$0.00
New Balance	**$12,663.66**

Days in Billing Period: 32

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
04/02/14
AutoPay Amount
$12,663.66

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

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

[redacted] 00126636600126636 6 14 H

AMEX001028

SDNY_GM_00326828

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001029

SDNY_GM_00326829

EFTA_00199583

EFTA01685827

G MAXWELL
Closing Date 03/18/14

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$7,546.14
Credits	
G MAXWELL [redacted]	-$5,606.76
Total Payments and Credits	**-$13,152.90**

Detail

*Indicates posting date

Payments

			Amount
03/01/14*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU JPMORGAN CHASE BANK, NA	-$7,546.14

Credits

				Amount
02/17/14	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ ALASKA AIRLINES INC.		-$1,784.20
		From:	To:	Carrier: Class:
		N/A	N/A	YY 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
		Ticket Number: 02773823329273 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND		
02/26/14	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC.		-$318.81
		From:	To:	Carrier: Class:
		N/A	N/A	YY 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
		Ticket Number: 00673823331365 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND		
02/28/14	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC		-$2,155.00
		From:	To:	Carrier: Class:
		N/A	N/A	YY 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
		Ticket Number: 00173823329252 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND		
03/11/14	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC.		-$1,348.75
		From:	To:	Carrier: Class:
		N/A	N/A	YY 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
		Ticket Number: 00673826411911 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND		

Continued on reverse

New Charges

Summary

	Total
G MAXWELL [redacted]	$15,924.18
JENNIFER TURNER [redacted]	$562.04
Total New Charges	**$16,486.22**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
02/14/14	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC	$2,155.00

From:	To:	Carrier:	Class:
LOS ANGELES INTERN	MIAMI INTERNATIONA	AA	F
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 00173823329256 Date of Departure: 03/02
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: PASSENGER TICKET

02/14/14	AMERICAN EXPRESS TVLPHOENIX AZ ALASKA AIRLINES INC.	$1,784.20

From:	To:	Carrier:	Class:
NOME	ANCHORAGE INTERNAT	AS	F
	SALT LAKE CITY	DL	P
	N.Y. J F KENNEDY I	DL	C
	N/A	YY	00

Ticket Number: 02773823329270 Date of Departure: 03/14
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: PASSENGER TICKET

02/14/14	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC.	$1,519.35

From:	To:	Carrier:	Class:
MIAMI INTERNATIONA	MINNEAPOLIS INTERN	DL	F
	ANCHORAGE INTERNAT	DL	F
	N/A	YY	00
	N/A	YY	00

Ticket Number: 00673823329266 Date of Departure: 03/09
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: PASSENGER TICKET

02/14/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$172.56

02/17/14	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC.	$1,348.75

From:	To:	Carrier:	Class:
ANCHORAGE INTERNAT	SALT LAKE CITY	DL	P
	N.Y. J F KENNEDY I	DL	C
	N/A	YY	00
	N/A	YY	00

Ticket Number: 00673826411915 Date of Departure: 03/15
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: PASSENGER TICKET

02/18/14	HALLAK CLEANERS 037HACKENSACK NJ	$79.40

AMEX001031

Continued on next page

G MAXWELL
Closing Date 03/18/14

Account Ending [redacted]

Detail Continued

		Amount
02/21/14	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$531.47
02/22/14	MILLY MADISON 882921 NEW YORK NY MEN'S/WOMEN'S CLOTHNG	$783.90
02/22/14	CHEESE ON 62ND NEW YORK NY 212-980-5544 Description GROCERIES/SUNDRIES	$37.88
02/25/14	HALLAK CLEANERS 037 HACKENSACK NJ	$143.70
02/26/14	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$20.00
02/26/14	RITZ CARLTON HALF MO HALF MOON BAY CA Arrival Date 02/23/14 Departure Date 02/26/14 00000000	$515.32
02/27/14	BEVERLY HILLS RENT A SAN FRANCISCO CA 4242397043 Description REFER TO RECEIPT	$497.89
02/28/14	AMERICAN EXPRESS TVL PHOENIX AZ VIRGIN AMERICA From: LOS ANGELES INTERN To: FT LAUDERDALE/HOLL Carrier: VX Class: J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98473857498936 Date of Departure: 03/03 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,738.00
02/28/14	MAISON 140 BEVERLY H BEVERLY HILLS CA Arrival Date 02/26/14 Departure Date 02/28/14 00000000 LODGING	$928.03
03/01/14	Starbucks #05401 Bev Beverly Hills CA FAST FOOD RESTAURANT	$11.15
03/01/14	JAMES PERSE - BEVERL BEVERLY HILLS CA (323)588-2226 Description WST PAN JP01 WDZ14	$245.25
03/02/14	EFAX PLUS SERVICE 323-817-3205 CA	$16.95
03/02/14	Starbucks #05401 Bev Beverly Hills CA FAST FOOD RESTAURANT	$2.95

Continued on reverse

Detail Continued

		Amount
03/04/14	AMERICAN EXPRESS TVLPHOENIX AZ ALASKA AIRLINES INC. From: ANCHORAGE INTERNAT To: UNALAKLEET Carrier: AS Class: S N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 02773866623441 Date of Departure: 03/10 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$239.00
03/04/14	CAREY WASHINGTON DC 888-649-3949 Description MAR 3 2014 FT LAUDERDALE MAXWELL GHISLAINE	$169.82
03/04/14	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$368.60
03/04/14	FL DL & TAG GO-RENEWTALLAHASSEE FL 850-617-2000 Description RETAIL	$163.80
03/04/14	DRI*JAWBONE MINNETONKA MN 9529084089	$185.02
03/05/14	Starbucks #08251 MiaMiami Beach FL FAST FOOD RESTAURANT	$3.59
03/05/14	JOES STONE CRAB RSTRMIAMI BEACH FL RESTAURANT FOOD/BEVERAGE $43.00	$43.00
03/06/14	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$38.49
03/06/14	FRESH MKT-105 SOBE 5MIAMI BEACH FL 3055320377 Description Price GROCERY STORES, SUP $87.84	$87.84
03/07/14	STAR CAFE MARKET MIAMI BEACH FL 305-672-6500 Description FOOD/BEVERAGE	$16.44
03/09/14	NEWS CONNECTIO296109MIAMI FL 305-8760500	$21.37
03/09/14	STARBUCKS H06 291548MIAMI FL 305-8760500 FOOD $3.91	$3.91
03/10/14	STAUBUCKS ANC 021513ANCHORAGE AK 907-2434331 FOOD $8.50	$8.50

Continued on next page

G MAXWELL
Closing Date 03/18/14

Account Ending [redacted]

Detail Continued

		Amount
03/11/14	AMERICAN EXPRESS TVLPHOENIX AZ UNITED AIRLINES From: ANCHORAGE INTERNAT / To: SEATTLE-TACOMA INT / Carrier: UA / Class: A N.Y. NEWARK INTL A / UA / A N/A / YY / 00 N/A / YY / 00 Ticket Number: 01673886738366 / Date of Departure: 03/13 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,327.20
03/12/14	ALASKA AIR IN FLIGHTALASKA AIR IN FLIG ALASKA AIR IN FLIGHT ORD ;REQ REQUESTER NAME IT1 PURCHASE ;UPI 7.0000;QTY1 IT2 ;UPI 0.0000;QTY FRT 0.00;HDL 0.00;ITM1	$7.00
03/12/14	WALMART.COM 800-966-6546 AR RETAIL	$197.03
03/12/14	GODADDY.COM (480)505-8855 (480)505-8855	$29.15
03/12/14	GODADDY.COM (480)505-8855 (480)505-8855	$35.32
03/13/14	STARBUCKS A CO271553SEATTLE WA 206-4335611 FOOD $7.87	$7.87
03/14/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$370.99
03/15/14	CHEESE ON 62ND NEW YORK NY 212-980-5544 Description GROCERIES/SUNDRIES	$68.49

JENNIFER TURNER
Card Ending [redacted]

		Amount
02/21/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$15.23
02/28/14	VIDAL SASSOON BEVERLY HILLS CA BEAUTY/BARBER SHOP	$130.00
03/04/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$15.23
03/07/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$7.61
03/08/14	FEDEX INV 454827338 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000454827338 FedEx #1-800-622-1147	$251.70

Continued on reverse

Detail Continued

		Amount
03/13/14	FEDEX INV 455317429 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000455317429 FedEx #1-800-622-1147	$102.29
03/14/14	GODADDY.COM (480)505-8855 (480)505-8855	$39.98

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$0.00
Total Interest in 2014	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

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

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

G MAXWELL
Closing Date 03/18/14

Account Ending [redacted]

Important Changes to Your Account Terms

We are making changes to the American Express Cardmember Agreement ("Agreement") and other terms governing your account referenced in this notice. We urge you and any Additional Card members on your account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Important Changes to Your Account Terms

Important Notice Regarding Your Late Payment Fees

The following is a summary of the change that is being made to your account terms. For more detailed information, please see the reverse side of this page.

Revised Terms, as of June 6, 2014	
Late Payment Fee	Up to **$37**. However, if your account does not have a Pay Over Time feature or balance and you do not pay for two billing periods in a row, your fee will be **$37** or **2.99%** of the past due amount, whichever is greater.
Returned Payment Fee	Up to **$37**

Summary of Other Changes	
Changing the Agreement	We are clarifying that the Agreement cannot be changed orally.
Credit Reports	We are adding language concerning income and employment verification to your Cardmember Agreement to clarify that we will verify and re-verify your employment and income.
AMEX Assurance Company Policies	We are providing policy updates for residents of Colorado and Vermont as well as updating the collect phone number to be used for filing claims under the Car Rental Loss and Damage Insurance Policy.
Delta SkyClub Lounge Access	Delta Air Lines has modified the Delta Sky Club® access policy when visitors bring guests into a lounge. As a result, beginning May 1, 2014, Centurion® Members will no longer receive complimentary admittance for spouses, domestic partners, and children under age 21 or up to two traveling companions. Instead, Delta will offer a reduced rate of $29 per person for these guests for passes purchased at the lounge (this reduced rate is subject to change by Delta and is not available for lounge passes purchased online). For the most current information about your Card benefits, please call the number on the back of your Card. For the most current Delta Sky Club access policy, please visit https://www.delta.com/skyclub.

See the reverse side for the Detail of Changes

Detail of Changes to Your Cardmember Agreements

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement and the Insurance Policies underwritten by AMEX Assurance Company (collectively, the "Agreements"). This notice formally amends the Agreements as described below. Any terms in the Agreements conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Card members on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Late Payment and Return Payment Fees

We are increasing the late payment and return payment fees on your account. Effective June 6, 2014, the *Rates and Fees Table* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Penalty Fees* row and replacing it with the following:

Penalty Fees	
• Late Payment	Up to **$37**. However, if your account does not have a Pay Over Time feature or balance and you do not pay for two billing periods in a row, your fee will be **$37** or **2.99%** of the past due amount, whichever is greater.
• Returned Payment	Up to $**37**.

Late Payment Fee

We are increasing the late payment fees on your account:

- If your account has a Pay Over Time feature or balance, your late fee will be up to **$37**.
- If your account does not have a Pay Over Time feature or balance, your late fee will be up to **$37**. However, if you do not pay for two billing periods in a row, your late fee will be **$37** or **2.99%** of the past due amount, whichever is greater.

Effective June 6, 2014, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row and replacing it with the following:

Late Payment	Accounts without a Pay Over Time Feature or Balance: Up to $37. However, if you do not pay the Amount Due for two billing periods in a row, your late fee will be $37 or 2.99% of the past due amount, whichever is greater. • Your first late fee is $26. This late fee will be charged if you do not pay the Amount Due on your billing statement before the 20th day after the Closing Date shown on your next billing statement. If you do this again within the next 6 billing periods, your late fee is $37 instead. • However, if you do not pay the Amount Due for two or more billing periods in a row, your late fee will be $37 or 2.99% of the past due amount, whichever is greater. This late fee will be charged on the Closing Date of the second consecutive billing period, and, if an Amount Due remains unpaid, on each Closing Date after that. • Your late fee will never exceed the Amount Due. Accounts with a Pay Over Time Feature or Balance: Up to $37. • Your first late fee is $26. If you pay late again within the next 6 billing periods, your late fee is $37 instead. However, your late fee will never exceed the Minimum Payment Due. • The applicable late fee will be charged if you do not pay the Minimum Payment Due on your billing statement before the 20th day after the Closing Date shown on your next billing statement, and, if the Minimum Payment Due remains unpaid, on each Closing Date after that. • Paying late may also result in a Penalty APR. See *Penalty APR for new transactions and Penalty APR for existing balances* above. In certain circumstances, because of the timing of the late fee charges described above, a billing statement may reflect two late fees, each one charged with respect to a different billing period.

To help you make payments on time, every time, we offer a suite of account management tools:

- Pay online or by phone 24/7 – Login to your account online or call 1-800-I-PAY-AXP (1-800-472-9297).
- AutoPay – Have your payment automatically deducted from your bank account each month.
- Account alerts – Get email or text alerts when your payment due date is approaching.
- Mobile services – View and manage your Card account from anywhere.

Go to **americanexpress.com/consumerresources** to learn more.

Returned Payment Fee
We are increasing the returned payment fees on your account. Effective June 6, 2014, your returned payment fee will be up to $37. The *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Returned Payment* row and replacing it with the following:

Returned Payment	Up to $37. If you make a payment that is returned unpaid the first time we present it to your bank, the fee is $26. If you do this again within the same billing period or the next 6 billing periods, the fee is $37. However, the returned payment fee will not exceed the applicable Minimum Payment Due. A returned payment may also result in a penalty APR. See *Penalty APR for new transactions* above.

Changing the Agreement
Effective June 1, 2014, the following is added immediately after the second sentence of the *Changing the Agreement* section in Part 2 of your Cardmember Agreement:

"This written Agreement is a final expression of the agreement governing the Account. The written Agreement may not be contradicted by any alleged oral agreement."

Credit Reports
Effective immediately, we are amending the *Credit Reports* section contained in Part 2 of your Cardmember Agreement by adding at the end of the first sentence, "including information to verify and re-verify your employment and income."

Notice of Change to Your AMEX Assurance Company Policies
We are making Important Changes to your insurance policies ("Policies") underwritten by AMEX Assurance Company.
Applicable for Residents of Colorado
Effective January 1, 2014, all definitions, terms and provisions within the Policies wherever appearing and denoting a marital relationship or family relationship arising out of marriage will include parties to a civil union established in the State of Colorado according to Colorado law and their families. The terms that mean or refer to family relationships arising from a marriage, such as "family", "immediate family", "dependent", "children", "next of kin", "relative", "beneficiary", "survivor" and any other such terms include family relationships created by a civil union established according to Colorado law. AEREG1013CO
Applicable for Residents of Vermont for Purchase Protection and Extended Warranty
Effective immediately, the Termination or Cancellation section is replaced with the following: We may cancel this policy only for the reasons stated in this condition by notifying you in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed by certified mail to you at your mailing address shown in the Declarations except that in the case of cancellation for non-payment of premium, the cancellation notice will be by certified mail or certificate of mailing. Proof of mailing will be sufficient proof of notice. 1) When you have not paid the premium, or there is a substantial increase in hazard, we may cancel at any time by notifying you at least 15 days before the date cancellation takes effect. (2) When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by notifying you at least 45 days before the date cancellation takes effect. (3) When this policy has been in effect for 60 days or more or at any time if it is a renewal with us, we may cancel for one or more of the following reasons: (a) Non-payment of premium or substantial increase in hazard provided that in the case of substantial increase in hazard, we have secured approval for the cancellation from the commissioner of insurance. This can be done by notifying you 15 days before the date cancellation takes effect; or (b) Fraud or material misrepresentation affecting the policy or in the presentation of a claim, or violation of any provisions of the policy. This can be done by letting you know 45 days before the date cancellation takes effect. (4) When this policy is written for a period of more than one year, we may cancel for any reason at anniversary by letting you know at least 45 days before the date cancellation takes effect. *Nonrenewal:* We may elect not to renew this policy. We may do so by delivering to you, or mailing by certified mail to you at your mailing address shown in the Declarations, written notice at least 45 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice. This condition does not apply: a. If we have manifested our willingness to renew; or b. In the case of non-payment of premium; or c. If you fail to pay any advance premium required by us for renewal; or d. If any insured property designated in the policy is insured under any other insurance policy. *Renewal Of The Policy:* a. If we elect to renew this policy and have the necessary information to issue the renewal policy, we will confirm in writing at least 45 days prior to the expiration our intention to renew the policy and confirm the premium at which the policy is to be renewed. b. If we do not comply with the conditions set forth in the above paragraph, you will be granted renewal coverage at the rate or premium in effect on the expiration date, which has been approved by the Commissioner. This will be done on a pro rata basis and will continue for 45 days after his company confirms renewal coverage and premium. This provision will not apply if you accept the renewal policy. PP/EW-RDR1-VT 10/12
Car Rental Loss and Damage Insurance Policy
Effective immediately, the collect phone number for filing a claim will be 216-617-2500.
Alabama, Delaware, District of Columbia, Florida, Georgia, Hawaii, Indiana, Kansas, Maryland, Minnesota, Montana, New Mexico, Ohio, Oregon, Puerto Rico, Texas, U.S. Virgin Islands and Wyoming: CRLDIEND1113
These changes become effective whether or not you receive a billing statement. You should carefully review the changes, share it 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.

G MAXWELL
Closing Date 03/18/14

Account Ending [redacted]

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you are notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
If you have a Pay Over Time feature, unless we notify you otherwise your Pay Over Time limit is $35,000. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement. You may ignore this message if you no longer have a Pay Over Time feature or your use of it has been suspended.

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**574,630**
Points Earned this Period	**12,030**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

February 1, 2014 - February 28, 2014

Opening Points Balance	562,600
Points Earned this Period	+12,030
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**574,630**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

February 1, 2014 - February 28, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	8,056	**1,266** Empire CLS Plat/Cent 3x Pts A3NQ	10,826
		1,504 Carey Limousine Pgm 3x MR Pts A3NX	
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,101	**0**	1,101
Add'l Centurion XXXX-XXXXX2-[redacted]	103	**0**	103
Total	**9,260**	**2,770**	**12,030**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001043

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 04/17/14

Account Ending [redacted]

New Balance	**$11,368.41**
Please Pay By‡	**05/02/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $11,368.41 on 05/02/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 04/30/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 03/31/14
587,950
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$12,663.66
Payments/Credits	-$12,663.66
New Charges	+$11,368.41
Fees	+$0.00
New Balance	**$11,368.41**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
05/02/14
AutoPay Amount
$11,368.41

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

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

[redacted] 00113684100113684l 14 H

AMEX001044

SDNY_GM_00326844

EFTA_00199598

EFTA01685842

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ
07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001045

SDNY_GM_00326845

EFTA_00199599

EFTA01685843

Payments and Credits

Summary

	Total
Payments	-$12,553.67
Credits	
G MAXWELL [redacted]	-$109.99
Total Payments and Credits	**-$12,663.66**

Detail

*Indicates posting date

Payments			**Amount**
04/02/14*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$12,553.67
Credits			**Amount**
03/31/14	G MAXWELL	VINOFINA 08487001810707-3420586 CA 7072025507	-$109.99

New Charges

Summary

	Total
G MAXWELL [redacted]	$11,330.34
JENNIFER TURNER [redacted]	$38.07
Total New Charges	**$11,368.41**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
03/14/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$120.68
03/14/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$172.56
03/18/14	HALLAK CLEANERS 037HACKENSACK NJ		$749.40
03/19/14	CAREY WASHINGTON DC 888-649-3949 Description MAR 13 2014 NEW YORK MAXWELL GHISLAINE		$173.61
03/19/14	MASA RESTAURANT 0482NEW YORK NY 212-533-4654 FOOD TIP	$146.44 $22.56	$169.00
03/21/14	BROADVIEW NETWORKS 800-2762384 NY 9149227538		$523.04

Continued on reverse

Detail Continued

		Amount
03/22/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$167.20
03/26/14	T-MOBILE RECURNG PMTT-MOBILE 555138840 98006	$20.00
03/26/14	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: BOS Ticket Number: 0850724590565 1 (800) 872-7245	$294.00
03/27/14	OMAR NEW YORK NY RESTAURANT	$87.40
03/28/14	BEEKMAN THEATER NEW YORK NY 213-235-2257	$14.00
03/28/14	WIRED FOR WINE 8778061235 NJ DIRECT MKTG MISC Description ALCOHOLIC BEVERAGES	$131.64
03/29/14	GOOD COMPANY WINES ISONOMA CA 800-518-2127 Description SPECIALTY RETAIL	$109.99
04/01/14	AMTRAK INTERNET SALEWASHINGTON DC From: BOS To: NYP Ticket Number: 0910640613352 1 (800) 872-7245	$38.00
04/01/14	RITZ CARLTON BOSTON BOSTON MA Arrival Date Departure Date 03/31/14 04/01/14 00000000	$462.51
04/02/14	J2 EFAX SERVICES 323-817-3205 CA	$16.95
04/02/14	AMTRAK ACELA CAFE QWASHINGTON DC 800-872-7245 Description FAST FOOD RESTAURAN	$7.25
04/02/14	AMTRAK ACELA CAFE QWASHINGTON DC 800-872-7245 Description FAST FOOD RESTAURAN	$1.25
04/03/14	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$75.45
04/03/14	STAPLES 00472 (800) 333-3330 (800) 333-3330 BROTHER DR310CL DRUM UNIT POSTIT 3 X 3 NEON POPUP NOTES 12 PA	$178.75
04/03/14	TODD HARRIS CO 732-287-4443 732-287-4443	$446.39
04/05/14	FRESH DIRECT 866-283-7374 NY GROCERY	$87.70
04/06/14	THE EAST POLE 650000NEW YORK NY 2122492222	$37.56

Continued on next page

G MAXWELL
Closing Date 04/17/14

Account Ending [redacted]

Detail Continued

		Amount
04/06/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$334.41
04/11/14	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI From: To: Carrier: Class: N.Y. J F KENNEDY I FT LAUDERDALE/HOLL B6 H N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27973965341405 Date of Departure: 04/12 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$416.00
04/11/14	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: To: Carrier: Class: FT LAUDERDALE/HOLL SAN FRANCISCO INTL VX J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98473967284383 Date of Departure: 04/22 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,730.00
04/11/14	JETBLUE AIRWAYS 4100SLC SUPPORT C OK JETBLUE AIRWAYS From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27906110330523 Date of Departure: 04/11 Passenger Name: BORGERSON/SCOTT G Document Type: ADDITIONAL COLLECTION	$45.00
04/11/14	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI From: To: Carrier: Class: N.Y. J F KENNEDY I FT LAUDERDALE/HOLL B6 H N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27973965341615 Date of Departure: 04/12 Passenger Name: BORGERSON/SCOTT G Document Type: PASSENGER TICKET	$416.00
04/11/14	JETBLUE AIRWAYS 4100SLC SUPPORT C OK JETBLUE AIRWAYS From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27906110329823 Date of Departure: 04/11 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: ADDITIONAL COLLECTION	$45.00

Continued on reverse

Detail Continued

		Amount
04/12/14	LITTLE PALM ISLAND 1LTL TORCH KEY FL Arrival Date Departure Date 04/11/14 04/12/14 00000000 LODGING	$1,238.74
04/12/14	STANDARD MIAMI BEACHMIAMI BEACH FL Arrival Date Departure Date 04/11/14 04/11/14 00000000 LODGING CARDEPOSIT	$436.18
04/14/14	HILTON CASA MARINA RKEY WEST FL Arrival Date Departure Date 04/13/14 04/14/14 00000000 LODGING CARDEPOSIT	$533.25
04/14/14	STANDARD MIAMI BEACHMIAMI BEACH FL Arrival Date Departure Date 04/12/14 04/13/14 00000000 LODGING	$746.13
04/14/14	CHEECA LODGE & SPA 1ISLAMORADA FL Arrival Date Departure Date 04/13/14 04/14/14 00000000 LODGING	$447.25
04/14/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$230.65
04/16/14	LITTLE PALM ISLAND 1LTL TORCH KEY FL Arrival Date Departure Date 04/15/14 04/16/14 00000000 LODGING	$547.40
04/16/14	A&B LOBSTER HOUSE KEY WEST FL 3052944902 FOOD/BEVERAGE $66.60 TIP $13.40	$80.00

JENNIFER TURNER
Card Ending [redacted]

		Amount
03/21/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$15.23
04/04/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$15.23
04/07/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$7.61

Continued on next page

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$0.00
Total Interest in 2014	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

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

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance 587,950

Points Earned this Period 13,320

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary March 1, 2014 - March 31, 2014

Opening Points Balance	574,630
Points Earned this Period	+13,320
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**587,950**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail March 1, 2014 - March 31, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	10,316	**340** Carey Limousine Pgm 3x MR Pts A3NX	10,656
Business Gold Rewards XXXX-XXXXX0-[redacted]	2,102	**0**	2,102
Add'l Centurion XXXX-XXXXX2-[redacted]	562	**0**	562
Total	**12,980**	**340**	**13,320**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001053

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 05/18/14

Account Ending [redacted]

New Balance	**$9,581.06**
Please Pay By‡	**06/02/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $9,581.06 on 06/02/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 05/31/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 04/30/14
625,132
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$11,368.41
Payments/Credits	-$11,391.25
New Charges	+$9,603.90
Fees	+$0.00
New Balance	**$9,581.06**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
06/02/14
AutoPay Amount
$9,581.06

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

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

[redacted] 00095810600095810 6 14 H

AMEX001054

SDNY_GM_00326854

EFTA_00199608

EFTA01685852

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

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Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
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Change of Address
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- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001055

SDNY_GM_00326855

EFTA_00199609

EFTA01685853

Payments and Credits

Summary

	Total
Payments	-$8,863.41
Credits	
G MAXWELL [redacted]	-$2,505.00
JENNIFER TURNER [redacted]	-$22.84
Total Payments and Credits	**-$11,391.25**

Detail

*Indicates posting date

Payments			**Amount**
05/02/14*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$8,863.41

Credits			**Amount**
04/21/14	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98473967284386 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$1,730.00
04/21/14	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98474464471581 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$775.00
05/09/14	JENNIFER TURNER	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	-$7.61
05/09/14	JENNIFER TURNER	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	-$15.23

New Charges

Summary

	Total
G MAXWELL [redacted]	$9,281.92
JENNIFER TURNER [redacted]	$321.98
Total New Charges	**$9,603.90**

Continued on reverse

Detail

G MAXWELL
Card Ending [redacted]

		Amount
04/17/14	CALOOSA COVE MARINA ISLAMORADA FL 305-664-4455	$84.68
04/17/14	THE ISLAND FISH COMPMARATHON FL 3057434191	$56.00
04/17/14	WALGREENS #07936 000BIG PINE KEY FL 8002892273 Description REFER TO RECEIPT	$16.79
04/18/14	HILTON CASA MARINA RKEY WEST FL Arrival Date: 04/15/14 — Departure Date: 04/17/14 00000000 LODGING	$576.27
04/19/14	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: FT LAUDERDALE/HOLL — To: LOS ANGELES INTERN — Carrier: VX — Class: W N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 98474464471585 — Date of Departure: 04/21 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$775.00
04/19/14	Starbucks #08242 MiaMiami Beach FL FAST FOOD RESTAURANT	$3.70
04/19/14	STANDARD MIAMI BEACHMIAMI BEACH FL Arrival Date: 04/17/14 — Departure Date: 04/18/14 00000000 LODGING	$47.49
04/19/14	EPICURE MARKET EPICUMIAMI BEACH FL 305-672-0385	$117.07
04/20/14	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: MIAMI INTERNATIONA — To: LOS ANGELES INTERN — Carrier: AA — Class: P N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 00174464482846 — Date of Departure: 04/21 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$895.56
04/21/14	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: LOS ANGELES INTERN — To: SAN FRANCISCO INTL — Carrier: VX — Class: C N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 98474464486414 — Date of Departure: 04/22 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$339.00

Continued on next page

G MAXWELL
Closing Date 05/18/14

Account Ending [redacted]

Detail Continued

		Amount
04/21/14	Starbucks #08242 MiaMiami Beach FL FAST FOOD RESTAURANT	$4.23
04/21/14	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$524.93
04/21/14	NEWSLINK B96 NMAV MIAMI FL 305-871-8175	$9.08
04/22/14	T3 STARBUCKS L571531LOS ANGELES CA 310-6463472 FOOD $6.27	$6.27
04/22/14	HUDSON NEWS LOS ANGELOS ANGELES CA BOOK STORE	$15.23
04/22/14	UNION 76 00507343 LOS ANGELES CA UNION 76	$4.31
04/23/14	BEVERLY HILLS RENT ALOS ANGELES CA 4242397044 Description REFER TO RECEIPT	$124.63
04/23/14	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$763.16
04/24/14	AMERICAN EXPRESS TVLPHOENIX AZ UNITED AIRLINES From: SAN FRANCISCO INTL To: BOSTON LOGAN INTER / NEW YORK LA GUARDI / N/A / N/A Carrier: UA / DL / YY / YY Class: F / F / 00 / 00 Ticket Number: 01674474637975 Date of Departure: 04/25 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$3,133.00
04/25/14	Starbucks #05404 SanSan Francisco CA FAST FOOD RESTAURANT	$5.90
04/26/14	LEGAL TEST KITCHEN 2BOSTON MA RESTAURANT Description 586414	$33.06
04/27/14	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT	$3.54
04/27/14	AMC ORPHEUM 7 #2104 NEW YORK NY 212-876-2111	$13.75
04/28/14	BUTTERFIELD MARKET 5NEW YORK NY 2122887800 Description: GROCERY STORES, SUP Price: $5.25	$5.25
04/29/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$3.54
04/29/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$167.20

AMEX001058

Continued on reverse

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Detail Continued

		Amount
04/29/14	DIRECTV HARDWARE DTV HARDWARE DTV HARDWARE 800-347-3288	$8.88
04/30/14	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT	$4.30
05/01/14	HALLAK CLEANERS 037HACKENSACK NJ	$100.50
05/02/14	J2 EFAX SERVICES 323-817-3205 CA	$16.95
05/05/14	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$75.34
05/05/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$4.30
05/08/14	DIRECTV SERVICE 800-347-3288 CA TV SERVICE	$81.61
05/08/14	HARRY CIPRIANI NEW YORK NY RESTAURANT FOOD/BEVERAGE $116.14	$116.14
05/09/14	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT	$4.30
05/09/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$182.21
05/10/14	SMILEY`S 212-688-1510 212-688-1510	$19.56
05/10/14	GREEN GOURMET 212-759-7811 212-759-7811	$9.98
05/13/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$3.54
05/13/14	GODADDY.COM (480)505-8855 (480)505-8855	$21.16
05/15/14	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: BOSTON LOGAN INTER To: NEW YORK LA GUARDI N/A N/A N/A Carrier: DL YY YY YY Class: A 00 00 00 Ticket Number: 00674525582570 Date of Departure: 05/20 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$490.40
05/15/14	Starbucks #03466 WhiWhite Plains NY FAST FOOD RESTAURANT	$8.89
05/15/14	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: BOS Ticket Number: 1350709567976 1 (800) 872-7245	$109.00
05/17/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$3.54
05/17/14	PASTEUR PHARMACY 650NEW YORK NY 2128382500 Description: DRUG STORES/PHARMAC Price: $97.30	$97.30

Continued on next page

Detail Continued

			Amount
05/17/14	KIEHL'S UES SPA 2NDFNEW YORK COSMETIC STORE	NY	$167.20
05/17/14	CAMBRIDGE CHEMISTS 6NEW YORK 2127345678 Description Price DRUG STORES/PHARMAC $28.18	NY	$28.18

JENNIFER TURNER
Card Ending [redacted]

			Amount
04/18/14	APPLE ONLINEUSA APPLCUPERTINO APPLE ONLINE STORES	CA	$39.17
04/20/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$59.87
04/21/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$15.23
04/25/14	GODADDY.COM (480)505-8855 (480)505-8855		$4.99
04/29/14	GODADDY.COM (480)505-8855 (480)505-8855		$179.88
05/04/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$15.23
05/07/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$7.61

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$0.00
Total Interest in 2014	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance 625,132

Points Earned this Period 37,182

Account Summary April 1, 2014 - April 30, 2014

Opening Points Balance	587,950
Points Earned this Period	+37,182
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**625,132**

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

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail April 1, 2014 - April 30, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	11,220	**348** Carey Limousine Pgm 3x MR Pts A3NX	11,568
Business Gold Rewards XXXX-XXXXX0-[redacted]	576	**25,000** BGR $50K Spd/ 25K MR pts 2751	25,576
Add'l Centurion XXXX-XXXXX2-[redacted]	38	**0**	38
Total	**11,834**	**25,348**	**37,182**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001063

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 06/17/14

Account Ending [redacted]

New Balance	**$13,782.69**
Please Pay By‡	**07/02/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 9 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 7.**

We will debit your bank account for your payment of $13,782.69 on 07/02/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 06/30/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Important Change to Your Account Benefits
On September 1, 2014, Sony will discontinue its Sony Cierge service. As of that date, the Sony Cierge service will no longer be available as a Card benefit. For more details, contact Centurion Member Services at 1-877-877-0987 and select option 3.

Membership Rewards® Points
Available and Pending as of 05/31/14
633,302
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$9,581.06
Payments/Credits	-$9,581.06
New Charges	+$13,782.69
Fees	+$0.00
New Balance	**$13,782.69**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
07/02/14
AutoPay Amount
$13,782.69

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

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

[redacted] 00137826900137826 9 14 H

AMEX001064

SDNY_GM_00326864

EFTA_00199618

EFTA01685862

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001065

SDNY_GM_00326865

EFTA_00199619

EFTA01685863

Payments and Credits

Summary

	Total
Payments	-$9,579.23
Credits	
G MAXWELL [redacted]	-$1.83
Total Payments and Credits	**-$9,581.06**

Detail

*Indicates posting date

Payments			**Amount**
06/02/14*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$9,579.23
Credits			**Amount**
05/19/14	G MAXWELL	THINKING CUP 8843012BOSTON MA 617-482-5555	-$1.83

New Charges

Summary

	Total
G MAXWELL [redacted]	$13,755.38
JENNIFER TURNER [redacted]	$27.31
Total New Charges	**$13,782.69**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
05/16/14	ALFREDO 100 27460016NEW YORK NY RESTAURANT TIP $8.85	$72.00
05/18/14	STARBUCKS 0017 BOSTON MA 310-472-1934 Description FAST FOOD RESTAURAN	$3.67
05/18/14	AMTRAK NRTHEAST CAFEWASHINGTON DC 800-872-7245 Description FAST FOOD RESTAURAN	$2.75
05/19/14	Starbucks #07535 BosBoston MA FAST FOOD RESTAURANT	$3.91
05/19/14	THINKING CUP 8843012BOSTON MA 617-482-5555	$5.30

Continued on reverse

Detail Continued

		Amount
05/21/14	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: BOSTON LOGAN INTER To: NEW YORK LA GUARDI Carrier: DL Class: P N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00674537002812 Date of Departure: 05/26 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$461.00
05/21/14	XV BEACON HOTEL 0000BOSTON MA Arrival Date Departure Date 05/18/14 05/20/14 00000000 LODGING	$1,208.60
05/21/14	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$534.83
05/27/14	NYC WATER BOARD/DEP 718-595-7000 NY GOVTNOTELSEW	$1,756.79
05/27/14	EZPAY FEE NYC WATER 800-766-6616 NJ GOVT SERVNEC	$39.53
05/29/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$6.80
05/31/14	LE PAIN QUOTIDIEN NEW YORK NY RESTAURANT FOOD/BEVERAGE $42.46	$42.46
05/31/14	BEEKMAN THEATER NEW YORK NY 213-235-2257	$14.00
06/01/14	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-163244138 Description FOR BILLING QUESTIO ACCT: 9740240 B	$25.00
06/02/14	J2 EFAX SERVICES 323-817-3205 CA	$16.95
06/02/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$4.30
06/02/14	NEWTON - TIMMERMANN NEW YORK NY DRUG STORE/PHARMACY	$19.38
06/02/14	EMBASSY LIQUORS II 0NEW YORK NY 212-838-6551 Description LIQUOR/BEVERAGES/SN	$13.05
06/02/14	SMILEY`S 212-688-1510 212-688-1510	$16.07
06/02/14	GREEN GOURMET 212-759-7811 212-759-7811	$42.57
06/02/14	INVINO 0848700181098800-5182127 CA 7072025507	$127.49
06/03/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$4.30
06/03/14	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$75.59

AMEX001067

Continued on next page

Detail Continued

		Amount
06/03/14	PARIS MATCH BISTRO 6NEW YORK NY 2127374400 TIP $5.26	$64.00
06/04/14	STAPLES 00472 (800) 333-3330 (800) 333-3330 BROTHER TN315C CYAN TONER CARTRIDGE BROTHER TN315BK BLACK TONER CARTRID BROTHER TN315Y YELLOW TONER CARTRID BROTHER TN315M MAGENTA TONER CARTRI	$433.85
06/05/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$4.30
06/05/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$167.21
06/05/14	INTUIT *QUICKBOOKS 800-446-8848 CA SOFTWARE	$762.08
06/05/14	TRANS AM TRAVEL INC 800-8227600 VA 7039988620	$5,284.00
06/06/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$4.30
06/07/14	SCOOP 14 INC #12 NEW YORK NY 212-925-2266	$228.64
06/07/14	CRATEANDBARREL 621 NEW YORK NY 212-308-0011	$41.83
06/08/14	DIRECTV SERVICE 800-347-3288 CA TV SERVICE	$103.37
06/08/14	CONVERSE # 35 CENTRALVALLEY NY SHOE STORE	$57.26
06/08/14	THEORY WOODBURY 2800CENTRAL VALLE NY 800-326-7985 Description APPAREL/ACCESSORIES	$105.69
06/09/14	ANITA R CELA MD 212-535-6004 212-535-6004	$1,250.00
06/09/14	OPAY NY INS FUND DISSAN RAMON CA 800-487-4567	$4.09
06/09/14	NY ST INS FUND DISABALBANY NY 800-487-4567	$167.07
06/10/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$3.54
06/12/14	JOAN L KENT MC PC 27NEW YORK NY DOCTOR & PHYSICIAN	$300.00
06/13/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$4.30
06/14/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$116.33

Continued on reverse

Detail Continued

			Amount
06/15/14	Starbucks #00821 NewNew York FAST FOOD RESTAURANT	NY	$3.43
06/15/14	Starbucks #18509 NewNew York FAST FOOD RESTAURANT	NY	$3.54
06/15/14	GREEN GOURMET 212-759-7811 212-759-7811		$25.21
06/15/14	BISTRO CHAT NOIR 130NEW YORK 2127942428 FOOD/BEVERAGE TIP	NY $114.87 $10.13	$125.00

JENNIFER TURNER
Card Ending [redacted]

			Amount
05/22/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$15.23
05/27/14	Starbucks #18509 NewNew York FAST FOOD RESTAURANT	NY	$6.70
05/28/14	Starbucks #18509 NewNew York FAST FOOD RESTAURANT	NY	$4.30
06/11/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$1.08

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$0.00
Total Interest in 2014	$0.00

G MAXWELL
Closing Date 06/17/14

Account Ending [redacted]

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance and Paying Interest.

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

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable when you receive your periodic statement.

Annual Membership Fee: The annual membership fee for your Account is $2,500.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to a Feature if you make a late payment or a payment that is returned. If the Penalty APR is applied for either of these reasons, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. The following APRs apply to the Features noted as of the Closing Date of this statement. (v) indicates variable rate.

Select & Pay Later

Rate Description	Transactions Dated From	To	Prime + Margin	APR
STANDARD	07/08/2010		Prime + 5.90%	9.15% (v)
PENALTY	07/08/2010		Prime + 23.99%	27.24% (v)

G MAXWELL
Closing Date 06/17/14

Account Ending [redacted]

Notice of Important Membership Rewards® Program Change

We are making a change to the Membership Rewards Program Terms & Conditions. A summary of the change appears below. The detailed change can be found after the summary chart.

Summary of Change	
Reinstating Membership Rewards points that have been forfeited for making late payments	We are reducing the amount of time you have to reinstate Membership Rewards points that are forfeited for making a late payment. When you forfeit points in billing periods ending on or after October 1, 2014 for late payment, you will have 12 months instead of 24 months to request reinstatement of those points. You will continue to have 24 months to request reinstatement of points forfeited in billing periods ending prior to October 1, 2014. The $35 fee will remain in effect for each billing period and for each Card account for which you reinstate points.

Detail of the Change

The terms of the account referenced in or with this notice are subject to change in accordance with the Membership Rewards Program Terms & Conditions (collectively, the "Agreement"). This notice formally amends the Agreement as described below. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Reinstating Membership Rewards points that have been forfeited for making late payments

Effective in billing periods ending on or after October 1, 2014, in the Membership Rewards Program Terms & Conditions, the *For making late payments* section of *Forfeiting and Getting Points Back* section, is modified as follows: the last sentence is deleted in its entirety and replaced with:

"You must reinstate points within 12 months of forfeiting them in order to get them back."

Membership Rewards® DUPLICATE COPY
Monthly Statement and Program News

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**633,302**
Points Earned this Period	**8,170**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary May 1, 2014 - May 31, 2014

Opening Points Balance	625,132
Points Earned this Period	+8,170
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**633,302**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail May 1, 2014 - May 31, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	6,777	**0**	6,777
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,094	**0**	1,094
Add'l Centurion XXXX-XXXXX2-[redacted]	299	**0**	299
Total	**8,170**	**0**	**8,170**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001075

SDNY_GM_00326875

EFTA_00199629

EFTA01685873

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 07/18/14

Account Ending [redacted]

New Balance	**$21,386.13**
Please Pay By‡	**08/02/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

Important Change to Your Account Benefits
On September 1, 2014, Sony will discontinue its Sony Cierge service. As of that date, the Sony Cierge service will no longer be available, as a Card benefit or otherwise. You can enroll in and use the service through August 31, 2014.

For more details about this change, call Centurion® Member Services at 1-877-877-0987 and select option 3. To learn more about the benefits your Centurion Card offers, visit americanexpress.com/centurion.

See Page 9 for an important Privacy Notice and the following pages for important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution and a notice for WA residents.

We will debit your bank account for your payment of $21,386.13 on 08/02/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 07/31/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 06/30/14
648,211
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$13,782.69
Payments/Credits	-$13,794.72
New Charges	+$18,853.16
Fees	+$2,545.00
New Balance	**$21,386.13**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
08/02/14
AutoPay Amount
$21,386.13

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

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

[redacted] 00213861300213861 3 14 H

AMEX001076

SDNY_GM_00326876

EFTA_00199630

EFTA01685874

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535	P.O. BOX 1270
EL PASO, TX	NEWARK NJ
79998-1535	07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001077

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EFTA_00199631

EFTA01685875

Payments and Credits

Summary

	Total
Payments	-$13,782.69
Credits	
G MAXWELL [redacted]	-$12.03
Total Payments and Credits	**-$13,794.72**

Detail

*Indicates posting date

Payments			**Amount**
07/02/14*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$13,782.69

Credits			**Amount**
06/21/14	G MAXWELL	FARMBURGER DUNWOODY GA	-$12.03

New Charges

Summary

	Total
G MAXWELL [redacted]	$18,302.91
JENNIFER TURNER [redacted]	$550.25
Total New Charges	**$18,853.16**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
06/19/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT		$4.30
06/19/14	AMARANTH NEW YORK NY RESTAURANT Description 509014		$31.00
06/19/14	FRESH DIRECT 866-283-7374 NY GROCERY		$77.44
06/19/14	FRESH DIRECT 866-283-7374 NY GROCERY		$215.18
06/20/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT		$4.30
06/21/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE		$203.78
06/21/14	FARMBURGER DUNWOODY GA RESTAURANT FOOD/BEVERAGE TIP	 $8.03 $4.00	$12.03
06/22/14	THE CHEESECAKE FACTOATLANTA GA 999-999-9999 FOOD TIP	 $11.10 $3.00	$14.10

Continued on reverse

Detail Continued

		Amount
06/23/14	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$541.78
06/25/14	UBER UBER SAN FRANCISCO CA 8665761039	$27.00
06/25/14	Starbucks #18509 NewNew York NY 8007827282	$3.54
06/26/14	UBER UBER SAN FRANCISCO CA 8665761039	$23.00
06/27/14	Aqua Pure filters CoDavisburg MI 8776333928	$31.40
06/27/14	RESTO 989 CW 800-910-9836 CA HOME FURNISH	$162.22
06/27/14	RESTO 989 CW 800-910-9836 CA HOME FURNISH	$2,782.85
06/30/14	Starbucks #07564 BosBoston MA FAST FOOD RESTAURANT	$3.15
06/30/14	Starbucks #07535 BosBoston MA FAST FOOD RESTAURANT	$3.91
06/30/14	GUESS #5062 BOSTON MA 617-236-4147	$41.40
06/30/14	THINKING CUP 8843012BOSTON MA 617-482-5555	$11.28
07/01/14	Starbucks #00872 BosBoston MA FAST FOOD RESTAURANT	$3.91
07/01/14	Pavement CoffeehouseBoston MA 8774174551	$10.16
07/01/14	MARSHALLS #550 000008886277425 8886277425 GENERAL MDSE	$19.10
07/01/14	CVS PHARMACY #1217 QBOSTON MA 8007467287 Description DRUGS AND SUNDRIES	$5.83
07/01/14	DELUCA'S BACK BAY 54BOSTON MA 6172625990 Description Price GROCERY STORES, SUP $47.14	$47.14
07/01/14	VIDAL SASSOON VIDAL BOSTON MA 617-536-5496	$130.00
07/02/14	J2 EFAX SERVICES 323-817-3205 CA	$16.95
07/02/14	Starbucks #00872 BosBoston MA FAST FOOD RESTAURANT	$8.77
07/03/14	Starbucks #00872 BosBoston MA FAST FOOD RESTAURANT	$3.15
07/03/14	MARLBORO MARKET BOSTON MA LIQUOR STORE	$32.96
07/04/14	Starbucks #00830 BosBoston MA FAST FOOD RESTAURANT	$8.40

Continued on next page

Detail Continued

		Amount
07/04/14	VINCE #915 NEWBURY 8BOSTON MA 3145763100 Description Price MEN'S/BOYS' CLOTHIN $351.12	$351.12
07/06/14	LA VOILE 80000006876BOSTON MA 6175874250 FOOD/BEVERAGE $61.30 TIP $7.70	$69.00
07/07/14	VERIZONRECURRING PA800-VERIZON PA	$75.59
07/07/14	KITCHENWARES BY BLAC857-366-4237 857-366-4237	$21.14
07/07/14	PAYPAL *TRIANGL 4029357733 CA 402-935-7733 Description PROFESSIONAL SERVIC	$99.00
07/07/14	Starbucks #00872 BosBoston MA FAST FOOD RESTAURANT	$3.91
07/07/14	Starbucks #00870 BosBoston MA FAST FOOD RESTAURANT	$4.44
07/07/14	AMTRAK INTERNET SALEWASHINGTON DC From: BBY To: NYP Ticket Number: 1880659108355 1 (800) 872-7245	$56.00
07/08/14	DIRECTV SERVICE 800-347-3288 CA	$96.84
07/08/14	EBONY WIDE PLANK FLOYONKERS NY 914-237-5180 Description FLOOR COVERING/ACC	$4,130.00
07/08/14	Starbucks #07551 BosBoston MA FAST FOOD RESTAURANT	$5.78
07/09/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$4.30
07/11/14	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: BBY Ticket Number: 1920647061603 1 (800) 872-7245	$185.00
07/11/14	CONAIR/CUISINART/WAREAST WINDSOR NJ 800-726-0191 Description APPAREL/HOUSEWARES/	$21.19
07/12/14	INTERMIX-SOUTHAMPTONSOUTHAMPTON NY 212-741-5075 Description WOMENS READY-TO-WEA	$2,129.38
07/12/14	SEAN'S PLACE 0700000SOUTHAMPTON NY 6312836266 Description Price FAST FOOD RESTAURAN $6.00	$6.00

Continued on reverse

Detail Continued

		Amount
07/14/14	EMBASSY LIQUORS II 0NEW YORK NY 212-838-6551 Description LIQUOR/BEVERAGES/SN	$29.37
07/14/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$181.92
07/15/14	JETBLUE AIRWAYS 9010JETBLUE NY JETBLUE AIRWAYS From: To: Carrier: Class: NANTUCKET N.Y. J F KENNEDY I B6 L N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27921151572072 Date of Departure: 07/22 Passenger Name: MAXWELL/GHISLAINE MS Document Type: PASSENGER TICKET	$399.00
07/15/14	JETBLUE AIRWAYS 9010JETBLUE NY JETBLUE AIRWAYS From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27906125142851 Date of Departure: 07/15 Passenger Name: MAXWELL/GHISLAINE Document Type: ADDITIONAL COLLECTION	$35.00
07/15/14	UBER UBER SAN FRANCISCO CA 8665761039	$23.63
07/16/14	Starbucks #00872 BosBoston MA FAST FOOD RESTAURANT	$9.53
07/16/14	DELUCA'S MARKET 5429BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $97.68	$97.68
07/17/14	Starbucks #00872 BosBoston MA FAST FOOD RESTAURANT	$7.06
07/17/14	BRANDY MELVILLE BOSTBOSTON MA 2134881300 Description Price MEN'S/WOMEN'S CLOTH $211.00	$211.00
07/18/14	EBONY WIDE PLANK FLOYONKERS NY 914-237-5180 Description FLOOR COVERING/ACC	$5,570.00

JENNIFER TURNER
Card Ending [redacted]

		Amount
06/20/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$2.17
06/21/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$15.23

Continued on next page

Detail Continued

			Amount
06/24/14	Starbucks #18509 NewNew York 8007827282	NY	$3.54
07/02/14	Starbucks #00872 BosBoston FAST FOOD RESTAURANT	MA	$3.91
07/09/14	BARNEYS NEW YORK 3 NEW YORK MEN'S/WOMEN'S CLOTHNG	NY	$358.20
07/10/14	KIEHL'S UES SPA 2NDFNEW YORK COSMETIC STORE	NY	$167.20

Fees

			Amount
07/18/14	G MAXWELL	ANNUAL MEMBERSHIP FEE Use Membership Rewards® Points toward your annual membership fee. Visit **www.membershiprewards.com/cardfees** to learn more.	$2,500.00
07/18/14	JENNIFER TURNER	ANNUAL MEMBERSHIP FEE	$45.00
Total Fees for this Period			**$2,545.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$2,545.00
Total Interest in 2014	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

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

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

G MAXWELL
Closing Date 07/18/14

Account Ending [redacted]

Rev. 9/2012

FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	• Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices *Please note:* If you are a *new* customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing	We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail: • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact.

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.

What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.*
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. • *Our joint marketing partners include financial companies.*

Other important information
We may transfer personal information to other countries, for example, for customer service or to process transactions. **AMEX Assurance Company customers**: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law. **California**: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law. **Vermont**: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.

G MAXWELL
Closing Date 07/18/14

Account Ending [redacted]

Your Billing Rights: Keep this Document for Future Use

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

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

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

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

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Annual EFT Error Resolution Notice

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

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

When you contact us, please provide the following information:

(1) Your name and card account number.

(2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.

(3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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

Notice for residents of Washington State

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

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**648,211**
Points Earned this Period	**14,909**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

June 1, 2014 - June 30, 2014

Opening Points Balance	633,302
Points Earned this Period	+14,909
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**648,211**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

June 1, 2014 - June 30, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	13,753	**0**	13,753
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,065	**64** Uber Earn 2x MR Points A5L7	1,129
Add'l Centurion XXXX-XXXXX2-[redacted]	27	**0**	27
Total	**14,845**	**64**	**14,909**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001089

SDNY_GM_00326889

EFTA_00199643

EFTA01685887

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 08/18/14

Account Ending [redacted]

New Balance	**$14,569.86**
Please Pay By‡	**09/02/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $14,569.86 on 09/02/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 08/31/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 07/31/14
672,694
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$21,386.13
Payments/Credits	-$21,392.69
New Charges	+$14,576.42
Fees	+$0.00
New Balance	**$14,569.86**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
09/02/14
AutoPay Amount
$14,569.86

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

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

[redacted] 00145698600145698 6 14 H

AMEX001090

SDNY_GM_00326890

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001091

SDNY_GM_00326891

EFTA_00199645

EFTA01685889

Payments and Credits

Summary

	Total
Payments	-$21,386.13
Credits	
G MAXWELL [redacted]	-$6.56
Total Payments and Credits	**-$21,392.69**

Detail

*Indicates posting date

Payments			**Amount**
08/02/14*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$21,386.13
Credits			**Amount**
08/15/14	G MAXWELL	PAYPAL *TRIANGL 4029357733 CA 402-935-7733 Description PROFESSIONAL SERVIC	-$6.56

New Charges

Summary

	Total
G MAXWELL [redacted]	$14,561.19
JENNIFER TURNER [redacted]	$15.23
Total New Charges	**$14,576.42**

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
07/18/14	FRESH DIRECT 866-283-7374 NY		$75.12
07/18/14	MAGIC TOUCH RESTORATLONG ISLAND CITY NY RUGS RESTORA		$2,158.78
07/21/14	BROADVIEW NETWORKS 800-2762384 NY 9149227538		$511.18
07/22/14	VERIZONRECURRING PA800-VERIZON PA		$44.39
07/22/14	LE PAIN QUOTIDIEN 14NEW YORK NY RESTAURANT FOOD/BEVERAGE $12.90		$12.90
07/23/14	BRITISH AIRWAYS ARC USA BRITISH AIRWAYS		$2,137.80

From:	To:	Carrier:	Class:
LONDON HEATHROW AP	STOCKHOLM ARLANDA	BA	D
	HELSINKI	YY	00
	LONDON HEATHROW AP	BA	D
	LONDON GATWICK APT	YY	00

Ticket Number: 1257467785821
Date of Departure: 08/03
Passenger Name: MAXWELL/GHISLAINE NOELLE
Document Type: PASSENGER TICKET

Continued on reverse

Detail Continued

		Foreign Spend	Amount
07/23/14	Starbucks #18509 NewNew York NY 8007827282		$4.30
07/23/14	UBER UBER SAN FRANCISCO CA 8665761039		$45.00
07/24/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT		$4.30
07/24/14	BUTTERFIELD MARKET 5NEW YORK NY 2122887800 Description Price GROCERY STORES, SUP $95.67		$95.67
07/25/14	BA.COM USA USA BRITISH AIRWAYS From: To: Carrier: Class: LONDON HEATHROW AP N.Y. J F KENNEDY I BA B N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 1258514075552 Date of Departure: 08/28 Passenger Name: MAXWELL/GHISLAINE MS Document Type: PASSENGER TICKET		$618.87
07/25/14	BA.COM USA USA BRITISH AIRWAYS From: To: Carrier: Class: WASHINGTON DULLES LONDON HEATHROW AP BA B N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 1258514075574 Date of Departure: 07/30 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: PASSENGER TICKET		$441.60
07/25/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE		$177.66
07/25/14	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT		$680.47
07/25/14	IFLYBUSINES 8008079834 CA TRAVEL AGENCY Description TRAVEL AGENCY		$4,330.00
07/29/14	BRITISH AIRWAYS ARC USA BRITISH AIRWAYS From: To: Carrier: Class: LONDON HEATHROW AP STOCKHOLM ARLANDA BA J HELSINKI YY 00 LONDON HEATHROW AP BA D LONDON GATWICK APT YY 00 Ticket Number: 1257469382790 Date of Departure: 08/03 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: ADDITIONAL COLLECTION		$244.00
07/29/14	INTERMIX-MADISON 000NEW YORK NY 212-741-5075 Description WOMENS READY-TO-WEA		$1,068.07

Continued on next page

Detail Continued

		Foreign Spend	Amount
07/30/14	CANINE STYLES 212-826-3585 3842128 10065		$108.88
07/30/14	LOEWS MADISON HOTEL WASHINGTON DC 888-320-6065		$46.00
08/02/14	J2 EFAX SERVICES 323-817-3205 CA		$16.95
08/04/14	VERIZONRECURRING PA800-VERIZON PA		$75.17
08/04/14	ACNE NT 9001 STOCKHOLM SW MISC APPAREL STORE	1,295,00 Swedish Kronas	$188.73
08/07/14	IN *SCHOOL'S IN CINCINNATI OH 8778393330		$171.00
08/07/14	THINK SICILY LONDON GB CATALOG MERCHANDISE Payment for booking 25530	81,60 European Union Euro	$109.16
08/07/14	SCHOOLSIN.COM 000000CINCINNATI OH 8778393330 Description REFER TO RECEIPT		$139.95
08/07/14	SUPER SOUNDPROOFING 760-752-3030 40845 92078		$41.51
08/08/14	DIRECTV SERVICE 800-347-3288 CA		$144.84
08/13/14	THINK SICILY LONDON GB CATALOG MERCHANDISE Payment for booking 25646	81,60 European Union Euro	$109.12
08/14/14	PARK EAST ANIMAL HOSNEW YORK NY 212-832-8417 Description PET MEDICAL SERVICE		$550.28
08/14/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$209.49

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
07/21/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$15.23

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on reverse

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$2,545.00
Total Interest in 2014	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

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

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

Membership Rewards® DUPLICATE COPY
Monthly Statement and Program News

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**672,694**
Points Earned this Period	**24,483**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary July 1, 2014 - July 31, 2014

Opening Points Balance	648,211
Points Earned this Period	+24,483
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**672,694**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail July 1, 2014 - July 31, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	18,289	**0**	18,289
Business Gold Rewards XXXX-XXXXX0-[redacted]	5,599	**45** Uber Earn 2x MR Points A5L7	5,644
Add'l Centurion XXXX-XXXXX2-[redacted]	550	**0**	550
Total	**24,438**	**45**	**24,483**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001097

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 09/17/14

Account Ending [redacted]

New Balance	**$16,391.58**
Please Pay By‡	**10/02/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 7 for Important Information regarding benefits underwritten by AMEX Assurance Company

See Page 9 for Important Changes to Your Account Terms and Benefits

We will debit your bank account for your payment of $16,391.58 on 10/02/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 09/30/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 08/31/14
688,884
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$14,569.86
Payments/Credits	-$14,573.24
New Charges	+$16,394.96
Fees	+$0.00
New Balance	**$16,391.58**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
10/02/14
AutoPay Amount
$16,391.58

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

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

[redacted] 00163915800163915814 H

AMEX001098

SDNY_GM_00326898

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

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Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001099

SDNY_GM_00326899

EFTA_00199653

EFTA01685897

Payments and Credits

Summary

	Total
Payments	-$14,330.86
Credits	
G MAXWELL [redacted]	-$239.00
JENNIFER TURNER [redacted]	-$3.38
Total Payments and Credits	**-$14,573.24**

Detail

*Indicates posting date

Payments

			Amount
09/02/14*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$14,330.86

Credits

			Amount
08/28/14	G MAXWELL	BRITISH AIRWAYS DIREUSA BRITISH AIRWAYS	-$11.00

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 1258209646373
Passenger Name: MAXWELL/GHISLAINE MS
Document Type: SUPPORTED REFUND

08/29/14	G MAXWELL	SP * DOORBOT 3106018469 3106018469	CA		-$29.00
08/29/14	G MAXWELL	SP * DOORBOT 3106018469 3106018469	CA		-$199.00
09/12/14	JENNIFER TURNER	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		-$3.38

New Charges

Summary

	Total
G MAXWELL [redacted]	$16,369.74
JENNIFER TURNER [redacted]	$25.22
Total New Charges	**$16,394.96**

Detail

G MAXWELL
Card Ending [redacted]

			Foreign Spend	Amount
08/14/14	SIDERUM CATANIA DEPARTMENT STORE		297,00 European Union Euro	$397.89
08/18/14	MAGIC TOUCH RESTORATLONG ISLAND CITY NY RUGS RESTORA			$5,731.42

Continued on reverse

Detail Continued

		Foreign Spend	Amount
08/18/14	ABBEY LOCKSMITHS INCNEW YORK NY 2125352289 Description Price HARDWARE STORE $1,034.31		$1,034.31
08/20/14	EZPAY FEE NYC WATER800-766-6616 NJ		$29.88
08/20/14	NYC WATER BOARD/DEP718-595-7000 NY		$1,328.20
08/21/14	SP * DOORBOT 3106018469 CA 3106018469		$228.00
08/21/14	BROADVIEW NETWORKS 800-2762384 NY 9149227538		$509.99
08/22/14	VERIZONRECURRING PA800-VERIZON PA		$46.25
08/22/14	OVR*O.CO/OVERSTOCK.C800-843-2446 UT 800-843-2446		$192.59
08/23/14	DROPCAM.COM 27300020SAN FRANCISCO CA 4159634008		$298.00
08/25/14	HOMEDEPOT.COM 800-430-3376 CA 858-831-2000		$41.97
08/27/14	BESTBUY.COM 994 RICHFIELD MN 888-237-8289 Description BBY01-665963002899		$337.50
08/27/14	DRI*JAWBONE MINNETONKA MN 9529084089		$176.31
08/28/14	BRITISH AIRWAYS DIREUSA BRITISH AIRWAYS From: To: Carrier: Class: LONDON HEATHROW AP BOSTON LOGAN INTER BA B N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 1258515109815 Date of Departure: 09/01 Passenger Name: MAXWELL/GHISLAINE MS Document Type: ADDITIONAL COLLECTION		$55.00
08/29/14	CTCORPORATION 800-624-0909 NY LEGALSERVICE		$1,248.80
09/02/14	J2 EFAX SERVICES 323-817-3205 CA		$16.95
09/02/14	LUCKY BRAND DUNGAREEBOSTON MA 999-999-9999		$29.50
09/02/14	PAPYRUS #2183 000002BOSTON MA 2162527300 Description REFER TO RECEIPT		$23.77
09/02/14	RH - BOSTON GALLERY BOSTON MA HARDWARE STORE		$69.13
09/02/14	PAPER SOURCE BOSTON BOSTON MA 6175363444		$106.14
09/02/14	DELUCA'S MARKET 5429BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $93.40		$93.40
09/03/14	VERIZONRECURRING PA800-VERIZON PA		$75.32

Continued on next page

G MAXWELL
Closing Date 09/17/14

Account Ending [redacted]

Detail Continued

		Foreign Spend	Amount
09/03/14	AMTRAK INTERNET SALEWASHINGTON DC From: BBY To: NYP Ticket Number: 2460616056895 1 (800) 872-7245		$165.00
09/03/14	THE RESTAURANT CLIO BOSTON MA RESTAURANT FOOD/BEVERAGE $46.01 TIP $8.99		$55.00
09/07/14	Starbucks #00821 NewNew York NY FAST FOOD RESTAURANT		$4.84
09/08/14	DIRECTV SERVICE 800-347-3288 CA		$144.84
09/08/14	UBER UBER 866-576-1039 CA 8665761039		$23.00
09/08/14	MAGIC TOUCH RESTORATLONG ISLAND CITY NY RUGS RESTORA		$300.00
09/09/14	PAYPAL *JANTJEWELLE 4029357733 CA 402-935-7733 Description PROFESSIONAL SERVIC		$50.00
09/09/14	ETSY.COM 54292980474BROOKLYN NY 8889614798 Description Price MISCELLANEOUS APPAR $36.00		$36.00
09/11/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT		$3.54
09/11/14	OLDE GOOD THINGS, INSCRANTON PA 5703417668		$790.00
09/12/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT		$4.30
09/12/14	OVR*O.CO/OVERSTOCK.C800-843-2446 UT 800-843-2446		$692.39
09/12/14	BESTBUY.COM 994 RICHFIELD MN 888-237-8289 Description BBY01-661348060419		$611.84
09/14/14	PARK EAST ANIMAL HOSNEW YORK NY 212-832-8417 Description PET MEDICAL SERVICE		$352.78
09/14/14	KIEHL'S LEXINGTON AVNEW YORK NY COSMETIC STORE		$203.78
09/14/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$168.45

Continued on reverse

Detail Continued

			Foreign Spend	Amount
09/16/14	DIESEL NY01 444216 NEW YORK (212)309-0055 Description 002F005 DSL 00*SBNQ	NY		$259.12
09/16/14	Polo Ralph Lauren 01New York Polo Ralph Lauren	NY		$434.54

JENNIFER TURNER
Card Ending [redacted]

			Foreign Spend	Amount
08/21/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		$15.23
09/06/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA		$9.99

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$2,545.00
Total Interest in 2014	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

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

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

G MAXWELL
Closing Date 09/17/14

Account Ending [redacted]

Notice of Important Changes to the Additional Benefits of Your Card

Effective immediately, we are making a change to the location of the Terms and Conditions of the Additional Benefits of Your Card.
You can now access and view the Terms and Conditions for the following benefits on your eligible Cards online through the URLs listed below:

Purchase Protection - americanexpress.com/CenturionPPTerms
Return Protection - americanexpress.com/CenturionRPTerms
Extended Warranty - americanexpress.com/CenturionEWTerms
Event Ticket Protection Plan - americanexpress.com/CenturionETPPTerms
Premium Global Assist Hotline - americanexpress.com/CenturionGATerms
Premium Roadside Assistance - americanexpress.com/CenturionRATerms
Car Rental Loss and Damage Insurance - americanexpress.com/CenturionCRLDITerms
Travel Accident Insurance - americanexpress.com/CenturionTAITerms
Baggage Insurance Plan - americanexpress.com/CenturionBIPTerms

If you would like a printed version of the Terms and Conditions, please call the number on the back of your Card.

The insurance products are no longer available in certain territories.
Effective August 1, 2014, the insurance products that come as a benefit of your Cardmembership are not available for residents of the Federated States of Micronesia, The Marshall Islands, and the Republic of Palau. Depending on your Card, the insurance products may include: Purchase Protection, Extended Warranty, Event Ticket Protection Plan, Car Rental Loss and Damage Insurance, Travel Accident Insurance, Baggage Insurance Plan or/and Employee Card Misuse Protection.

Effective December 1, 2014, the Event Ticket Protection Plan[1] benefit will no longer be available.
The Event Ticket Protection Plan[1] benefit will be discontinued as of December 1, 2014. Event Ticket Protection Plan[1] claims may be filed for a loss that occurs before December 1, 2014. You must file a claim for any loss within 180 calendar days after the loss occurred. Claims will not be accepted for a loss that occurred on or after December 1, 2014. For copies of the insurance documents which are effective until November 30, 2014, or for questions, please call the number on the back of your Card. Please note that this benefit is not presently available to residents of New York State, Puerto Rico, U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the U.S. Minor Outlying Islands, and will remain unavailable after December 1, 2014.

Notice or Terms Information

[1] Event Ticket Protection Plan is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ under Policy AX0974 or Policy ETP-IND. For residents of GU and MP, the Plan is underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000103. Coverage is determined by the terms, conditions, and exclusions of the Policies applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. Certain incidents are not covered, including but not limited to, non-emergency illness. You may be required to send additional documentation to us such as proof of loss or the unused ticket, in which case we will reimburse you for the shipping cost. This benefit is not available to residents of New York State, Puerto Rico, U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the U.S. Minor Outlying Islands. This product provides secondary coverage. This means it pays eligible benefits not paid by any primary insurance that you have. For full Terms and Conditions, see americanexpress.com/CenturionETPPTerms.

G MAXWELL
Closing Date 09/17/14

Account Ending [redacted]

Notice of Important Change to Your Account Terms

We are making changes to the American Express Cardmember Agreement ("Agreement"), Your Agreement for Transferring Funds Electronically (EFT) and other terms governing your account referenced in this notice. We urge you and any Additional Cardmembers on your account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Summary of Changes	
Phone Numbers for "EFT" Inquiries	We are changing the *How to contact us about the services* section of Your Agreement for Transferring Funds Electronically to update the toll-free numbers provided in that section.

Detail of Changes to Your Account Terms
The terms of the account referenced in or with this notice are subject to change in accordance with Your Agreement for Transferring Funds Electronically (the "EFT Agreement"). This notice formally amends the Agreements as described below. Any terms in the Agreement conflicting with these changes is replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Effective immediately, the *How to contact us about the services* section of Your Agreement for Transferring Funds Electronically is deleted and replaced with the following:

> "You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531."

Notice of Change to Your Account Benefits

As of January 21, 2014, Centurion members are eligible to enroll in either Hertz® Platinum status or Hertz Gold Plus Rewards® status as a complimentary benefit of Cardmembership. Hertz Platinum status was not available as a benefit of Cardmembership prior to January 21, 2014. Hertz Platinum status includes all the same membership benefits as Hertz Gold Plus Rewards status, plus some additional benefits that are not available with Hertz Gold Plus Rewards status. You must enroll in order to receive the membership benefits associated with either status. Centurion members who are already enrolled in Hertz Gold Plus Rewards status will continue to have the same membership benefits available to them with such status unless they change their status to Hertz Platinum in order to receive the Hertz Platinum membership benefits.

You can enroll in Hertz Gold Plus Rewards or Hertz Platinum or change your current Hertz status by calling American Express at 1-877-877-0987.

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance 688,884

Points Earned this Period 16,190

Account Summary August 1, 2014 - August 31, 2014

Opening Points Balance	672,694
Points Earned this Period	+16,190
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**688,884**

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

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail August 1, 2014 - August 31, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	14,554	**0**	14,554
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,556	**65** Uber Earn 2x MR Points A5L7	1,621
Add'l Centurion XXXX-XXXXX2-[redacted]	15	**0**	15
Total	**16,125**	**65**	**16,190**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001109

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 10/17/14

Account Ending [redacted]

New Balance	**$12,451.86**
Please Pay By‡	**11/02/14**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 9 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

We will debit your bank account for your payment of $12,451.86 on 11/01/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 10/30/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 09/30/14
707,133
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$16,391.58
Payments/Credits	-$16,408.47
New Charges	+$12,468.75
Fees	+$0.00
New Balance	**$12,451.86**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
11/02/14
AutoPay Amount
$12,451.86

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

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

[redacted] 00124518600124518 6 14 H

AMEX001110

SDNY_GM_00326910

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001111

SDNY_GM_00326911

EFTA_00199665

EFTA01685909

G MAXWELL
Closing Date 10/17/14

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$16,388.04
Credits	
G MAXWELL [redacted]	-$20.43
Total Payments and Credits	**-$16,408.47**

Detail

*Indicates posting date

Payments			**Amount**
10/02/14*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$16,388.04
Credits			**Amount**
10/01/14	G MAXWELL	Starbucks #18509 NewNew York NY 8007827282	-$3.54
10/09/14	G MAXWELL	UBER UBER 866-576-1039 CA 8665761039	-$16.89

New Charges

Summary

	Total
G MAXWELL [redacted]	$12,122.05
JENNIFER TURNER [redacted]	$346.70
Total New Charges	**$12,468.75**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
09/17/14	ELIM DELI CAFE INC 212-439-8320 USFC10065	$10.66
09/17/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$203.79
09/17/14	AMALI NEW YORK NY 2123398363 FOOD/BEVERAGE $78.93 TIP $12.07	$91.00
09/18/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$4.30
09/18/14	NY ST INS FUND DISABALBANY NY 800-487-4567	$55.54
09/18/14	OPAY NY INS FUND DISSAN RAMON CA 800-487-4567	$1.36
09/18/14	FLORIDA DEPT OF STATTALLAHASSEE FL 8502456939	$538.75
09/18/14	OLDE GOOD THINGS, INSCRANTON PA 5703417668	$457.81

Continued on reverse

Detail Continued

		Amount
09/19/14	EPSON STORE COMPUTER ACC WB-024038701 10065	$92.78
09/22/14	VERIZONRECURRING PA800-VERIZON PA	$46.25
09/22/14	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT	$1,360.93
09/22/14	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$508.57
09/22/14	ITX USA LLC ITX USA NEW YORK NY www.zara.com	$59.90
09/23/14	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$135.80
09/23/14	BEST BUY 1028 NEW YORK NY ELECTRONICS STORE	$32.65
09/24/14	UBER UBER 866-576-1039 CA 8665761039	$29.00
09/24/14	PRFCTLGRND LIGHTING 8007924457 VT DIRECT MKTG MISC Description MUSIC STORE - INSTR	$760.00
09/24/14	JCREW #762 762 NEW YORK NY 212-824-2500 Description Price ALEX SKIRT SILK WOO $228.00	$248.24
09/25/14	UBER UBER 866-576-1039 CA 8665761039	$15.00
09/26/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$4.30
09/26/14	RESTO 989 CW 800-910-9836 CA HOME FURNISH	$232.50
09/26/14	CORRADO BREAD & PASTNEW YORK NY 2127741904	$39.68
09/29/14	ICELANDAIR AGENT SACOLUMBIA	$2,500.60
09/29/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$3.54
09/29/14	FOREVERLAWN SOUTHWESNORTH CANTON OH 330-499-1107 Description ON-BOARD CRUISE SHO	$379.90
09/30/14	THEORY MADISON 28008NEW YORK NY 800-326-7985 Description APPAREL/ACCESSORIES	$234.08
09/30/14	CLYDES 6500000003306NEW YORK NY 2127443300 Description Price DRUG STORES/PHARMAC $114.84	$114.84

Continued on next page

Detail Continued

		Amount
09/30/14	LOBELS 000000001 NEW YORK NY 2127371372 Description REFER TO RECEIPT	$54.98
09/30/14	DEAN&DELUCA #102 000NEW YORK NY 8002217714 Description GENERAL MERCHANDISE	$190.21
09/30/14	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$256.50
10/01/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$7.08
10/01/14	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: BBY Ticket Number: 2740616072483 1 (800) 872-7245	$185.00
10/02/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$3.54
10/02/14	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT	$1,769.21
10/03/14	RESTO 989 CW 800-910-9836 CA HOME FURNISH	$273.77
10/05/14	MTA TBTA E-ZPASS STATEN ISLAND NY 2P-177599296 Description FOR BILLING QUESTIO ACCT: 9740240 B	$25.00
10/06/14	VERIZONRECURRING PA800-VERIZON PA	$75.44
10/07/14	VERIZONRECURRING PAYPHONESERVICE 6019008424 19103	$86.98
10/08/14	DIRECTV SERVICE 800-347-3288 CA	$144.84
10/08/14	UBER UBER 866-576-1039 CA 8665761039	$24.51
10/10/14	UBER UBER 866-576-1039 CA 8665761039	$6.24
10/10/14	AMTRAK TICKET SALES WASHINGTON DC From: BOS To: NYP Ticket Number: 2839273021740 1 (800) 872-7245	$304.00
10/10/14	STARBUCKS SOUTH STATBOSTON MA 857-250-4173 FOOD $4.20	$4.20
10/12/14	UBER UBER 866-576-1039 CA 8665761039	$11.40

Continued on reverse

Detail Continued

		Amount
10/13/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$4.30
10/13/14	UBER UBER 866-576-1039 CA 8665761039	$19.47
10/13/14	LEXINGTON HRDWRE/ELCNEW YORK NY 2128385386	$10.84
10/13/14	JANOVIC/PLAZA/EAST 1800-344-0400 Site1102 Reg0004 10065 CHARGE	$30.71
10/14/14	Starbucks #00872 BosBoston MA FAST FOOD RESTAURANT	$3.15
10/14/14	Starbucks #00872 BosBoston MA FAST FOOD RESTAURANT	$3.91
10/14/14	BRANDY MELVILLE BOSTBOSTON MA 2134881300 Description Price MEN'S/WOMEN'S CLOTH $50.00	$50.00
10/14/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$177.49
10/14/14	TST* TRIDENT BOOK SEBOSTON MA 6172678688 Description REFER TO RECEIPT	$14.66
10/16/14	#07602 SHAW'S MARKETBOSTON MA 6172624688	$222.85

JENNIFER TURNER
Card Ending [redacted]

		Amount
09/22/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$15.23
09/25/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$10.02
10/02/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$245.58
10/06/14	Starbucks #00872 BosBoston MA FAST FOOD RESTAURANT	$10.06
10/06/14	Starbucks #00872 BosBoston MA FAST FOOD RESTAURANT	$9.70
10/06/14	DELUCA'S MARKET 5429BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $15.09	$15.09
10/08/14	HOPE 0206 BOSTON MA 617-262-2520 Description GIFT ITEMS	$21.24
10/08/14	PATISSERIE ON NEWBURBOSTON MA BAKERY	$19.78

Continued on next page

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$2,545.00
Total Interest in 2014	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

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

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

G MAXWELL
Closing Date 10/17/14

Account Ending [redacted]

Important Notice About a Change to Membership Rewards® Program Redemption Options

Delta SkyMiles Program Transfer Allowance
Effective January 1, 2015, Delta is making a program-wide change limiting the number of points that can be transferred into a SkyMiles account from any partner loyalty program, including the Membership Rewards Program. As a result, there will be 2 important changes that will limit the total number of Membership Rewards points that you can redeem for Delta SkyMiles: (1) the total number of Membership Rewards points that can be transferred out of any Membership Rewards account into one or more Delta SkyMiles accounts will be limited to 250,000 points per calendar year, and (2) the total number of Membership Rewards points that can be transferred *into* any individual Delta SkyMiles account will be limited to 250,000 points per calendar year. (A "calendar year" is 12:00 am MST Jan 1 through 11:59 pm MST Dec 31). To view additional information regarding these changes, please visit membershiprewards.com/delta or call 1-800-AXP-EARN (1-800-297-3276) or the number on the back of your Card.

As a reminder, through December 31, 2014, you may transfer a maximum of 999,000 points to a single SkyMiles account on any given day.

The detailed change to Membership Rewards Program Terms can be found below.

Detail of the Change

The terms of the Membership Rewards program are subject to change in accordance with the program's Terms & Conditions. This notice formally amends the Terms & Conditions as described below. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Effective January 1, 2015, the **Who can transfer points** subparagraph of paragraph 1 of the "Using Points" section of the Membership Rewards Program Terms & Conditions is amended by inserting the following sentence at the end thereof:

"You can only transfer 250,000 Membership Rewards points per calendar year into the Delta SkyMiles Program."

Important Notice About a Change to your Cardmember Benefits

Starting March 1, 2015, and effective for the 2015 Medallion® year, the Platinum Medallion status offered as part of your Centurion® Membership will change from "earned" to "complimentary." Currently, there are two differences between earned and complimentary Platinum Medallion status:

(1) Complimentary status does not include the Medallion mileage bonus on paid flights, and

(2) Access to Platinum Medallion Choice Benefits will become available only after you fly a minimum of eight Delta-marketed and operated flight segments during the Medallion year.

All other Platinum Medallion benefits remain unchanged and Centurion Members will still receive the following as part of their Platinum Medallion status:

- **Access:** Access to The Delta Sky Priority® suite of services featuring Priority Boarding, Priority Check-In and accelerated security lines at select airports
- **Upgrades**: Unlimited Complimentary Upgrades on eligible paid and Award Tickets
- **Convenience:** Waived baggage fees, complimentary Economy Comfort™ and Preferred Seats, waived same-day standby and confirmed fees, expedited baggage service

Centurion Members who have otherwise earned Platinum status based on Delta's published qualification criteria will continue to receive the benefits of earned Platinum Medallion status.

This change will have no impact on the complimentary airport lounge access to Delta Sky Clubs® as part of Centurion Membership.

The terms of Platinum Medallion status are subject to change by Delta Air Lines. For more information or to view the latest Medallion terms and conditions please visit: delta.com/medallionterms.

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance 707,133

Points Earned this Period 18,249

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary September 1, 2014 - September 30, 2014

Opening Points Balance	688,884
Points Earned this Period	+18,249
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**707,133**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail September 1, 2014 - September 30, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	16,131	**0**	16,131
Business Gold Rewards XXXX-XXXXX0-[redacted]	2,017	**79** Uber Earn 2x MR Points A5L7	2,096
Add'l Centurion XXXX-XXXXX2-[redacted]	22	**0**	22
Total	**18,170**	**79**	**18,249**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001121

SDNY_GM_00326921

EFTA_00199675

EFTA01685919

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 11/17/14 Next Closing Date 12/18/14

Account Ending [redacted]

New Balance	**$21,519.92**
Please Pay By	**12/02/14‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

See Page 9 for Important Changes to Your Account Terms

See Page 11 for Important Changes to Your Agreement for Transferring Funds Electronically

We will debit your bank account for your payment of $21,519.92 on 12/02/14. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 11/30/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 10/31/14
722,924
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$12,451.86
Payments/Credits	-$13,815.61
New Charges	+$22,883.67
Fees	+$0.00
New Balance	**$21,519.92**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
12/02/14
AutoPay Amount
$21,519.92

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

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

[redacted] 00215199200215199 2 14 H

AMEX001122

SDNY_GM_00326922

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001123

SDNY_GM_00326923

EFTA_00199677

EFTA01685921

G MAXWELL
Closing Date 11/17/14

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$12,451.86
Credits	
G MAXWELL [redacted]	-$1,363.75
Total Payments and Credits	**-$13,815.61**

Detail

*Indicates posting date

Payments			**Amount**
11/01/14*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$12,451.86

Credits			**Amount**
11/10/14	G MAXWELL	BESTBUY.COM 994 RICHFIELD MN 888-237-8289 Description BBY01-669109020373	-$43.55
11/13/14	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: CHARLOTTESVILLE — To: NEW YORK LA GUARDI — Carrier: AA — Class: K N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 00175070672464 — Date of Departure: 11/14 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$851.10
11/13/14	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: NEW YORK LA GUARDI — To: BOSTON LOGAN INTER — Carrier: DL — Class: P N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 00675070672474 — Date of Departure: 11/14 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	-$469.10

New Charges

Summary

	Total
G MAXWELL [redacted]	$22,808.57
JENNIFER TURNER [redacted]	$75.10
Total New Charges	**$22,883.67**

Continued on reverse

Detail

G MAXWELL
Card Ending [redacted]

		Amount
10/15/14	KENDALL HOTEL 000000CAMBRIDGE MA LODGING FOOD/BEVERAGE $87.74 TIP $10.00	$97.74
10/18/14	UBER UBER 866-576-1039 CA 8665761039	$8.32
10/19/14	UBER UBER 866-576-1039 CA 8665761039	$9.69
10/19/14	PORT AUTHORITY E-ZPASTATEN ISLAND NY 3P-179018480 Description FOR BILLING QUESTIO ACCT: 8449374 B	$25.00
10/20/14	UBER UBER 866-576-1039 CA 8665761039	$24.71
10/20/14	LE PAIN QUOTIDIEN 14NEW YORK NY RESTAURANT FOOD/BEVERAGE $12.52	$12.52
10/21/14	UBER UBER 866-576-1039 CA 8665761039	$44.00
10/21/14	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$522.23
10/22/14	VERIZONRECURRING PA800-VERIZON PA	$46.23
10/22/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$3.54
10/22/14	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352	$169.75
10/22/14	IDEAL CHEESE SHOP 88NEW YORK NY 2126887579	$40.40
10/22/14	LE PAIN QUOTIDIEN 14NEW YORK NY RESTAURANT FOOD/BEVERAGE $12.52	$12.52
10/22/14	FOOD EMPORIUM #36703NEW YORK NY 2122496778	$126.81
10/22/14	WHOLEFDS MTE #10408 NEW YORK NY 6464971222 Description Price GROCERY STORES $41.21	$41.21
10/23/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$167.21
10/23/14	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$525.95
10/24/14	TS PARK EAST ANIMAL NEW YORK NY VETERINARY SERVICE	$346.50
10/24/14	SMILEY`S 212-688-1510 212-688-1510	$28.03
10/25/14	GODADDY.COM SCOTTSDALE AZ	$4.99
10/26/14	UBER UBER 866-576-1039 CA 8665761039	$8.00

Continued on next page

G MAXWELL
Closing Date 11/17/14

Account Ending [redacted]

Detail Continued

		Amount
10/27/14	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: NEW YORK LA GUARDI / To: MONTREAL DORVAL IN, NEW YORK LA GUARDI, N/A, N/A / Carrier: DL, AC, YY, YY / Class: A, P, 00, 00 Ticket Number: 00675032729921 Date of Departure: 11/07 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,364.30
10/27/14	UBER UBER 866-576-1039 CA 8665761039	$33.00
10/28/14	UBER UBER 866-576-1039 CA 8665761039	$34.00
10/28/14	PAYPAL *ABC SALES 4029357733 CA 402-935-7733 Description PROFESSIONAL SERVIC	$122.45
10/28/14	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT	$816.56
10/29/14	Starbucks #07544 BosBoston MA FAST FOOD RESTAURANT	$15.10
10/29/14	JACK WILLS BOSTON 00BOSTON MA 2038384884 Description GENERAL MERCHANDISE	$79.50
10/29/14	ZARA USA 3753 0000 BOSTON MA WOMEN'S CLOTHING Description APPAREL/ACCESSORIES	$298.80
10/29/14	GNC #02945 945 BOSTON MA MISC FOOD STORE Description GNC	$10.08
11/03/14	VERIZONRECURRING PA800-VERIZON PA	$75.52
11/04/14	BRITISH AIRWAYS ARC USA BRITISH AIRWAYS From: BOSTON LOGAN INTER / To: LONDON HEATHROW AP, DALLAS/FORT WORTH, N/A, N/A / Carrier: BA, BA, YY, YY / Class: D, R, 00, 00 Ticket Number: 1257504985233 Date of Departure: 11/15 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: PASSENGER TICKET	$9,056.60
11/04/14	TOP SHOP TOP MAN - 5NEW YORK NY 2129660714 Description / Price CLOTHING (WOMEN) / $601.06	$601.06

Continued on reverse

Detail Continued

		Amount
11/06/14	VERIZONRECURRING PAYPHONESERVICE 6019008424 19103	$86.98
11/06/14	PRFCTLGRND LIGHTING 8007924457 VT DIRECT MKTG MISC Description MUSIC STORE - INSTR	$881.60
11/08/14	DIRECTV SERVICE 800-347-3288 CA	$144.84
11/10/14	SMILEY`S 212-688-1510 212-688-1510	$12.28
11/10/14	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT	$1,224.84
11/10/14	BESTBUY.COM 994 RICHFIELD MN 888-237-8289 Description BBY01-669109020373	$1,455.64
11/11/14	RESTO 989 CW 800-910-9836 CA HOME FURNISH	$1,763.78
11/11/14	RESTO 989 CW 800-910-9836 CA HOME FURNISH	$162.22
11/12/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$276.94
11/13/14	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: To: Carrier: Class: CHARLOTTESVILLE NEW YORK LA GUARDI AA K N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00175070672464 Date of Departure: 11/14 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$851.10
11/13/14	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: To: Carrier: Class: NEW YORK LA GUARDI BOSTON LOGAN INTER DL P N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00675070672474 Date of Departure: 11/14 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$469.10
11/14/14	JETBLUE AIRWAYS 4100WEB CHECKIN P OK JETBLUE AIRWAYS From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27906145565524 Date of Departure: 11/14 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: ADDITIONAL COLLECTION	$30.00

Continued on next page

Detail Continued

			Amount
11/14/14	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI		$346.48
	From: RICHMOND To: BOSTON LOGAN INTER N/A N/A N/A Carrier: B6 YY YY YY Class: L 00 00 00		
	Ticket Number: 27975072900681 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	Date of Departure: 11/14	
11/14/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$221.17
11/15/14	PATISSERIE ON NEWBURBOSTON MA BAKERY		$64.80
11/15/14	PATISSERIE ON NEWBURBOSTON MA BAKERY		$4.68
11/15/14	DELUCA'S BACK BAY 54BOSTON MA 6172625990 Description: GROCERY STORES, SUP Price: $39.80		$39.80

JENNIFER TURNER
Card Ending [redacted]

			Amount
10/20/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$59.87
10/21/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE		$15.23

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$2,545.00
Total Interest in 2014	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

G MAXWELL
Closing Date 11/17/14

Account Ending [redacted]

Notice of Important Changes to Your Account Terms

We are making changes to the American Express Cardmember Agreement ("Agreement") and other terms governing your account referenced in this notice. A summary of the changes appears below. Changes to your Agreement can be found below under "Detail of Changes to your Cardmember Agreement." We urge you and any Additional Cardmembers on your account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Important Changes to Your Account Terms

Important Notice Regarding Your Late Payment and Returned Payment Fees

The following is a summary of the changes that are being made to your account terms. For more detailed information, please see the Detail of Changes on the following page(s).

Revised Terms, effective for billing periods ending on or after January 1, 2015	
Late Payment Fee	Up to **$38**. However, if your account does not have a Pay Over Time feature or balance and you do not pay for two billing periods in a row, your fee will be **$38** or **2.99%** of the past due amount, whichever is greater.
Returned Payment Fee	Up to **$38**.

Summary of Other Changes	
Late Payment Fee Assessment Date	Effective for billing periods ending on or after January 1, 2015, if you do not pay the required payment by the Next Closing Date shown at the top of your billing statement, we will charge a late fee. Previously, you had to make the required payment within 20 days after the Next Closing Date to avoid the late fee. With this change, you will need to make the required payment by the Next Closing Date to avoid a late fee. As a reminder, your payment is still due upon receipt of your billing statement, or on the Payment Due Date if your statement includes a Pay Over Time balance. Your billing statement states the time and manner by which you must make your payment for it to be credited as of the same day it is received.
Determining the Prime Rate	We are clarifying that to calculate interest we use the Prime Rate published in the rates section of *The Wall Street Journal*.

See the following page(s) for the Detail of Changes

Detail of Changes to Your Cardmember Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement (the "Agreement"). This notice formally amends the Agreement as described below. Any terms in the Agreement conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Late Payment Fees and Returned Payment Fees

Effective for billing periods ending on or after January 1, 2015, the *Rates and Fees Table* on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Penalty Fees* row and replacing it with the following:

Penalty Fees	
• Late Payment	Up to **$38**. However, if your account does not have a Pay Over Time feature or balance and you do not pay for two billing periods in a row, your fee will be **$38** or **2.99%** of the past due amount, whichever is greater.
• Returned Payment	Up to **$38**.

Late Payment Fees and Late Payment Fee Assessment Date

Effective for billing periods ending on or after January 1, 2015, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* sub-section in its entirety and replacing it with the following:

Late Payment	Accounts without a Pay Over Time Feature or Balance: Up to $38. However, if you do not pay the Amount Due for two billing periods in a row, your late fee will be $38 or 2.99% of the past due amount, whichever is greater. • Your first late fee is $27. This late fee will be charged if you do not pay the Amount Due on your billing statement by the Next Closing Date shown on that billing statement. • If you do this again within 6 billing periods, your late fee is $38 instead. • However, if you do not pay the Amount Due for two or more billing periods in a row, your late fee will be $38 or 2.99% of the past due amount, whichever is greater. • Your late fee will never exceed the Amount Due. Accounts with a Pay Over Time Feature or Balance: Up to $38. • Your first late fee is $27. This fee will be charged if you do not pay the Minimum Payment Due on your billing statement by the Next Closing Date shown on that billing statement. • If you do this again within 6 billing periods, your late fee is $38 instead. • Your late fee will never exceed the Minimum Payment Due. • Paying late may also result in a Penalty APR. See *Penalty APR for new transactions* and *Penalty APR for existing balances* above.

Returned Payment Fee

Effective for billing periods ending on or after January 1, 2015, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Returned Payment* sub-section and replacing it with the following:

Returned Payment	Up to $38. If you make a payment that is returned unpaid the first time we present it to your bank, the fee is $27. If you do this again within the same billing period or the next 6 billing periods, the fee is $38. However, the returned payment fee will not exceed the applicable Minimum Payment Due. A returned payment may also result in a penalty APR. See *Penalty APR for new transactions* above.

About your payments

Effective December 1, 2014, the *When you must pay* section of *About your payments* in Part 2 of the Cardmember Agreement is amended by inserting the following sentence after the last sentence:

"Each statement also shows a Next Closing Date."

Determining the Prime Rate

Effective immediately, the *Determining the Prime Rate* sub-section of the *About interest charges on Pay Over Time balances* section in Part 2 of the Cardmember Agreement is amended by deleting the first sentence and replacing it with:

"We use the Prime Rate from the rates section of *The Wall Street Journal*."

G MAXWELL
Closing Date 11/17/14

Account Ending [redacted]

Important Changes to Your Agreement for Transferring Funds Electronically

We are making changes to Your Agreement for Transferring Funds Electronically (the "EFT Agreement"). A summary of the changes can be found in the table below.

A copy of the new EFT Agreement can be found on the following pages. This EFT Agreement replaces any previous EFT Agreement you may have received, and contains important information regarding Electronic Funds Transfers. Please take time to familiarize yourself with the EFT Agreement and retain it for future reference.

Summary of Changes	
Limits on amounts and frequency of withdrawals	We are clarifying that you can only make 7 withdrawals in a single day, regardless of the dollar amount of the withdrawals.
Express Cash activity	We are clarifying that your Express Cash activity will be shown on your card account statement.
In case of errors or questions	We are clarifying that if we need more time to investigate after you have reported an error to us, we will credit your bank account within 10 business days.

See the following pages for your new EFT Agreement

Your Agreement for Transferring Funds Electronically

This *EFT Agreement* is between American Express Travel Related Services Company, Inc. and you, once you enroll in an Electronic Funds Transfer Service of ours (*service*) such as AutoPay, Pay By Computer, or Pay By Phone. This replaces any previous agreement you may have with us for the services.

Words we use in this agreement
In this EFT Agreement, *you* and *your* mean, in addition to the Basic Cardmember, any Additional Cardmembers who have enrolled in the service. *We*, *our*, and *us* mean American Express Travel Related Services Company, Inc. Your *card account* means the American Express card account. Your *bank* is the bank, securities firm, or other financial institution that holds your bank account. Your *bank account* is the bank account you use to pay for any transactions you make through the service. *Withdraw or withdrawal* means an electronic debit or deduction of funds from your bank account. Our *business days* are Monday through Friday, excluding holidays.

How Express Cash works
Express Cash enables you to withdraw cash from your bank account at participating automated teller machines (*ATMs*). If you enroll in Express Cash, we will issue or allow you to choose a Personal Identification Number (*PIN*). You must use this PIN along with your card when withdrawing cash from an ATM. Keep your PIN confidential.
Each time you withdraw cash using Express Cash, we will charge a fee of 3% of the amount of the transaction or $5, whichever is more. The amount of the transaction is the total of the:

- amount of the withdrawal or funds transfer,
- amount of goods or services received, and
- any fee charged by the ATM operator or network used for the withdrawal.

The amount of the transaction and the fee that we charge will be withdrawn from your bank account. For each withdrawal made in a foreign currency, we charge a fee of 2.7% of the converted U.S. dollar amount of the transaction. This fee will be withdrawn from your bank account. However, we do not charge this fee for ATM withdrawals made using cards issued on U.S. Consumer or OPEN Platinum Card or Centurion Card accounts. See *Converting charges made in a foreign currency* in Part 2 of the Cardmember Agreement.

If a transaction is not honored by your bank, we will charge the amount of the transaction and a fee of $38 to your card account, or we may collect them directly from you.

Limits on amounts and frequency of withdrawals
We apply the following limits to the amount that can be withdrawn in a 30-day period. In addition, there is a limit of 7 withdrawals in a single day (regardless of the dollar amount of such withdrawals). The ATM operator may also impose limits.

One from American Express®	$3,000 in a 30-day period
Zync Card®	$3,000 in a 30-day period
Green Card	$3,000 in a 30-day period
Gold Card	$8,500 in a 30-day period
Platinum Card®	$10,000 in a 30-day period
Centurion® Card	$10,000 in a 30-day period

You can get a receipt from the ATM each time you withdraw money from your bank account using Express Cash. Your monthly statement for your card account will show any Express Cash transactions in that billing period.

AutoPay, Pay By Computer, Pay By Phone
With these services, you can initiate electronic payments to your card account. When you do so, you allow us or our agent to draw a check on or initiate an automated clearing house (ACH) withdrawal from your bank account in the amount you authorize.
If your bank returns a check or ACH withdrawal unpaid the first time we submit it for payment, we may cancel your right to use the service. Your bank may charge you a fee if this happens.

How to stop AutoPay payments
If you have told us to make AutoPay payments from your bank account, you can stop any of these payments by calling us at 1-800-227-4669or writing to American Express, Electronic Funds Services, P.O. Box 981540, El Paso, TX 79998-1540 in time for us to receive your request at least 2 business days before the payment is scheduled to be made. We will tell you, at least 10 days before each payment, when it will be made and how much it will be. If we receive your request to stop one of these payments at least 2 business days before the payment is scheduled to be made and we do not stop it, we will be liable for your losses or damages.

Unauthorized transactions
Tell us AT ONCE if you believe your card or PIN has been lost, stolen or used without your permission, or if you believe that a transaction has been made without your permission. Calling is the best way of keeping your possible losses down. You could lose all the money in your bank account (plus your maximum overdraft line of credit, if applicable). If you tell us within 2 business days after you learn of the loss, theft or unauthorized use of your card or PIN, you can lose no more than $50 if someone used your card or PIN without your permission.
If you do NOT tell us within 2 business days after you learn of the loss or theft of your card or PIN, and we can prove we could have stopped someone from using your card or PIN without your permission if you had told us, you could lose as much as $500.
Tell us if you believe that someone has used or may use your card or PIN to use the EFT service without your permission. Call anytime at 1-800-528-4800 (or 1-336-393-1111 collect, if not in the U.S.). You may also write to us at American Express, Electronic Funds Services, P.O. Box 981532, El Paso, TX 79998-1532.

Improper transactions or payments
If we do not complete a transfer to or from your bank account on time or in the correct amount, according to this EFT Agreement, we will be liable for your losses or damages.
There are some exceptions. We are not liable:

- if, through no fault of ours, you do not have enough money in your bank account;
- if the transfer would go over the credit limit on any overdraft line you may have;
- if the ATM where you are making the transfer does not have enough cash;
- if the funds in your bank account were subject to legal process or other encumbrance that restricted the transaction;
- if circumstances beyond our control (such as fire or flood) prevented the transaction, despite our reasonable precautions; or
- if the terminal or system was not working properly and you knew about the breakdown when you started the transfer.

Privacy
We will disclose information to third parties about your transactions:

- when necessary for completing transactions;
- to comply with government agency or court orders; or
- as stated in our Privacy Notice, which covers your use of the services.

Arbitration
The Arbitration section, in Part 2 of the Cardmember Agreement, applies to this EFT Agreement and the services.

How to contact us about the services
You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express

Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531.

In case of errors or questions
If you think your statement or receipt is wrong, or if you need more information about a transaction on your statement or receipt, call or write us as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. If you do not contact us because of certain circumstances (such as you are in the hospital), we may extend the 60-dayperiod for a reasonable time. When you contact us:

- tell us your name and account number.
- describe the error or the transaction you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- tell us the amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days after you called us. Within 10 business days after we hear from you we will determine whether an error has occurred. We will correct any error promptly.
However, if we need more time, we may take up to 45 calendar days to investigate. If we do take more time, we will credit your bank account within 10 business days for the amount you think is in error so that you will have use of the funds during the time it takes 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 bank account for the amount you question.
We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation. If we have credited your bank account and find no error, we will tell you when we will withdraw that amount from your bank account again.
You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use a service.

We may end the services
We, or any bank or financial institution that participates in the Express Cash service, may add to or remove any ATMs from the service. We may extend or limit the services at any location without telling you ahead of time.
Also, we may stop a service at any time. We may cancel your participation in a service at any time. If we do, we will write to you, but we may not send you the notice until after we cancel. Also, we may refuse to authorize a transaction at our discretion.
We will end or suspend use of a service if:

- you do not use it for 18 months in a row,
- your card account is in default,
- your card account is cancelled or suspended,
- you cancel the authorization you gave your bank to pay for any transactions you make through the service, or
- your bank account is closed to withdrawals by us or our agents.

You may choose to stop using any service. If you do, you must write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531.

Assignment
We may assign this EFT Agreement to a subsidiary or affiliate at any time.

Note for Massachusetts residents

General disclosure statement: Any documentation given to you which shows that an electronic funds transfer was made will be admissible as evidence of that transfer and will constitute prima facie proof that the transfer was made.
Except as explained in this EFT Agreement, if you initiate an electronic funds transfer from your bank account, you cannot stop payment of the transfer.

Unless otherwise provided in this EFT Agreement, you may not stop payment of electronic funds transfers. Therefore, do not use electronic transfers for purchases or service unless you are satisfied that you will not need to stop payment.

Disclosure of bank account information to third parties: If you give us your written authorization to disclose information about you, your bank account, or the transactions that you make to any person, that authorization will automatically expire 45 days after we receive it.
Optional limit on obtaining cash: You can ask us to limit the total amount of cash that you may get from ATMs in a single day to $50. If you choose this option, we will take all reasonable steps to comply with your request.

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**722,924**
Points Earned this Period	**15,791**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

October 1, 2014 - October 31, 2014

Opening Points Balance	707,133
Points Earned this Period	+15,791
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**722,924**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

October 1, 2014 - October 31, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	12,104	**0**	12,104
Business Gold Rewards XXXX-XXXXX0-[redacted]	3,330	**10** Uber Earn 2x MR Points A5L7	3,340
Add'l Centurion XXXX-XXXXX2-[redacted]	347	**0**	347
Total	**15,781**	**10**	**15,791**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

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Centurion® Card

G MAXWELL
Closing Date 12/18/14 Next Closing Date 01/18/15

Account Ending [redacted]

New Balance	**$17,007.67**
Please Pay By	**01/02/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $17,007.67 on 01/02/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 12/31/14. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Reminder: Starting with your next billing statement, if you do not make the required payment by the Next Closing Date shown on the statement, you will be charged a late fee.

Membership Rewards® Points
Available and Pending as of 11/30/14
749,500
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$21,519.92
Payments/Credits	-$21,523.07
New Charges	+$17,010.82
Fees	+$0.00
New Balance	**$17,007.67**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
01/02/15
AutoPay Amount
$17,007.67

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

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

[redacted] 00170076700170076 7 14 H

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Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001139

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EFTA01685937

Payments and Credits

Summary

	Total
Payments	-$21,519.92
Credits	
G MAXWELL [redacted]	-$3.15
Total Payments and Credits	**-$21,523.07**

Detail

*Indicates posting date

Payments			**Amount**
12/02/14*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$21,519.92
Credits			**Amount**
12/08/14	G MAXWELL	Starbucks #00870 BosBoston MA 8007827282	-$3.15

New Charges

Summary

	Total
G MAXWELL [redacted]	$16,934.09
JENNIFER TURNER [redacted]	$76.73
Total New Charges	**$17,010.82**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
11/17/14	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC		$2,022.20
	From: / To: / Carrier: / Class:		
	NEW YORK LA GUARDI / DALLAS/FORT WORTH / AA / A		
	NEW YORK LA GUARDI / DL / P		
	N/A / YY / 00		
	N/A / YY / 00		
	Ticket Number: 00175079058416	Date of Departure: 11/19	
	Passenger Name: MAXWELL/GHISLAINE NO		
	Document Type: PASSENGER TICKET		
11/18/14	EZPAY FEE NYC WATER800-766-6616 NJ		$38.60
11/18/14	NYC WATER BOARD/DEP718-595-7000 NY		$1,715.36
11/19/14	MB F DOG SHOWS INFODGREENSBORO NC 336-379-9352		$143.80
11/19/14	ABBEY LOCKSMITHS INCNEW YORK NY 2125352289		$606.41
	Description / Price		
	HARDWARE STORE / $606.41		

Continued on reverse

Detail Continued

		Amount
11/20/14	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: DALLAS/FORT WORTH To: NEW YORK LA GUARDI Carrier: AA Class: P N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00175086987552 Date of Departure: 11/20 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,152.10
11/21/14	CAREY WASHINGTON DC 888-649-3949 Description NOV 19 2014 DALLAS MAXWELL GHISLAINE	$128.51
11/21/14	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$524.11
11/21/14	GRACE'S MARKETPLACE NEW YORK NY 2127370600	$222.45
11/22/14	PASTEUR PHARMACY 650NEW YORK NY 2128382500 Description Price DRUG STORES/PHARMAC $60.95	$60.95
11/22/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$167.20
11/22/14	SMILEY`S 212-688-1510 212-688-1510	$13.98
11/22/14	A&A DISCOUNTS 212-888-1064 212-888-1064	$26.52
11/23/14	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$141.08
11/23/14	SANT AMBROEUS 1 SANTNEW YORK NY 1000 MADISON AVENUE NEW FOOD/BEVERAGE $177.47 TIP $40.00	$217.47
11/24/14	VERIZONRECURRING PA800-VERIZON PA	$46.24
11/24/14	MERCEDES BENZ OF CORCORAL GABLES FL 305-445-8593	$2,273.78
11/24/14	SUNSHINE FLOWERS 000NEW YORK NY 2127020807 Description REFER TO RECEIPT	$22.84
12/01/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$3.54
12/02/14	DIRECTV HARDWARE EL SEGUNDO CA	$146.84

Continued on next page

G MAXWELL
Closing Date 12/18/14

Account Ending [redacted]

Detail Continued

		Amount
12/02/14	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: MIAMI INTERNATIONA To: BOSTON LOGAN INTER Carrier: AA Class: F N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00175107515004 Date of Departure: 12/06 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,072.10
12/02/14	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI From: N.Y. J F KENNEDY I To: FT LAUDERDALE/HOLL Carrier: B6 Class: Q N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 27975105282493 Date of Departure: 12/03 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$331.50
12/02/14	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$256.49
12/04/14	VERIZONRECURRING PA800-VERIZON PA	$75.75
12/04/14	PREMIER TRANSPORTATIMIAMI FL 305-596-4765 Description CHARTER SERVICE	$85.00
12/04/14	PREMIER TRANSPORTATIMIAMI FL 305-596-4765 Description CHARTER SERVICE	$125.00
12/04/14	OTG JFK T5 VENTURE, JAMAICA NY 718-656-6210 Description FAST FOOD RESTAURAN	$18.00
12/06/14	XPRESSPA MIA - D 884MIAMI FL HEALTH & BEAUTY SPA	$30.00
12/06/14	PREMIER TRANSPORTATIMIAMI FL 305-596-4765 Description CHARTER SERVICE	$78.00
12/08/14	DIRECTV SERVICE 800-347-3288 CA	$144.84
12/08/14	Starbucks #00870 BosBoston MA FAST FOOD RESTAURANT	$6.31
12/08/14	VERIZONRECURRING PAYPHONESERVICE 6019008424 19103	$86.98
12/08/14	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT	$1,932.52

AMEX001142

Continued on reverse

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Detail Continued

		Amount
12/08/14	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT	$544.37
12/08/14	AMTRAK INTERNET SALEWASHINGTON DC From: BBY To: NYP Ticket Number: 3420751057115 1 (800) 872-7245	$132.00
12/08/14	PATISSERIE ON NEWBURBOSTON MA BAKERY	$16.42
12/08/14	#07602 SHAW'S MARKETBOSTON MA 6172624688	$287.48
12/08/14	KITCHENWARES BY BLAC857-366-4237 857-366-4237	$154.91
12/10/14	AMTRAK NRTHEAST CAFEWASHINGTON DC 800-872-7245 Description FAST FOOD RESTAURAN	$6.25
12/11/14	SAKS FIFTH AVENUE 60NEW YORK NY 2127534000 Description Price DRESSES $375.00 DRESSES $540.00	$996.21
12/12/14	STRAWS TO PAWS 65000WASHINGTON NJ 9086890800 Description Price VETERINARY SERVICES $493.00	$493.00
12/14/14	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$342.61
12/16/14	WILLIAM-WAYNE & CO 0NEW YORK NY 212-737-8934 Description BED/BATH/LINEN	$40.83
12/16/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$3.54

JENNIFER TURNER
Card Ending [redacted]

		Amount
11/22/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$15.23
11/25/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$24.31
11/30/14	Corrado Bread & PastNew York NY RESTAURANT	$6.75
12/02/14	ITUNES MUSICUSA ITUNCUPERTINO CA ITUNES MUSIC STORE	$4.99

Continued on next page

Detail Continued

		Amount
12/09/14	FEDEX INV 479036582 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000479036582 FedEx #1-800-622-1147	$25.45

Fees

	Amount
Total Fees for this Period	**$0.00**

2014 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2014	$2,545.00
Total Interest in 2014	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

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

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

Membership Rewards® DUPLICATE COPY
Monthly Statement and Program News

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**749,500**
Points Earned this Period	**26,576**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary November 1, 2014 - November 30, 2014

Opening Points Balance	722,924
Points Earned this Period	+26,576
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**749,500**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail November 1, 2014 - November 30, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	21,448	**0**	21,448
Business Gold Rewards XXXX-XXXXX0-[redacted]	4,915	**138** Uber Earn 2x MR Points A5L7	5,053
Add'l Centurion XXXX-XXXXX2-[redacted]	75	**0**	75
Total	**26,438**	**138**	**26,576**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001147

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Centurion® Card

G MAXWELL
Closing Date 01/18/15 Next Closing Date 02/15/15

Account Ending [redacted]

New Balance	**$6,040.15**
Please Pay By	**02/02/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

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

Notice of Changes to the Membership Rewards® Program

Delta: We recently informed you of an annual limit on the number of Membership Rewards points that you can transfer into the SkyMiles® Program. This change is **canceled.** There is no annual limit to the number of points you can transfer to the SkyMiles Program. Remember, you may only transfer a maximum of 999,000 points to a single SkyMiles account per day.

Frontier: Effective March 5, 2015, Frontier Airlines will no longer be a point transfer airline in the Membership Rewards program. Any Membership Rewards point transfers for Frontier Airlines must be made by March 4, 2015. These transfers will be considered final, non-refundable, and subject to the EarlyReturns® program terms and conditions. To transfer points to Frontier, please visit membershiprewards.com/travel.

We will debit your bank account for your payment of $6,040.15 on 02/02/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 01/31/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 12/31/14
771,208
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$17,007.67
Payments/Credits	-$17,007.67
New Charges	+$6,040.15
Fees	+$0.00
New Balance	**$6,040.15**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
02/02/15
AutoPay Amount
$6,040.15

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

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

[redacted] 00060401500060401 5 14 H

AMEX001148

SDNY_GM_00326948

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001149

SDNY_GM_00326949

EFTA_00199703

EFTA01685947

Payments and Credits

Summary

	Total
Payments	-$17,007.67
Credits	$0.00
Total Payments and Credits	**-$17,007.67**

Detail

*Indicates posting date

Payments			Amount
01/02/15*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$17,007.67

New Charges

Summary

	Total
G MAXWELL [redacted]	$5,686.52
JENNIFER TURNER [redacted]	$353.63
Total New Charges	**$6,040.15**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
12/19/14	Avangate Inc. Redwood Shores CA - Description avangate*anymp4.com	$53.40
12/19/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$3.54
12/19/14	Corrado Bread & PastNew York NY RESTAURANT	$9.53
12/20/14	Starbucks #18509 NewNew York NY FAST FOOD RESTAURANT	$4.30
12/21/14	Corrado Bread & PastNew York NY RESTAURANT	$9.53
12/22/14	VERIZONRECURRING PA800-VERIZON PA	$46.03
12/22/14	Corrado Bread & PastNew York NY RESTAURANT	$14.89
12/22/14	TS PARK EAST ANIMAL NEW YORK NY VETERINARY SERVICE	$579.00
12/22/14	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$535.10
12/22/14	A&A DISCOUNTS 212-888-1064 212-888-1064	$28.12
12/26/14	BARNEYS NEW YORK 3 NEW YORK NY MEN'S/WOMEN'S CLOTHNG	$162.23

Continued on reverse

Detail Continued

		Amount
12/27/14	DRI*DRG *BLACKBERRYMINNETONKA MN 9529084089	$494.40
12/29/14	GODADDY.COM SCOTTSDALE AZ	$13.01
12/29/14	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT	$1,633.12
12/29/14	FIRE KING INTERNATIONEW ALBANY IN 8129488400 Description REFER TO RECEIPT	$35.00
12/29/14	STAPLES 00472 (800) 333-3330 (800) 333-3330 PILOT G2 RETRACTABLE GELINK PENS FI PENTEL ENERGEL DELUXE LIQUID GELINK	$86.20
12/31/14	TS PARK EAST ANIMAL NEW YORK NY VETERINARY SERVICE	$98.52
01/02/15	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$141.19
01/04/15	Corrado Bread & PastNew York NY RESTAURANT	$18.78
01/04/15	A&A DISCOUNTS 212-888-1064 212-888-1064	$23.93
01/04/15	SMILEY`S 212-688-1510 212-688-1510	$23.66
01/05/15	VERIZONRECURRING PA800-VERIZON PA	$75.50
01/05/15	MEDICAL IMAGING OF M2127942500 ID15FDyDTZ 10022	$820.00
01/06/15	VERIZONRECURRING PAYPHONESERVICE 6019008424 19103	$86.98
01/07/15	Corrado Bread & PastNew York NY RESTAURANT	$25.66
01/07/15	VIDAL SASSOON VIDAL NEW YORK NY 212-535-9200	$156.75
01/08/15	DIRECTV SERVICE 800-347-3288 CA	$155.73
01/12/15	MTA TBTA E-ZPASS STATEN ISLAND NY TOLL & BRIDGE FEE Description FOR BILLING QUESTIO ACCT: 2P-18733375B	$25.00
01/14/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$204.20
01/16/15	Corrado Bread & PastNew York NY RESTAURANT	$18.22
01/18/15	Starbucks #18509 NewNew York NY squareup.com/receipts	$105.00

Continued on next page

Detail Continued

JENNIFER TURNER
Card Ending [redacted]

			Amount
12/21/14	KIEHL'S UES SPA 2NDFNEW YORK COSMETIC STORE	NY	$334.41
12/22/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$15.23
12/30/14	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$3.99

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$0.00
Total Interest in 2015	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

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

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Membership Rewards® DUPLICATE COPY
Monthly Statement and Program News

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**771,208**
Points Earned this Period	**21,708**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary December 1, 2014 - December 31, 2014

Opening Points Balance	749,500
Points Earned this Period	+21,708
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**771,208**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail December 1, 2014 - December 31, 2014

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	16,931	**258** Carey Limousine Pgm 3x MR Pts A3NX	17,189
Business Gold Rewards XXXX-XXXXX0-[redacted]	4,237	**206** Uber Earn 2x MR Points A5L7	4,443
Add'l Centurion XXXX-XXXXX2-[redacted]	76	**0**	76
Total	**21,244**	**464**	**21,708**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001155

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 02/15/15 Next Closing Date 03/18/15

Account Ending [redacted]

New Balance	**$11,220.75**
Please Pay By	**03/02/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

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

See Page 9 for an Important Change to Your Account Terms

We will debit your bank account for your payment of $11,220.75 on 03/02/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 02/28/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 01/31/15
781,126
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$6,040.15
Payments/Credits	-$7,676.38
New Charges	+$12,856.98
Fees	+$0.00
New Balance	**$11,220.75**

Days in Billing Period: 28

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
03/02/15
AutoPay Amount
$11,220.75

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

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

[redacted] 00112207500112207 5 14 H

AMEX001156

SDNY_GM_00326956

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

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Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001157

SDNY_GM_00326957

EFTA_00199711

EFTA01685955

Payments and Credits

Summary

	Total
Payments	-$6,000.15
Credits	
G MAXWELL [redacted]	-$1,405.23
JENNIFER TURNER [redacted]	-$271.00
Total Payments and Credits	**-$7,676.38**

Detail

*Indicates posting date

Payments					**Amount**
02/02/15*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION			-$6,000.15
Credits					**Amount**
02/06/15	G MAXWELL	THE HOME DEPOT #6175NEW YORK 800-654-0688	NY		-$9.03
02/11/15	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX VIRGIN AMERICA From: To: Carrier: Class: N/A N/A YY 00 N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98475705264712 Passenger Name: MAXWELL/GHISLAINE NO Document Type: SUPPORTED REFUND	AZ		-$1,396.20
01/29/15	JENNIFER TURNER	AMTRAK INTERNET SALEWASHINGTON From: BBY To: NYP Ticket Number: 0280721030920 1 (800) 872-7245	DC		-$40.00
02/08/15	JENNIFER TURNER	AMTRAK INTERNET SALEWASHINGTON From: BBY To: NYP Ticket Number: 0390648011257 1 (800) 872-7245	DC		-$78.00
02/09/15	JENNIFER TURNER	AMTRAK INTERNET SALEWASHINGTON From: BBY To: NYP Ticket Number: 0400615028042 1 (800) 872-7245	DC		-$153.00

New Charges

Summary

	Total
G MAXWELL [redacted]	$10,841.62
JENNIFER TURNER [redacted]	$2,015.36
Total New Charges	**$12,856.98**

Continued on reverse

Detail

G MAXWELL
Card Ending [redacted]

		Amount
01/20/15	Starbucks #18509 NewNew York NY squareup.com/receipts	$4.30
01/20/15	Corrado Bread & PastNew York NY RESTAURANT	$13.44
01/21/15	Corrado Bread & PastNew York NY RESTAURANT	$9.53
01/21/15	WALDORF PEACOCK ALLYNEW YORK NY (212)355-3000 TIP $4.08	$46.00
01/21/15	TS PARK EAST ANIMAL NEW YORK NY VETERINARY SERVICE	$366.15
01/21/15	TS PARK EAST ANIMAL NEW YORK NY VETERINARY SERVICE	$98.00
01/21/15	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$831.20
01/22/15	VERIZONRECURRING PA800-VERIZON PA	$46.12
01/23/15	Corrado Bread & PastNew York NY RESTAURANT	$44.40
01/24/15	Starbucks #18509 NewNew York NY squareup.com/receipts	$4.30
01/25/15	Starbucks #18509 NewNew York NY squareup.com/receipts	$4.30
01/26/15	EARTHLINK.NET 800-719-4660 GA INTERNET SVC	$10.90
01/26/15	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT	$2,313.59
01/26/15	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT	$1,497.03
02/01/15	Starbucks #11738 NewNew York NY squareup.com/receipts	$4.30
02/02/15	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$95.70
02/03/15	VERIZONRECURRING PA800-VERIZON PA	$75.84
02/04/15	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: N.Y. J F KENNEDY I To: FT LAUDERDALE/HOLL N.Y. J F KENNEDY I N/A N/A Carrier: VX VX YY YY Class: J J 00 00 Ticket Number: 98475705264716 Date of Departure: 02/11 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,396.20
02/04/15	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$214.23

Continued on next page

G MAXWELL
Closing Date 02/15/15

Account Ending [redacted]

Detail Continued

		Amount
02/04/15	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$141.08
02/06/15	VERIZONRECURRING PAYPHONESERVICE 6019008424 19103	$86.98
02/06/15	THE HOME DEPOT #6175NEW YORK NY 800-654-0688	$48.38
02/06/15	MINILUXE SPA BOSTOBOSTON MA 9087270984 Description REFER TO RECEIPT	$19.00
02/06/15	PATISSERIE ON NEWBURBOSTON MA BAKERY	$41.56
02/08/15	DIRECTV SERVICE 800-347-3288 CA	$159.66
02/10/15	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: To: Carrier: Class: BOSTON LOGAN INTER MIAMI INTERNATIONA AA F N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00175720162936 Date of Departure: 02/11 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,077.10
02/11/15	CABINET DOOR WORLD 8288559566 NC 8288559566	$85.80
02/13/15	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: To: Carrier: Class: FT LAUDERDALE/HOLL NEW YORK LA GUARDI DL F N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00675731061235 Date of Departure: 02/16 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,372.65
02/13/15	BOZKURT 0352 MIAMI FL 305-269-3100 Description JEWELRY REPAIR/SALE	$48.15
02/13/15	TARGET T2188 2188 MIAMI FL DISCOUNT STORE	$42.78
02/13/15	TARGET T2188 2188 MIAMI FL DISCOUNT STORE	$3.38
02/13/15	ASTRID ROSE 88014122DORAL FL WOMEN'S ACCESSORIES	$135.89
02/13/15	WESTMINSTER KENNEL CNEW YORK NY GOODS/SERVICES	$61.80

Continued on reverse

Detail Continued

			Amount
02/13/15	100 MONTADITOS 0084 MIAMI 305-921-4373 Description EATING PLACES, REST	FL	$17.28
02/14/15	Starbucks #08242 MiaMiami Beach squareup.com/receipts	FL	$5.30
02/14/15	AT&T*BILL PAYMENT 95DALLAS 800-331-0500 Description TELEPHONE SERVICE/E	TX	$411.38
02/15/15	Starbucks #08242 MiaMiami Beach squareup.com/receipts	FL	$7.92

JENNIFER TURNER
Card Ending [redacted]

			Amount
01/21/15	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$14.14
01/24/15	ITUNES MUSICUSA ITUNCUPERTINO ITUNES MUSIC STORE	CA	$10.99
01/26/15	AMTRAK JULIE(VRU) WAWASHINGTON From: NYP To: BBY Ticket Number: 0265089069636 1 (800) 872-7245	DC	$113.00
01/26/15	AMTRAK NRTHEAST CAFEWASHINGTON 800-872-7245 Description FAST FOOD RESTAURAN	DC	$2.25
01/26/15	AMTRAK ACELA CAFE QWASHINGTON 800-872-7245 Description FAST FOOD RESTAURAN	DC	$8.50
01/26/15	AMTRAK ACELA CAFE QWASHINGTON 800-872-7245 Description FAST FOOD RESTAURAN	DC	$1.25
01/28/15	AMTRAK INTERNET SALEWASHINGTON From: BBY To: NYP Ticket Number: 0280721030920 1 (800) 872-7245	DC	$191.00
01/28/15	APPLE STORE 149 BOSTON COMPUTER STORE	MA	$83.94
01/28/15	#07602 SHAW'S MARKETBOSTON 6172624688	MA	$65.60
01/28/15	LOCCITANE #107 LOCCIBOSTON 617-536-4289	MA	$79.69
01/29/15	AMTRAK NRTHEAST CAFEWASHINGTON 800-872-7245 Description FAST FOOD RESTAURAN	DC	$5.50

Continued on next page

Detail Continued

		Amount
01/30/15	MERRY MAIDS DORCHESTER MA CLEAN&MAINT	$210.00
02/03/15	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: BBY Ticket Number: 0340601081193 1 (800) 872-7245	$191.00
02/03/15	INSTACART 9108172278 CA 9108172278	$323.49
02/06/15	MERRY MAIDS DORCHESTER MA CLEAN&MAINT	$210.00
02/08/15	AMTRAK INTERNET SALEWASHINGTON DC From: BBY To: NYP Ticket Number: 0390648011257 1 (800) 872-7245	$191.00
02/09/15	AMTRAK INTERNET SALEWASHINGTON DC From: BBY To: NYP Ticket Number: 0400615028042 1 (800) 872-7245	$57.00
02/11/15	VTS MIAMI VTS MIAMI\MIAMI FL 786-391-0354 Description TAXI: 0113 15:17 51 Lincoln R	$33.00
02/12/15	FEDEX INV 485331262 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000485331262 FedEx #1-800-622-1147	$224.01

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$0.00
Total Interest in 2015	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

G MAXWELL
Closing Date 02/15/15

Account Ending [redacted]

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

[redacted]

Important Notice Regarding Your Penalty Annual Percentage Rate

The following is a summary of the change that is being made to your account terms. For more detailed information, please see the reverse side of this page.

	Revised Term, as of April 18, 2015
Penalty APR	**29.24%** This APR will vary with the market based on the Prime Rate. This APR will apply to your account if you: 1) make one or more late payments; or 2) make a payment that is returned. **How Long Will the Penalty APR Apply?** If the penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

ID 10141

Reason for Our Decision

- The Penalty APR on your card is lower than typical Penalty APRs for similar cards in the marketplace.

See the reverse side for the detail of changes to your Cardmember Agreement.

CMLENDDMCRG0001 AMEX001164

SDNY_GM_00326964

EFTA_00199718

EFTA01685962

Detail of Changes to Your Cardmember Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement (the "Agreement"). This notice formally amends the Agreement as described below. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Penalty APR and When it Applies

Effective April 18, 2015, we are amending the *Rates and Fees* table on page 1 of Part 1 of your Agreement by deleting the *Penalty APR and When it Applies* row and replacing it with the following:

Penalty APR and When it Applies	**29.24%** This APR will vary with the market based on the Prime Rate. This APR will apply to your account if you: 1) make one or more late payments; or 2) make a payment that is returned. **How Long Will the Penalty APR Apply?** If the penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

How Rates and Fees Work

Effective April 18, 2015, we are amending the *Calculating APRs and DPRs* section of the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement by replacing the APRs and Daily Periodic Rates (DPRs) for Penalty with the following:

Calculating APRs and DPRs	Rate Description	Prime + Margin	APR	DPR
	Penalty APR	Prime + 25.99%	29.24%	0.0801%

Membership Rewards® DUPLICATE COPY
Monthly Statement and Program News

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**781,126**
Points Earned this Period	**9,918**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary January 1, 2015 - January 31, 2015

Opening Points Balance	771,208
Points Earned this Period	+9,918
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**781,126**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail January 1, 2015 - January 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	5,688	**0**	5,688
Business Gold Rewards XXXX-XXXXX0-[redacted]	3,759	**118** Uber Earn 2x MR Points A5L7	3,877
Add'l Centurion XXXX-XXXXX2-[redacted]	353	**0**	353
Total	**9,800**	**118**	**9,918**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001167

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EFTA_00199721

EFTA01685965

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 03/18/15 Next Closing Date 04/17/15

Account Ending [redacted]

New Balance	**$15,415.54**
Please Pay By	**04/02/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

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

See Page 9 for Important Information about Your Reward Program.

We will debit your bank account for your payment of $15,415.54 on 04/02/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 03/31/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 02/28/15
795,717
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$11,220.75
Payments/Credits	-$13,943.43
New Charges	+$18,138.22
Fees	+$0.00
New Balance	**$15,415.54**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
04/02/15
AutoPay Amount
$15,415.54

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

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

[redacted] 00154155400154155 4 14 H

AMEX001168

SDNY_GM_00326968

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001169

SDNY_GM_00326969

EFTA_00199723

EFTA01685967

Payments and Credits

Summary

	Total
Payments	-$11,220.75
Credits	
G MAXWELL [redacted]	-$2,722.68
Total Payments and Credits	**-$13,943.43**

Detail

*Indicates posting date

Payments

			Amount
03/02/15*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$11,220.75

Credits

				Amount
03/06/15	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC		-$1,700.28
		From:	To:	Carrier: Class:
		N/A	N/A	YY 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
		Ticket Number: 00175758539511		
		Passenger Name: MAXWELL/GHISLAINE NO		
		Document Type: SUPPORTED REFUND		
03/06/15	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI		-$1,022.40
		From:	To:	Carrier: Class:
		N/A	N/A	YY 00
			N/A	YY 00
			N/A	YY 00
			N/A	YY 00
		Ticket Number: 27975756251276		
		Passenger Name: MAXWELL/GHISLAINE NO		
		Document Type: SUPPORTED REFUND		

New Charges

Summary

	Total
G MAXWELL [redacted]	$17,396.97
JENNIFER TURNER [redacted]	$741.25
Total New Charges	**$18,138.22**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
02/15/15	EPICURE MARKET EPICUMIAMI BEACH FL 305-672-0385		$123.85
02/16/15	PREMIER TRANSPORTATIMIAMI FL 305-596-4765 Description CHARTER SERVICE		$180.00

Continued on reverse

Detail Continued

		Amount
02/16/15	HUDSON AMSSOUTH FL JSUNRISE FL BOOK STORE	$10.06
02/18/15	EZPAY FEE NYC WATER800-766-6616 NJ	$26.95
02/18/15	NYC WATER BOARD/DEP718-595-7000 NY	$1,197.88
02/18/15	TS PARK EAST ANIMAL NEW YORK NY VETERINARY SERVICE	$392.00
02/19/15	HESS 30504 000000000HOBOKEN NJ 2012160374	$39.48
02/23/15	VERIZONRECURRING PA800-VERIZON PA	$46.10
02/23/15	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$650.22
02/23/15	FLORIDA DEPT OF STATTALLAHASSEE FL 8502456939	$138.75
02/23/15	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$765.67
02/24/15	AMERICAN EXPRESS TVLPHOENIX AZ JETBLUE AIRWAYS CORPORATI	$1,022.40

From:	To:	Carrier:	Class:
BARBADOS	N.Y. J F KENNEDY I	B6	Y
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 27975756251273 Date of Departure: 03/29
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: PASSENGER TICKET

02/24/15	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC		$1,700.28

From:	To:	Carrier:	Class:
SAN FRANCISCO INTL	MIAMI INTERNATIONA	AA	F
	BARBADOS	AA	J
	N/A	YY	00
	N/A	YY	00

Ticket Number: 00175758539515 Date of Departure: 03/19
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: PASSENGER TICKET

02/24/15	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA		$2,498.10

From:	To:	Carrier:	Class:
N.Y. J F KENNEDY I	SAN FRANCISCO INTL	VX	J
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 98475758539491 Date of Departure: 03/15
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: PASSENGER TICKET

02/24/15	FRED'S AT BARNEYS NYNEW YORK NY 212-833-2222		$23.51
	FOOD	$18.51	
	TIP	$5.00	
02/26/15	EARTHLINK.NET 800-719-4660 GA INTERNET SVC		$10.90
02/26/15	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE		$350.09

Continued on next page

G MAXWELL
Closing Date 03/18/15

Account Ending [redacted]

Detail Continued

		Amount
03/02/15	MTA TBTA E-ZPASS STATEN ISLAND NY TOLL & BRIDGE FEE Description FOR BILLING QUESTIO ACCT: 2P-19145663B	$25.00
03/02/15	#07602 STAR MARKET 0BOSTON MA 6172624688	$226.14
03/03/15	TS PARK EAST ANIMAL NEW YORK NY VETERINARY SERVICE	$956.92
03/04/15	GENKI YA OF BOSTON 8BOSTON MA 617-338-8686	$15.00
03/05/15	INTERMIX BOSTON 0000BOSTON MA 212-741-5075 Description MENS WOMENS CLOTHIN	$169.00
03/06/15	VERIZONRECURRING PA800-VERIZON PA	$13.80
03/06/15	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: To: Carrier: Class: SAN FRANCISCO INTL MIAMI INTERNATIONA AA F NASSAU INTERNATION AA J N/A YY 00 N/A YY 00 Ticket Number: 00175789545632 Date of Departure: 03/26 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,467.30
03/06/15	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: To: Carrier: Class: NASSAU INTERNATION N.Y. J F KENNEDY I DL J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00675789545642 Date of Departure: 03/29 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,447.20
03/06/15	ABBEY LOCKSMITHS INCNEW YORK NY 2125352289 Description Price HARDWARE STORE $269.46	$269.46
03/06/15	AMTRAK ACELA CAFE QWASHINGTON DC 800-872-7245 Description FAST FOOD RESTAURAN	$2.00
03/07/15	LE PAIN QUOTIDIEN 14NEW YORK NY RESTAURANT FOOD/BEVERAGE $38.56	$38.56
03/08/15	DIRECTV SERVICE 800-347-3288 CA	$159.66
03/09/15	VERIZONRECURRING PAYPHONESERVICE 6019008424 19103	$86.98

AMEX001172

Continued on reverse

SDNY_GM_00326972

EFTA_00199726

EFTA01685970

Detail Continued

		Amount
03/09/15	BURGER HEAVEN 212-838-3580 USFC10065	$15.46
03/09/15	ABBEY LOCKSMITHS INCNEW YORK NY 2125352289 Description Price HARDWARE STORE $269.46	$269.46
03/10/15	TS PARK EAST ANIMAL NEW YORK NY VETERINARY SERVICE	$74.00
03/10/15	AMARANTH NEW YORK NY RESTAURANT Description 569024	$102.00
03/12/15	GODADDY.COM SCOTTSDALE AZ	$4.99
03/12/15	AMERICAN EXPRESS TVLPHOENIX AZ VIRGIN AMERICA From: To: Carrier: Class: SAN FRANCISCO INTL LOS ANGELES INTERN VX J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98475804472220 Date of Departure: 03/19 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$514.10
03/13/15	GODADDY.COM SCOTTSDALE AZ	$107.39
03/13/15	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: To: Carrier: Class: NASSAU INTERNATION MIAMI INTERNATIONA AA J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00175811456973 Date of Departure: 03/29 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,461.20
03/14/15	CARING 4 YOU CPR 101BROOKLYN NY 718-509-9777	$70.00
03/14/15	Starbucks #18509 NewNew York NY squareup.com/receipts	$3.54
03/14/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$278.22
03/15/15	BLUWIRE A 0000 JAMAICA NY 650-246-3860 Description SPECIALTY RETAIL	$65.31
03/15/15	HUDSON NEWS JAMAICA NY BOOK STORE	$25.46

Continued on next page

Detail Continued

		Amount
03/16/15	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: LOS ANGELES INTERN To: SAN FRANCISCO INTL Carrier: DL Class: A N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00675815033180 Date of Departure: 03/24 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$265.10
03/16/15	DOMESTIC GARAGE VALESAN FRANCISCO CA PARKING LOT & GARAGE	$38.00
03/16/15	SSP NEW YORK - CAMDEJAMAICA NY RESTAURANT	$18.05
03/17/15	MADEIRA DISCOUNT LIQNEWARK CA 5107929941 Description Price MISCL FOOD STORES $12.37	$12.37
03/17/15	IN-N-OUT BURGER #194FREMONT CA 8007861000 Description RESTAURANT CHARGES	$9.16
03/18/15	Starbucks #09259 FreFremont CA squareup.com/receipts	$9.90

JENNIFER TURNER
Card Ending [redacted]

		Amount
02/21/15	ITUNES.COM/BILL ITUNCUPERTINO CA ITUNES STORE & APP STORE	$14.14
03/02/15	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: BBY Ticket Number: 0610601017714 1 (800) 872-7245	$191.00
03/04/15	AMTRAK INTERNET SALEWASHINGTON DC From: BBY To: NYP Ticket Number: 0630602048906 1 (800) 872-7245	$191.00
03/04/15	MERRY MAIDS DORCHESTER MA CLEAN&MAINT	$210.00
03/09/15	GODADDY.COM (480)505-8855 (480)505-8855	$39.98
03/10/15	ZORO TOOLS INC MUNDELEIN IL 8472477664	$80.26
03/18/15	ITUNES.COM/BILL ITUNCUPERTINO CA ITUNES STORE & APP STORE	$14.87

Continued on reverse

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$0.00
Total Interest in 2015	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

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

You may have access to one or more Pay Over Time features as part of your Card account. These features allow you to carry a balance on certain purchases.

Current APR
The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features:
(v) indicates variable rate

For Select & Pay Later, the APR is 9.15% (v).

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

G MAXWELL
Closing Date 03/18/15

Account Ending [redacted]

Important Information about the Membership Rewards® program

The value of Membership Rewards points varies depending upon how you choose to use them. You can get information regarding the value of points for various redemption options and learn about upcoming changes going into effect on June 28, 2015 by visiting www.membershiprewards.com/pointsinfo or calling the number on the back of your Card. Redemption options and point values can change at any time. Point values listed do not include discounts or other promotional offers which may be in effect from time to time.

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**795,717**
Points Earned this Period	**14,591**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

February 1, 2015 - February 28, 2015

Opening Points Balance	781,126
Points Earned this Period	+14,591
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**795,717**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

February 1, 2015 - February 28, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	9,435	**0**	9,435
Business Gold Rewards XXXX-XXXXX0-[redacted]	3,157	**254** Uber Earn 2x MR Points A5L7	3,411
Add'l Centurion XXXX-XXXXX2-[redacted]	1,745	**0**	1,745
Total	**14,337**	**254**	**14,591**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001179

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Centurion® Card

G MAXWELL
Closing Date 04/17/15 Next Closing Date 05/18/15

Account Ending [redacted]

New Balance	**$14,458.31**
Please Pay By	**05/02/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $14,458.31 on 05/02/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 04/30/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 03/31/15
819,918
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$15,415.54
Payments/Credits	-$15,415.54
New Charges	+$14,458.31
Fees	+$0.00
New Balance	**$14,458.31**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
05/02/15
AutoPay Amount
$14,458.31

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

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

[redacted] 00144583100144583l 14 H

AMEX001180

SDNY_GM_00326980

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001181

SDNY_GM_00326981

EFTA_00199735

EFTA01685979

Payments and Credits

Summary

	Total
Payments	-$13,968.34
Credits	
G MAXWELL [redacted]	-$1,447.20
Total Payments and Credits	**-$15,415.54**

Detail

*Indicates posting date

Payments

			Amount
04/02/15*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$13,968.34

Credits

			Amount
03/16/15	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC.	-$1,447.20

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 00675789545645
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: SUPPORTED REFUND

New Charges

Summary

	Total
G MAXWELL [redacted]	$13,215.64
JENNIFER TURNER [redacted]	$1,242.67
Total New Charges	**$14,458.31**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
03/18/15	HOTEL TONIGHT HOTEL SAN FRANCISCO CA 8002082949	$186.00
03/19/15	ALOFT SILICON VALLEYNEWARK CA Arrival Date: 03/15/15 — Departure Date: 03/18/15 00000000 LODGING	$921.61
03/19/15	SFO PEETS COFFEE 8 SSAN FRANCISCO CA FAST FOOD RESTAURANT FOOD/BEVERAGE $8.89	$8.89
03/20/15	TUMI STORES INC BEVERLY HILLS CA 9087564400	$1,037.68

Continued on reverse

Detail Continued

		Amount
03/20/15	BEVERLY HILLS RENT ASAN FRANCISCO CA 4242397043 Description REFER TO RECEIPT	$564.13
03/20/15	BEVERLY WILSHIRE HOTBEVERLY HILLS CA 310-275-5200	$20.00
03/20/15	INTERMIX-BEVERLY HILBEVERLY HILLS CA 212-741-5075 Description APPAREL/ACCESSORIES	$595.14
03/20/15	SAKS FIFTH AVENUE 60BEVERLY HILLS CA 3102754211 Description Price KNIT $595.00	$648.55
03/20/15	AT&T S675 4165 516 BEVERLY HILLS CA 800-331-0500 Description TELEPHONE SERVICE/E	$65.40
03/23/15	VERIZONRECURRING PA800-VERIZON PA	$60.95
03/23/15	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$588.65
03/24/15	Starbucks #10663 MouMountain View CA squareup.com/receipts	$3.65
03/24/15	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$379.99
03/24/15	FOUR SEASONS HOTELS-LOS ANGELES CA Arrival Date Departure Date 03/21/15 03/24/15 00000000 LODGING	$2,009.60
03/25/15	H & M #80 0000 SAN FRANCISCO CA 855-466-7467 Description APPAREL/ACCESSORIES	$30.34
03/25/15	NEIMAN-MARCUS 12 000SAN FRANCISCO CA 415-362-3900 Description Price LADIES SHOES $435.00	$473.06
03/25/15	NEIMAN-MARCUS 12 000SAN FRANCISCO CA 415-362-3900 Description Price DRESS $525.00	$570.94
03/26/15	Starbucks #05992 SanSan Francisco CA squareup.com/receipts	$3.15
03/26/15	ONIGILLY 54292980539SAN FRANCISCO CA 4156714706 TIP $0.60	$6.60
03/26/15	STARBUCKS #05992 SANSan Francisco CA San Francisco	$3.65
03/26/15	EARTHLINK.NET 800-719-4660 GA INTERNET SVC	$12.90

AMEX001183

Continued on next page

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Detail Continued

		Amount
03/26/15	MACY'S #428 SAN FRANSAN FRANCISCO 1 CA MACY'S Description Price STATUS INNERWEAR $18.00 STATUS INNERWEAR $18.00 STATUS INNERWEAR $18.00 STATUS INNERWEAR $18.00	$78.30
03/26/15	NAPA FARMS MARKET 00SAN FRANCISCO CA 650-821-8212 Description FOOD/BEVERAGE	$4.39
03/26/15	BEVERLY HILLS RENT ALOS ANGELES CA 4242397044 Description REFER TO RECEIPT	$964.20
03/26/15	AT&T S121 4143 494 SAN FRANCISCO CA 800-331-0500 Description TELEPHONE SERVICE/E	$65.25
03/27/15	CONC D NEWS CA296356MIAMI FL 305-8760500	$14.82
03/27/15	BACARDI MOJITO BAR -MIAMI FL 305-871-0559	$2.65
03/28/15	TOWEL HUT RETAIL NASSAU BH Arrival Date Departure Date 03/27/15 03/28/15 00000000 LODGING	$6.79
03/29/15	BLUSH BEACH 0246 MIAMI BEACH FL 305-531-3050 Description APPAREL/ACCESSORIES	$102.72
03/29/15	BLUSH BEACH 0246 MIAMI BEACH FL 305-531-3050 Description APPAREL/ACCESSORIES	$20.33
03/29/15	JUGO FRESH MIAMI BEACH FL 3059895100	$19.26
03/29/15	THE COVE FRONT DESK NASSAU BH Arrival Date Departure Date 03/27/15 03/29/15 00000000 LODGING	$233.51
03/29/15	TRUE LOAF 305-775-2831 305-775-2831	$6.96

Continued on reverse

Detail Continued

		Amount
03/30/15	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: MIAMI INTERNATIONA To: NEW YORK LA GUARDI Carrier: DL Class: F N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00675852134134 Date of Departure: 03/31 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$867.50
03/30/15	Panther Coffee Miami Beach FL squareup.com/receipts	$7.49
03/31/15	BRIOCHE DOREE 294849MIAMI FL 305-8760500 FOOD $4.37	$4.37
04/01/15	Starbucks #07525 NewNew York NY squareup.com/receipts	$4.30
04/02/15	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$313.51
04/02/15	VIDAL SASSOON VIDAL NEW YORK NY 212-535-9200	$125.40
04/03/15	VERIZONRECURRING PA800-VERIZON PA	$78.09
04/06/15	VERIZONRECURRING PAYPHONESERVICE 6019008424 19103	$86.98
04/06/15	ZARA USA 303 0000 NEW YORK NY WOMEN'S CLOTHING Description APPAREL/ACCESSORIES	$49.90
04/06/15	TUMI STORES INC NEW YORK NY 9087564000	$212.31
04/06/15	Corrado Bread & PastNew York NY RESTAURANT	$17.95
04/08/15	DIRECTV SERVICE 800-347-3288 CA	$159.66
04/08/15	STARBUCKS #18509 NEWNew York NY New York	$3.54
04/08/15	Corrado Bread & PastNew York NY RESTAURANT	$8.75
04/10/15	Corrado Bread & PastNew York NY RESTAURANT	$9.25
04/11/15	VINCE #901 800000052CHESTERFIELD MO 3145763100 Description Price MEN'S/BOYS' CLOTHIN $892.78	$892.78
04/13/15	Starbucks #18509 NewNew York NY squareup.com/receipts	$3.54
04/14/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$225.77
04/14/15	BERGDORF GOODMAN NEW YORK NY DEPARTMENT STORE	$260.21

Continued on next page

Detail Continued

		Amount
04/14/15	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$167.20
04/15/15	Starbucks #18509 NewNew York NY squareup.com/receipts	$7.08

JENNIFER TURNER
Card Ending [redacted]

		Amount
03/26/15	FEDEX INV 489235884 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000489235884 FedEx #1-800-622-1147	$126.49
03/28/15	FEDEX INV 489372522 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000489372522 FedEx #1-800-622-1147	$41.41
03/30/15	GODADDY.COM (480)505-8855 (480)505-8855	$376.12
03/31/15	ITUNES.COM/BILL ITUNCUPERTINO CA ITUNES STORE & APP STORE	$14.14
04/07/15	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: BBY Ticket Number: 0970732013945 1 (800) 872-7245	$145.00
04/08/15	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: BBY Ticket Number: 0980704019689 1 (800) 872-7245	$6.00
04/12/15	ITUNES.COM/BILL ITUNCUPERTINO CA ITUNES STORE & APP STORE	$4.99
04/13/15	BRIGHTER BLOOMS 1010800-3999514 SC 800-399-9514	$434.82
04/14/15	HOMEPRODUCTS WWW.QCIDIRECT.COM NY CLEANING SPL.	$33.75
04/16/15	PAYPAL *NATURALHEAL 4029357733 CA 402-935-7733 Description PROFESSIONAL SERVIC	$59.95

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on reverse

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$0.00
Total Interest in 2015	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Membership Rewards® DUPLICATE COPY
Monthly Statement and Program News

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**819,918**
Points Earned this Period	**24,201**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary March 1, 2015 - March 31, 2015

Opening Points Balance	795,717
Points Earned this Period	+24,201
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**819,918**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail March 1, 2015 - March 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	14,672	**0**	14,672
Business Gold Rewards XXXX-XXXXX0-[redacted]	8,514	**274** Uber Earn 2x MR Points A5L7	8,788
Add'l Centurion XXXX-XXXXX2-[redacted]	741	**0**	741
Total	**23,927**	**274**	**24,201**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001189

SDNY_GM_00326989

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EFTA01685987

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 05/18/15 Next Closing Date 06/17/15

Account Ending [redacted]

New Balance	**$8,371.20**
Please Pay By	**06/02/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $8,371.20 on 06/02/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 05/31/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 04/30/15
836,290
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$14,458.31
Payments/Credits	-$14,608.11
New Charges	+$8,521.00
Fees	+$0.00
New Balance	**$8,371.20**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
06/02/15
AutoPay Amount
$8,371.20

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

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

[redacted]1 00083712000083712O 14 H

AMEX001190

SDNY_GM_00326990

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001191

SDNY_GM_00326991

EFTA_00199745

EFTA01685989

Payments and Credits

Summary

	Total
Payments	-$14,431.09
Credits	
G MAXWELL [redacted]	-$149.80
JENNIFER TURNER [redacted]	-$27.22
Total Payments and Credits	**-$14,608.11**

Detail

*Indicates posting date

Payments			**Amount**
05/02/15*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$14,431.09
Credits			**Amount**
05/02/15	G MAXWELL	ZARA USA 1260 0000 NEW YORK NY 212-355-1415 Description APPAREL/ACCESSORIES	-$149.80
04/30/15	JENNIFER TURNER	HOMEPRODUCTS WWW.QCIDIRECT.COM NY CATALOG MERCHANDISE	-$27.22

New Charges

Summary

	Total
G MAXWELL [redacted]	$7,359.33
JENNIFER TURNER [redacted]	$1,161.67
Total New Charges	**$8,521.00**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
04/18/15	THINKING CUP - NEWBUBOSTON FAST FOOD RESTAURANT	MA	$24.73
04/18/15	THINKING CUP - NEWBUBOSTON FAST FOOD RESTAURANT	MA	$3.17
04/19/15	PATISSERIE ON NEWBURBOSTON BAKERY	MA	$30.05
04/19/15	DELUCA'S BACK BAY 54BOSTON 6172625990 Description Price GROCERY STORES, SUP $12.43	MA	$12.43
04/19/15	TST* TRIDENT BOOK SEBOSTON 6172678688 Description REFER TO RECEIPT	MA	$6.00
04/20/15	STARBUCKS #00872 BOSBoston Boston	MA	$3.91

Continued on reverse

Detail Continued

		Amount
04/21/15	STARBUCKS #00872 BOSBoston MA Boston	$3.91
04/21/15	WALGREENS #2933 0000BOSTON MA 8002892273 Description REFER TO RECEIPT	$46.99
04/21/15	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$579.71
04/22/15	VERIZONRECURRING PA800-VERIZON PA	$46.28
04/22/15	STARBUCKS #00801 BOSBoston MA Boston	$3.15
04/22/15	STARBUCKS #00872 BOSBoston MA Boston	$3.91
04/22/15	THINKING CUP - NEWBUBOSTON MA FAST FOOD RESTAURANT	$6.38
04/22/15	THINKING CUP - NEWBUBOSTON MA FAST FOOD RESTAURANT	$17.83
04/24/15	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$379.99
04/26/15	EARTHLINK.NET 800-719-4660 GA INTERNET SVC	$12.90
04/27/15	STARBUCKS #18509 NEWNew York NY New York	$3.54
04/28/15	LE CHARLOT 0480 NEW YORK NY 212-794-1628 Description FOOD/BEVERAGE	$67.00
04/29/15	STARBUCKS #00821 NEWNew York NY New York	$3.54
05/01/15	STARBUCKS #18509 NEWNew York NY New York	$4.30
05/01/15	ZARA USA 303 0000 NEW YORK NY WOMEN'S CLOTHING Description APPAREL/ACCESSORIES	$306.05
05/01/15	ZARA USA 1260 0000 NEW YORK NY 212-355-1415 Description APPAREL/ACCESSORIES	$419.40
05/02/15	ZARA USA 1260 0000 NEW YORK NY 212-355-1415 Description APPAREL/ACCESSORIES	$19.90
05/03/15	BARON DE LIMOGES INCNEW YORK NY GLASSWARE & CRYSTAL	$151.33
05/04/15	VERIZONRECURRING PA800-VERIZON PA	$78.41
05/05/15	CONVERSE INC 888-792-3307 MA FOOTWEAR	$116.48

Continued on next page

G MAXWELL
Closing Date 05/18/15

Account Ending [redacted]

Detail Continued

		Amount
05/05/15	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT	$2,264.58
05/05/15	VIDAL SASSOON VIDAL NEW YORK NY 212-535-9200	$78.38
05/06/15	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$306.94
05/06/15	NY ST INS FUND DISABALBANY NY 800-487-4567	$166.62
05/06/15	OPAY NY INS FUND DISSAN RAMON CA 800-487-4567	$4.08
05/07/15	VERIZONRECURRING PAYPHONESERVICE 6019008424 19103	$86.98
05/07/15	HOMEPRODUCTS WWW.QCIDIRECT.COM NY CLEANING SPL.	$27.22
05/08/15	DIRECTV SERVICE 800-347-3288 CA	$195.66
05/08/15	THINKING CUP - NEWBUBOSTON MA FAST FOOD RESTAURANT	$31.63
05/08/15	PEET'S #05605 CAMBRIDGE MA FAST FOOD RESTAURANT	$3.48
05/09/15	7-ELEVEN 32478 00073MARBLEHEAD MA 781-631-9351 Description Price GAS/MSC95 84717801 $42.17	$42.17
05/11/15	AMERICAN EXPRESS TVLPHOENIX AZ AMERICAN AIRLINES INC From: To: Carrier: Class: BOSTON LOGAN INTER MIAMI INTERNATIONA AA A NEW YORK LA GUARDI AA A N/A YY 00 N/A YY 00 Ticket Number: 00175961822002 Date of Departure: 05/15 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,327.20
05/12/15	0349 FOREVER 21 0349BOSTON MA 617-262-0212 Description APPAREL/ACCESSORIES	$60.70
05/12/15	THINKING CUP - NEWBUBOSTON MA 617-416-9250	$36.39
05/13/15	STARBUCKS #00872 BOSBoston MA Boston	$3.15
05/13/15	PATISSERIE ON NEWBURBOSTON MA BAKERY	$13.85
05/13/15	DELUCA'S BACK BAY 54BOSTON MA 6172625990 Description Price GROCERY STORES, SUP $14.35	$14.35

AMEX001194

Continued on reverse

Detail Continued

		Amount
05/13/15	THE RESTAURANT CLIO BOSTON MA RESTAURANT FOOD/BEVERAGE $14.98 TIP $1.00	$15.98
05/14/15	STARBUCKS #00872 BOSBoston MA Boston	$11.95
05/14/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$222.17
05/14/15	TATTE BAKERY 0032 BOSTON MA 617-577-1111 Description FAST FOOD RESTAURAN	$20.19
05/15/15	JUGO FRESH MIAMI BEACH FL 3059895100	$7.49
05/18/15	EZPAY FEE NYC WATER 800-766-6616 NJ GOVT SERVNEC	$63.18
05/18/15	STARBUCKS #08242 MIAMiami Beach FL Miami Beach	$3.70

JENNIFER TURNER
Card Ending [redacted]

		Amount
04/20/15	ITUNES.COM/BILL ITUNCUPERTINO CA ITUNES STORE & APP STORE	$59.87
04/20/15	INSTACART 9108172278 CA 9108172278	$63.82
04/20/15	MERRY MAIDS DORCHESTER MA CLEAN&MAINT	$210.00
04/24/15	AMTRAK INTERNET SALEWASHINGTON DC From: BBY To: NYP Ticket Number: 1140744119887 1 (800) 872-7245	$112.00
04/25/15	AMTRAK INTERNET SALEWASHINGTON DC From: BBY To: NYP Ticket Number: 1150731014298 1 (800) 872-7245	$191.00
04/25/15	GODADDY.COM (480)505-8855 (480)505-8855	$4.99
05/01/15	ITUNES.COM/BILL ITUNCUPERTINO CA ITUNES STORE & APP STORE	$14.14
05/06/15	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: BBY Ticket Number: 1260609047849 1 (800) 872-7245	$191.00
05/11/15	MERRY MAIDS DORCHESTER MA CLEAN&MAINT	$210.00
05/13/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL WA BOOK STORES	$4.27

AMEX001195

Continued on next page

Detail Continued

			Amount
05/15/15	VTS DADE TAXI CORP VMIAMI 305-754-4600 Description TAXI: 3213 11:45 1383 20th St 11:46 1383 20th St	FL	$40.00
05/18/15	FEDEX INV 494189847 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000494189847 FedEx #1-800-622-1147		$60.58

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$0.00
Total Interest in 2015	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance 836,290

Points Earned this Period 16,372

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary April 1, 2015 - April 30, 2015

Opening Points Balance	819,918
Points Earned this Period	+16,372
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**836,290**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail April 1, 2015 - April 30, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	11,771	**0**	11,771
Business Gold Rewards XXXX-XXXXX0-[redacted]	3,022	**337** Uber Earn 2x MR Points A5L7	3,359
Add'l Centurion XXXX-XXXXX2-[redacted]	1,242	**0**	1,242
Total	**16,035**	**337**	**16,372**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001199

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EFTA_00199753

EFTA01685997

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 06/17/15 Next Closing Date 07/17/15

Account Ending [redacted]

New Balance	**$32,060.49**
Please Pay By	**07/02/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

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

See Page 11 for Important Changes to Your Account Benefits.

See Page 13 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions.

Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 9.**

We will debit your bank account for your payment of $32,060.49 on 07/02/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 06/30/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 05/31/15
842,343
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$8,371.20
Payments/Credits	-$8,449.20
New Charges	+$32,138.49
Fees	+$0.00
New Balance	**$32,060.49**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
07/02/15
AutoPay Amount
$32,060.49

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

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

[redacted] 00320604900320604 9 14 H

AMEX001200

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Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001201

SDNY_GM_00327001

EFTA_00199755

EFTA01685999

G MAXWELL
Closing Date 06/17/15

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$8,331.30
Credits	
G MAXWELL [redacted]	-$39.90
JENNIFER TURNER [redacted]	-$78.00
Total Payments and Credits	**-$8,449.20**

Detail

*Indicates posting date

Payments			**Amount**
06/02/15*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$8,331.30
Credits			**Amount**
05/27/15	G MAXWELL	ZARA USA 303 0000 NEW YORK NY WOMEN'S CLOTHING Description APPAREL/ACCESSORIES	-$39.90
06/08/15	JENNIFER TURNER	AMTRAK INTERNET SALEWASHINGTON DC From: BBY To: NYP Ticket Number: 1480733031747 1 (800) 872-7245	-$78.00

New Charges

Summary

	Total
G MAXWELL [redacted]	$31,521.72
JENNIFER TURNER [redacted]	$616.77
Total New Charges	**$32,138.49**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
05/18/15	EZPAY FEE NYC WATER800-766-6616 NJ		$63.18
05/18/15	NYC WATER BOARD/DEP718-595-7000 NY		$2,807.82
05/18/15	G-MIAMI FOOD AIRPORTMIAMI FL 3058760632		$9.20
05/18/15	NYC WATER BOARD/DEP 718-595-7000 NY GOVTNOTELSEW		$2,807.82
05/18/15	AMALI NEW YORK NY 2123398363 FOOD/BEVERAGE TIP	 $237.35 $32.65	$270.00

Continued on reverse

Detail Continued

		Amount
05/19/15	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: To: Carrier: Class: N.Y. J F KENNEDY I VENICE MARCO POLO DL J PARIS CHARLES DE G AF J NICE YY 00 N.Y. J F KENNEDY I DL J Ticket Number: 00675982815443 Date of Departure: 06/13 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$13,343.80
05/19/15	LE PAIN QUOTIDIEN 14NEW YORK NY RESTAURANT FOOD/BEVERAGE $59.99 TIP $5.01	$65.00
05/21/15	PAYPAL *FUSE EYECAN 4029357733 FL 402-935-7733 Description OPTICIANS, OPTICIAN	$57.95
05/21/15	THEORY MADISON 28008NEW YORK NY 800-326-7985 Description APPAREL/ACCESSORIES	$364.73
05/21/15	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$99.28
05/21/15	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$562.70
05/21/15	SMILEY`S 212-688-1510 212-688-1510	$29.94
05/22/15	VERIZONRECURRING PA800-VERIZON PA	$46.24
05/22/15	STARBUCKS #08992 NEWNew York NY New York	$4.30
05/22/15	STARBUCKS #18509 NEWNew York NY New York	$4.30
05/22/15	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$379.99
05/23/15	THEORY WOODBURY 2800CENTRAL VALLE NY 800-326-7985 Description APPAREL/ACCESSORIES	$151.00
05/23/15	NIKE WOODBURY FS 59 CENTRAL VALLEY NY - -	$248.29
05/26/15	STARBUCKS #18509 NEWNew York NY New York	$4.30
05/26/15	ZARA USA 303 0000 NEW YORK NY WOMEN'S CLOTHING Description APPAREL/ACCESSORIES	$49.80
05/26/15	MTA TBTA E-ZPASS STATEN ISLAND NY TOLL & BRIDGE FEE Description FOR BILLING QUESTIO ACCT: 2P-20066639B	$25.00

Continued on next page

G MAXWELL
Closing Date 06/17/15

Account Ending [redacted]

Detail Continued

		Amount
05/27/15	STARBUCKS #18509 NEWNew York NY New York	$6.37
05/27/15	STARBUCKS #18509 NEWNew York NY New York	$4.30
05/27/15	Corrado Bread & PastNew York NY RESTAURANT	$5.25
05/27/15	METRO-NORTH TVM & TONEW YORK NY 877-690-5116	$22.25
05/27/15	CHATIME 858 LEXINGTONEW YORK NY RESTAURANT	$8.17
05/28/15	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: To: Carrier: Class: N.Y. J F KENNEDY I VENICE MARCO POLO DL J PARIS CHARLES DE G AF J NICE YY 00 N.Y. J F KENNEDY I DL J Ticket Number: 00676005643025 Date of Departure: 06/15 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$4,770.80
05/28/15	STARBUCKS #18509 NEWNew York NY New York	$6.21
05/28/15	Corrado Bread & PastNew York NY RESTAURANT	$14.78
05/29/15	DELAWARE CORP AND TADOVER DE HTTP://CORP.DELAWARE.GOV/ Description MISC. PRODUCTS	$300.00
05/30/15	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$182.88
05/30/15	ZARA USA 1260 0000 NEW YORK NY 212-355-1415 Description APPAREL/ACCESSORIES	$19.90
05/30/15	AMALI NEW YORK NY 2123398363 FOOD/BEVERAGE $139.36 TIP $15.64	$155.00
05/31/15	STARBUCKS #07403 NEWNew York NY New York	$4.30
05/31/15	HUDSON NEWS 13 PENN NEW YORK NY BOOK STORE	$13.98
05/31/15	AMTRAK ACELA CAFE QWASHINGTON DC 800-872-7245 Description FAST FOOD RESTAURAN	$2.25
06/01/15	STARBUCKS #00872 BOSBoston MA Boston	$3.91

AMEX001204

Continued on reverse

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EFTA_00199758

EFTA01686002

Detail Continued

		Amount
06/01/15	R.LAUREN BOSTON 8084BOSTON MA 201-531-6000 Description APPAREL/ACCESSORIES	$124.49
06/01/15	BRANDY MELVILLE BOSTBOSTON MA 2134881300 Description Price MEN'S/WOMEN'S CLOTH $26.00	$26.00
06/02/15	PATISSERIE ON NEWBURBOSTON MA BAKERY	$21.59
06/03/15	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$78.26
06/03/15	STARBUCKS #00872 BOSBoston MA Boston	$3.91
06/04/15	STARBUCKS #00872 BOSBoston MA Boston	$3.91
06/04/15	75 CHESTNUT BOSTON MA RESTAURANT FOOD/BEVERAGE $49.65 TIP $8.35	$58.00
06/04/15	DELUCA'S 54292980308BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $19.10	$19.10
06/05/15	INTUIT *QUICKBOOKS 800-446-8848 CA	$1,087.66
06/05/15	STARBUCKS #00883 BOSBoston MA Boston	$3.15
06/05/15	DELUCA'S BACK BAY 54BOSTON MA 6172625990 Description Price GROCERY STORES, SUP $11.58	$11.58
06/05/15	BURBERRY 4004 BOSTON MA MEN'S/WOMEN'S CLOTHNG	$515.00
06/05/15	VINCE #915 NEWBURY 8BOSTON MA 3145763100 Description Price MEN'S/BOYS' CLOTHIN $228.12	$228.12
06/06/15	STARBUCKS #16764 SOUSouth Boston MA South Boston	$100.00
06/06/15	#07602 STAR MARKET 0BOSTON MA 6172624688	$5.99
06/06/15	#07602 STAR MARKET 0BOSTON MA 6172624688	$63.89
06/08/15	VERIZONRECURRING PAYPHONESERVICE 6019008424 19103	$86.98
06/08/15	DIRECTV SERVICE 800-347-3288 CA TV SERVICE	$195.66
06/08/15	ABE & LOUIE'S BOSTON MA RESTAURANT FOOD/BEVERAGE $25.60 TIP $3.00	$28.60

AMEX001205

Continued on next page

G MAXWELL
Closing Date 06/17/15

Account Ending [redacted]

Detail Continued

		Amount
06/09/15	AMERICAN EXPRESS TVLPHOENIX AZ AIR FRANCE From: VENICE MARCO POLO To: PARIS CHARLES DE G Carrier: AF Class: J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 05776036104926 Date of Departure: 06/18 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$903.30
06/09/15	DELUCA'S BACK BAY 54BOSTON MA 6172625990 Description Price GROCERY STORES, SUP $7.78	$7.78
06/10/15	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT	$612.42
06/10/15	LE PAIN QUOTIDIEN 14NEW YORK NY RESTAURANT FOOD/BEVERAGE $21.93	$21.93
06/10/15	AMTRAK NRTHEAST CAFEWASHINGTON DC 800-872-7245 Description FAST FOOD RESTAURAN	$7.00
06/12/15	ZARA.COM ZARA.COM UNITED STATES HTTP://WWW.ZARA.COM/US	$119.80
06/13/15	SMILEY`S 212-688-1510 212-688-1510	$12.68
06/13/15	LEXINGTON HARDWARE LNEW YORK NY HARDWARE STORE	$33.66
06/14/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$226.27

JENNIFER TURNER
Card Ending [redacted]

		Amount
05/21/15	ITUNES.COM/BILL ITUNCUPERTINO CA ITUNES STORE & APP STORE	$14.14
05/25/15	FEDEX INV 494823995 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000494823995 FedEx #1-800-622-1147	$41.84
05/28/15	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: BBY Ticket Number: 1480733031739 1 (800) 872-7245	$304.00

Continued on reverse

Detail Continued

			Amount
06/05/15	MERRY MAIDS OF BOSTO617-269-6243 CLEANING SER	MA	$210.00
06/10/15	AMAZON MKTPLACE PMTSAMZN.COM/BILL BOOK STORES	WA	$24.99
06/10/15	WHITE AND BLUE GROUPLIC TAXICAB & LIMOUSINE Description TAXI: 3A84 13:03 281 W 34th S 13:37 110 E 65th S	NY	$21.80

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$0.00
Total Interest in 2015	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Continued on next page

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance and Paying Interest.

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

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable when you receive your periodic statement.

Annual Membership Fee: The annual membership fee for your Account is $2,500.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to a Feature if you make a late payment or a payment that is returned. If the Penalty APR is applied for either of these reasons, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. The following APRs apply to the Features noted as of the Closing Date of this statement. (v) indicates variable rate.

Select & Pay Later

Rate Description	Transactions Dated From	To	Prime + Margin	APR
Standard	07/08/2010		Prime + 5.90%	9.15% (v)
Penalty	07/08/2010		Prime + 25.99%	29.24% (v)

G MAXWELL
Closing Date 06/17/15

Account Ending [redacted]

Important Change to Your Account Benefits

As of August 1, 2015, the Centurion® Villas Program will no longer be available as a Centurion Member benefit. All bookings made with the Villas Program through July 31, 2015 (including any previously made bookings), for travel to be completed by December 31, 2018, will continue to be eligible for the value added amenity up to $750.

To learn more about the benefits your Centurion Membership offers, visit www.centurion.com.

G MAXWELL
Closing Date 06/17/15

Account Ending [redacted]

Notice of Important Membership Rewards® Program Changes

We are making changes to the Membership Rewards Program Terms & Conditions. A summary of the changes appears below. The detailed changes can be found after the summary chart.

Summary of Changes	
Conversion Rates	Effective October 1, 2015, when transferring points from Membership Rewards to British Airways and Iberia, the number of Avios you receive will change. From this date, for every 250 Membership Rewards points you transfer to the British Airways Executive Club and Iberia Plus programs, you will receive 200 Avios (the previous conversion rate was 1,000 Membership Rewards points for 1,000 Avios). As of October 1, 2015, you must transfer points to these loyalty programs in increments of 250.
Transferring Points to Plenti	Starting May 4, 2015, all Card Members enrolled in Membership Rewards may transfer points to the Plenti℠ rewards program.
Operating Organization	We are adding language to specify that the Membership Rewards program is owned and operated by American Express Travel Related Services Company, Inc.

Details of the Changes

The Membership Rewards program Terms and Conditions ("Terms and Conditions") are subject to change. This notice formally amends the Terms and Conditions as described below. Any terms in the Terms and Conditions conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Conversion Rates

Effective October 1, 2015, the Terms and Conditions are amended by inserting the following in the *Conversion rates and increments* sub-section of the *Transferring Points to Frequent Customer Programs* section:

- British Airways and Iberia: 250 points = 200 Avios; must be transferred in 250-point increments

Transferring Points to Plenti

Effective May 4, 2015, the Terms and Conditions are amended by inserting the following in the *Using Points* section:

2. TRANSFERRING POINTS TO PLENTI

All Card Members may transfer points to the Plenti℠ rewards program. You must finish signing up for the Plenti rewards program before you can transfer points to Plenti. 500 Membership Rewards points will equal 400 Plenti points. Membership Rewards points must be transferred in 500 point increments. Membership Rewards point transfers to Plenti cannot be reversed. Points transferred are subject to the terms and conditions of the Plenti program, **including those terms providing that on December 31, each year, any Plenti points that are at least two years old will expire.** You may transfer points only to a Plenti account in your name or in the name of an Additional Card Member on your Linked Account.

Additional Terms

Effective immediately, the Terms and Conditions are amended by inserting the following at the end of the *Additional Terms* section:

The Membership Rewards program is owned and operated by American Express Travel Related Services Company, Inc.

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**842,343**
Points Earned this Period	**9,787**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

May 1, 2015 - May 31, 2015

Opening Points Balance	836,290
Points Earned this Period	+9,787
Points Used this Period	0
Reinstated Points and Adjustments	-3,734
Total Points Balance	**842,343**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

May 1, 2015 - May 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	7,207	**0**	7,207
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,273	**147** Uber Earn 2x MR Points A5L7	1,445
		25 2X US ADVERTISING SELECT MEDIA GM2	
Add'l Centurion XXXX-XXXXX2-[redacted]	1,135	**0**	1,135
Total	**9,615**	**172**	**9,787**

Reinstated Points and Adjustments	Number of Points	Date
NYC Taxi	-3,734	5/18/15
Total	**-3,734**	

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

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Centurion® Card

G MAXWELL
Closing Date 07/17/15 Next Closing Date 08/18/15

Account Ending [redacted]

New Balance	**$7,804.72**
Please Pay By	**08/02/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

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

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

We will debit your bank account for your payment of $7,804.72 on 08/01/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 07/30/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 06/30/15
881,105
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$32,060.49
Payments/Credits	-$32,060.49
New Charges	+$5,259.72
Fees	+$2,545.00
New Balance	**$7,804.72**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
08/02/15
AutoPay Amount
$7,804.72

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

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

[redacted] 00078047200078047 2 14 4

AMEX001216

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Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001217

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EFTA01686015

Payments and Credits

Summary

	Total
Payments	-$13,945.89
Credits	
G MAXWELL [redacted]	-$18,114.60
Total Payments and Credits	**-$32,060.49**

Detail

*Indicates posting date

Payments			**Amount**
07/02/15*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$13,945.89

Credits			**Amount**
06/11/15	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC.	-$18,114.60

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 00676005643021
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: SUPPORTED REFUND

New Charges

Summary

	Total
G MAXWELL [redacted]	$5,200.85
JENNIFER TURNER [redacted]	$58.87
Total New Charges	**$5,259.72**

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
06/18/15	ALBERGO CA' MARIA ADVENEZIA LODGING	991,00 European Union Euro	$1,132.61
06/22/15	VERIZONRECURRING PA800-VERIZON PA		$46.24
06/22/15	NEW YORK CITY APPLIANew York NY squareup.com/receipts		$236.00
06/22/15	BROADVIEW NETWORKS 800-2762384 NY 9149227538		$572.34
06/24/15	EUROSTAR LONDON GB EUROSTAR INTERNATIONAL LT	283.50 Pounds Sterling	$448.38
06/24/15	ZARA ST HONORE 3942 PARIS PA 0155788888	170,96 European Union Euro	$192.88
06/24/15	BARBARA BUI PARIS 8 PARIS PA 0140075188	698,00 European Union Euro	$787.48

Continued on reverse

Detail Continued

		Foreign Spend	Amount
06/24/15	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS		$379.99
06/25/15	TARA JARMON PARIS PA 0146332660	224,00 European Union Euro	$251.71
07/02/15	NYC TAXI 1T53 090001LONG ISLAND C NY 000-0000000		$59.34
07/06/15	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103		$78.26
07/07/15	VERIZONRECURRING PAYPHONESERVICE 6019008424 19103		$86.98
07/08/15	DIRECTV SERVICE 800-347-3288 CA TV SERVICE		$237.65
07/09/15	BERGDORF GOODMAN NEW YORK NY DEPARTMENT STORE		$173.11
07/10/15	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE		$203.78
07/10/15	Green Gourmet - BlueNew York NY GROCERY STORE		$45.27
07/10/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$226.26
07/10/15	SMILEY`S 212-688-1510 212-688-1510		$42.57

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
06/21/15	ITUNES.COM/BILL ITUNCUPERTINO CA ITUNES STORE & APP STORE		$14.14
07/03/15	ITUNES.COM/BILL ITUNCUPERTINO CA ITUNES STORE & APP STORE		$21.76
07/13/15	ITUNES.COM/BILL ITUNCUPERTINO CA ITUNES STORE & APP STORE		$2.99
07/13/15	LUZERN SOLUTIONS LTDBLANCHARDSTOWN CO 35318119080		$19.98

Fees

			Amount
07/17/15	G MAXWELL	ANNUAL MEMBERSHIP FEE Use Membership Rewards® Points toward your annual membership fee. Visit **www.membershiprewards.com/cardfees** to learn more.	$2,500.00
07/17/15	JENNIFER TURNER	ANNUAL MEMBERSHIP FEE	$45.00
Total Fees for this Period			**$2,545.00**

Continued on next page

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$2,545.00
Total Interest in 2015	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

G MAXWELL
Closing Date 07/17/15

Account Ending [redacted]

Rev. 9/2012

FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	• Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices *Please note:* If you are a *new* customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing	We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail: • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact.

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.

What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.*
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. • *Our joint marketing partners include financial companies.*

Other important information
We may transfer personal information to other countries, for example, for customer service or to process transactions. **AMEX Assurance Company customers**: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law. **California**: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law. **Vermont**: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.

G MAXWELL
Closing Date 07/17/15

Account Ending [redacted]

Your Billing Rights: Keep this Document for Future Use

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

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

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

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

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.
After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

(1) Your name and card account number.

(2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.

(3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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

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

S04N4 BP/PRVCCSG/1114

Membership Rewards® Monthly Statement and Program News

DUPLICATE COPY

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**881,105**
Points Earned this Period	**38,762**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

June 1, 2015 - June 30, 2015

Opening Points Balance	842,343
Points Earned this Period	+38,762
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**881,105**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

June 1, 2015 - June 30, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	31,481	**0**	31,481
Business Gold Rewards XXXX-XXXXX0-[redacted]	6,650	**12** 3X AIRFARE GA3 **80** Uber Earn 2x MR Points A5L7	6,742
Add'l Centurion XXXX-XXXXX2-[redacted]	539	**0**	539
Total	**38,670**	**92**	**38,762**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

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DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 08/18/15 Next Closing Date 09/17/15

Account Ending [redacted]

New Balance	**$9,298.67**
Please Pay By	**09/02/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $9,298.67 on 09/02/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 08/31/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 07/31/15
873,864
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$7,804.72
Payments/Credits	-$7,804.72
New Charges	+$9,298.67
Fees	+$0.00
New Balance	**$9,298.67**

Days in Billing Period: 32

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
09/02/15
AutoPay Amount
$9,298.67

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

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

[redacted] 00092986700092986 7 14 H

AMEX001228

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Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

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EFTA01686027

Payments and Credits

Summary

	Total
Payments	-$7,804.72
Credits	$0.00
Total Payments and Credits	**-$7,804.72**

Detail

*Indicates posting date

Payments			Amount
08/01/15*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$7,804.72

New Charges

Summary

	Total
G MAXWELL [redacted]	$9,066.60
JENNIFER TURNER [redacted]	$232.07
Total New Charges	**$9,298.67**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
07/17/15	PHILIPPE BY PHILIPPENEW YORK 212-871-5602 Description FOOD/BEVERAGE	NY	$68.00
07/17/15	PRET A MANGER #016 0NEW YORK 646-728-0505 Description FAST FOOD RESTAURAN	NY	$5.43
07/18/15	BEEKMAN THEATER NEW YORK 213-235-2257	NY	$14.50
07/19/15	MARK 2 RESTAURANT NEW YORK RESTAURANT FOOD/BEVERAGE $54.98 TIP $10.02	NY	$65.00
07/19/15	THE EAST POLE 650000NEW YORK 2122492222 TIP $11.25	NY	$94.00
07/21/15	JASON POSSUMATO 0000NEW YORK 9177740347 Description REFER TO RECEIPT	NY	$1,224.84
07/21/15	BROADVIEW NETWORKS 800-2762384 9149227538	NY	$590.82

Continued on reverse

Detail Continued

		Amount
07/21/15	FIG & OLIVE UPTOWN NEW YORK NY 212-207-4555 FOOD $102.34 TIP $12.66	$115.00
07/22/15	VERIZONRECURRING PA800-VERIZON PA	$46.66
07/23/15	Green Gourmet - BlueNew York NY GROCERY STORE	$27.44
07/23/15	GRACE'S MARKETPLACE NEW YORK NY 2127370600	$19.78
07/23/15	NEW EMBASSY LIQUORS NEW YORK NY 212-292-6551	$18.50
07/23/15	JUICE PRESS 3 650000NEW YORK NY 2127770034	$10.00
07/24/15	BARRY CHAIKEN MD PC 212-249-1976 212-249-1976	$485.00
07/24/15	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$167.21
07/24/15	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$379.99
07/24/15	LE PAIN QUOTIDIEN 14NEW YORK NY RESTAURANT FOOD/BEVERAGE $18.18 TIP $3.82	$22.00
07/29/15	911 MEMORIAL AND MUSNEW YORK NY TOURIST EXHB	$52.00
07/29/15	ONE WORLD OBSERVATORNEW YORK NY 9737072806 Description REFER TO RECEIPT	$108.00
07/30/15	BRITISH AIRWAYS ARC USA BRITISH AIRWAYS From: To: Carrier: Class: N/A N/A BA D N/A BA C N/A YY 00 N/A YY 00 Ticket Number: 1257668686327 Date of Departure: 08/20 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: PASSENGER TICKET	$1,114.20
07/31/15	NYUFC 0527 NEW YORK NY 212-263-0041 Description MEDICAL SERVICES	$1,000.00
08/01/15	SOHO HOUSE NEW YORK NEW YORK NY RESTAURANT FOOD/BEVERAGE $57.70 TIP $5.80	$63.50
08/03/15	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$71.15
08/03/15	STARBUCKS #18509 NEWNew York NY New York	$4.30

Continued on next page

G MAXWELL
Closing Date 08/18/15

Account Ending [redacted]

Detail Continued

		Amount
08/03/15	LE PAIN QUOTIDIEN 14NEW YORK NY RESTAURANT FOOD/BEVERAGE $13.88	$13.88
08/04/15	STARBUCKS #18509 NEWNew York NY New York	$4.30
08/04/15	NYC TAXI 7Y65 090078NEW YORK NY 000-0000000	$8.30
08/04/15	LE BILBOQUET NY LLC NEW YORK NY RESTAURANT FOOD/BEVERAGE $126.29 TIP $30.00	$156.29
08/05/15	BARRY CHAIKEN MD PC 212-249-1976 212-249-1976	$250.00
08/06/15	VERIZONRECURRING PAYPHONESERVICE 6019008424 19103	$86.98
08/06/15	STARBUCKS #18509 NEWNew York NY New York	$4.30
08/06/15	NEW EMBASSY LIQUORS NEW YORK NY 212-292-6551	$17.41
08/06/15	CANDLE 79 0041 NEW YORK NY 212-537-7179 Description FOOD/BEVERAGE	$86.39
08/08/15	DIRECTV SERVICE 800-347-3288 CA TV SERVICE	$153.67
08/09/15	STARBUCKS #00821 NEWNew York NY New York	$100.00
08/09/15	LE PAIN QUOTIDIEN 14NEW YORK NY RESTAURANT FOOD/BEVERAGE $5.95	$5.95
08/09/15	SMILEY`S 212-688-1510 212-688-1510	$10.54
08/10/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$246.64
08/12/15	ICELANDAIR AGENT SALCOLUMBIA ICELANDAIR US BSP From: N/A To: N/A / N/A / N/A / N/A Carrier: FI / FI / YY / YY Class: J / J / 00 / 00 Ticket Number: 1087672090944 Date of Departure: 10/14 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$2,060.60
08/13/15	Green Gourmet - BlueNew York NY GROCERY STORE	$74.03

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Continued on reverse

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Detail Continued

			Amount
08/15/15	DELAWARE CORP AND TADOVER HTTP://CORP.DELAWARE.GOV/ Description MISC. PRODUCTS	DE	$20.00

JENNIFER TURNER
Card Ending [redacted]

			Amount
07/21/15	ITUNES.COM/BILL ITUNCUPERTINO ITUNES STORE & APP STORE	CA	$19.13
07/27/15	FEDEX INV 400403811 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000400403811 FedEx #1-800-622-1147		$10.30
07/27/15	ITUNES.COM/BILL ITUNCUPERTINO ITUNES STORE & APP STORE	CA	$24.75
08/03/15	NYC TAXI 2V42 090222PHILADELPHIA 000-0000000	PA	$9.80
08/13/15	KIEHL'S UES SPA 2NDFNEW YORK COSMETIC STORE	NY	$146.31
08/13/15	JUICE PRESS 3 650000NEW YORK 2127770034	NY	$21.78

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$2,545.00
Total Interest in 2015	$0.00

G MAXWELL
Closing Date 08/18/15

Account Ending [redacted]

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Membership Rewards® DUPLICATE COPY
Monthly Statement and Program News

Prepared for G MAXWELL Account Number [redacted]

Total Points Balance	**873,864**
Points Earned this Period	**-7,241**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary July 1, 2015 - July 31, 2015

Opening Points Balance	881,105
Points Earned this Period	-7,241
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**873,864**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail July 1, 2015 - July 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	-12,915	**0**	-12,915
Business Gold Rewards XXXX-XXXXX0-[redacted]	4,527	**1,088** 3X AIRFARE GA3	5,615
Add'l Centurion XXXX-XXXXX2-[redacted]	59	**0**	59
Total	**-8,329**	**1,088**	**-7,241**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001237

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Centurion® Card

G MAXWELL
Closing Date 09/17/15 Next Closing Date 10/18/15

Account Ending [redacted]

New Balance	**$4,738.65**
Please Pay By	**10/02/15 ‡**

‡ Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

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

Notice of Changes to the Membership Rewards® Program
Effective January 1, 2016, Best Western will no longer be a point transfer lodging partner in the Membership Rewards program. Any Membership Rewards point transfers to Best Western Rewards® must be made by December 31, 2015. These transfers will be considered final, non-refundable, and subject to the Best Western Rewards program terms and conditions. To transfer points to Best Western Rewards, please visit membershiprewards.com/travel.

See Page 7 for Important Information Regarding Benefits underwritten by AMEX Assurance Company.

We will debit your bank account for your payment of $4,738.65 on 10/02/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 09/30/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 08/31/15
889,296
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$9,298.67
Payments/Credits	-$9,298.67
New Charges	+$4,738.65
Fees	+$0.00
New Balance	**$4,738.65**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter account number on all documents.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
10/02/15
AutoPay Amount
$4,738.65

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

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

[redacted] 00047386500047386 5 14 H

AMEX001238

SDNY_GM_00327038

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001239

SDNY_GM_00327039

EFTA_00199793

EFTA01686037

G MAXWELL
Closing Date 09/17/15

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$9,298.67
Credits	$0.00
Total Payments and Credits	**-$9,298.67**

Detail

*Indicates posting date

Payments			Amount
09/02/15*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$9,298.67

New Charges

Summary

	Total
G MAXWELL [redacted]	$4,134.68
JENNIFER TURNER [redacted]	$603.97
Total New Charges	**$4,738.65**

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	Amount
08/21/15	BROADVIEW NETWORKS 800-2762384 NY 9149227538		$673.96
08/22/15	DONNA CARMELA CARRUBA RESTAURANT	32,00 European Union Euro	$35.91
08/22/15	SIDERUM CATANIA DEPARTMENT STORE	199,00 European Union Euro	$233.07
08/24/15	VERIZONRECURRING PA800-VERIZON PA		$47.75
08/24/15	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS		$379.99
09/01/15	WATER STREET CAFE 11STONINGTON CT 8605352122 FOOD/BEVERAGE $102.13 TIP $20.00		$122.13
09/02/15	CROSS SOUND FERRY WENEW LONDON CT 860-443-7394 Description OTHER TRANSPORTATIO		$17.00
09/02/15	MOHEGAN SUN UNCASVILLE CT Arrival Date Departure Date 09/02/15 09/03/15 00000000 LODGING		$240.35
09/03/15	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103		$78.22

Continued on reverse

Detail Continued

		Foreign Spend	Amount
09/03/15	MICHAEL JORDAN'S 23 UNCASVILLE CT RESTAURANT FOOD/BEVERAGE $130.27 TIP $16.00		$146.27
09/04/15	MOHEGAN SUN UNCASVILLE CT Arrival Date Departure Date 09/03/15 09/04/15 00000000 LODGING		$14.95
09/05/15	HJ AMBASSADOR 118805SOUTHAMPTON NY 6312834600 Description Price COMMUTER TRANSPORTA $32.00		$32.00
09/07/15	KITCHEN KABARET ROSLYN HTS NY 5164843320		$81.63
09/08/15	VERIZONRECURRING PAYPHONESERVICE 6019008424 19103		$86.98
09/08/15	DIRECTV SERVICE 800-347-3288 CA WWW.DIRECTV.COM		$195.66
09/08/15	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT		$1,088.75
09/08/15	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT		$213.99
09/08/15	CTCORPORATION 800-624-0909 NY LEGALSERVICE		$144.10
09/10/15	Green Gourmet - BlueNew York NY GROCERY STORE		$42.92
09/10/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$222.14
09/10/15	PRET A MANGER #016 0NEW YORK NY 646-728-0505 Description FAST FOOD RESTAURAN		$5.43
09/14/15	Green Gourmet - BlueNew York NY GROCERY STORE		$31.48

JENNIFER TURNER
Card Ending [redacted]

		Foreign Spend	Amount
08/18/15	STARBUCKS RELOAD SVC800-782-7282 WA GIFT CARD		$25.00
08/21/15	ITUNES.COM/BILL ITUNCUPERTINO CA ITUNES STORE & APP STORE		$29.13
08/24/15	ITUNES.COM/BILL ITUNCUPERTINO CA ITUNES STORE & APP STORE		$25.74

Continued on next page

Detail Continued

			Foreign Spend	Amount
09/03/15	STEINER SPA MOHEGAN UNCASVILLE (860)862-4520 Description Couples Massage-50m Gratuity	CT		$336.00
09/10/15	KIEHL'S UES SPA 2NDFNEW YORK COSMETIC STORE	NY		$188.10

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$2,545.00
Total Interest in 2015	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

G MAXWELL
Closing Date 09/17/15

Account Ending [redacted]

Notice of Important Changes to the Additional Benefits of Your Card

Important expansion to your Return Protection[1] coverage
We are expanding Return Protection coverage to American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands. Until October 14, 2015, your Card provides Return Protection for eligible purchases made in the 50 United States of America, the District of Columbia, Puerto Rico and the U. S. Virgin Islands. Effective October 15, 2015, your Card will provide Return Protection for eligible purchases made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands.

Additionally, to be eligible, an item must be in the original purchase condition (not visibly used, defective, or damaged in any way) and must be in working order.

[1] Return Protection can refund you for eligible purchase(s) charged entirely on an eligible American Express® Card. Coverage is limited to 90 days from purchase, up to $300 per item and up to a maximum of $1,000 per Card Member account per calendar year based on the date of purchase. Shipping and handling costs for the purchase will not be refunded. Items are eligible if they are in the original purchase condition and if they cannot be returned to the merchant from which they were originally purchased. Certain purchases are not eligible for refund, e.g. motorized vehicles, perishable items, computer software, and jewelry. Other important exclusions apply. Purchases must be made in the 50 United States of America, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, American Samoa, Federated States of Micronesia, Marshall Islands, Palau, Guam and Northern Mariana Islands. You may be required to send the purchased item to us, in which case we will reimburse you for that shipping cost. To be eligible for claim payment, your account must be in good standing on the eligible card that maintains the original charge. Return Protection is subject to additional important terms, conditions and exclusions. For full Terms and Conditions, see americanexpress.com/CenturionRPterms or call 1-800-297-8019.

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Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**889,296**
Points Earned this Period	**15,432**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

August 1, 2015 - August 31, 2015

Opening Points Balance	873,864
Points Earned this Period	+15,432
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**889,296**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

August 1, 2015 - August 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	9,067	**0**	9,067
Business Gold Rewards XXXX-XXXXX0-[redacted]	6,056	**77** Uber Earn 2x MR Points A5L7	6,133
Add'l Centurion XXXX-XXXXX2-[redacted]	232	**0**	232
Total	**15,355**	**77**	**15,432**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001247

SDNY_GM_00327047

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EFTA01686045

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Centurion® Card

G MAXWELL
Closing Date 10/18/15 Next Closing Date 11/17/15

Account Ending [redacted]

New Balance	**$5,484.47**
Please Pay By	**11/02/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $5,484.47 on 11/02/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 10/31/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Important Change to Your Account Benefits
As of January 1, 2016, the Limousine Program will no longer be available as a Centurion® Member benefit. All Limousine Program bookings made through 11:59 PM EST on December 31, 2015 (including any previously made bookings) will be eligible for 2 extra Membership Rewards® points on each dollar spent.

To learn more about the benefits your Centurion Membership offers, visit www.centurion.com.

Membership Rewards® Points
Available and Pending as of 09/30/15
898,226
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$4,738.65
Payments/Credits	-$4,762.65
New Charges	+$5,508.47
Fees	+$0.00
New Balance	**$5,484.47**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
11/02/15
AutoPay Amount
$5,484.47

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

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

[redacted] 00054844700054844 7 14 H

AMEX001248

SDNY_GM_00327048

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

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Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001249

SDNY_GM_00327049

EFTA_00199803

EFTA01686047

G MAXWELL
Closing Date 10/18/15

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$1,023.85
Credits	
G MAXWELL [redacted]	-$3,714.80
JENNIFER TURNER [redacted]	-$24.00
Total Payments and Credits	**-$4,762.65**

Detail *Indicates posting date

Payments

			Amount
10/02/15*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$1,023.85

Credits

			Amount
09/16/15	G MAXWELL	ICELANDAIR AGENT SALCOLUMBIA ICELANDAIR US BSP	-$2,060.60

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 1087672090944
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: SUPPORTED REFUND

09/25/15	G MAXWELL	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC.	-$1,654.20

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 00676823023910
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: SUPPORTED REFUND

10/12/15	JENNIFER TURNER	AMTRAK INTERNET SALEWASHINGTON DC	-$24.00

From: NYP
To: BBY
Ticket Number: 2790679507719
1 (800) 872-7245

New Charges

Summary

	Total
G MAXWELL [redacted]	$4,820.19
JENNIFER TURNER [redacted]	$688.28
Total New Charges	**$5,508.47**

Continued on reverse

Detail

G MAXWELL
Card Ending [redacted]

		Amount
09/20/15	JUICE PRESS 3 650000NEW YORK NY 2127770034	$21.78
09/20/15	AMALI NEW YORK NY 2123398363 FOOD/BEVERAGE $49.54 TIP $12.56	$62.10
09/21/15	AMERICAN EXPRESS TVLPHOENIX AZ DELTA AIR LINES INC. From: To: Carrier: Class: N.Y. J F KENNEDY I CHICAGO O'HARE INT DL P N.Y. J F KENNEDY I DL P N/A YY 00 N/A YY 00 Ticket Number: 00676823023914 Date of Departure: 09/26 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,654.20
09/21/15	Green Gourmet - BlueNew York NY GROCERY STORE	$15.36
09/22/15	VERIZONRECURRING PA800-VERIZON PA	$47.75
09/22/15	BROADVIEW NETWORKS 800-2762384 NY 9149227538	$626.30
09/22/15	VIDAL SASSOON VIDAL NEW YORK NY 212-535-9200	$161.98
09/24/15	Green Gourmet - BlueNew York NY GROCERY STORE	$10.97
09/24/15	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$379.99
09/25/15	JUICE PRESS 3 650000NEW YORK NY 2127770034	$39.20
09/28/15	JASON POSSUMATO 0000NEW YORK NY 9177740347 Description REFER TO RECEIPT	$283.01
09/29/15	BLOOMINGDALE'S #001 NEW YORK NY 8665932540 Description Price BETTER TRADITIONAL $220.00	$239.53
09/29/15	OPC MSC*SERVICE FEE ELKHORN NE 8004874567 Description REFER TO RECEIPT	$1.00
09/29/15	OPC*NY ST INS FUND DALBANY NY 5184374253 Description REFER TO RECEIPT	$23.88
09/30/15	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$156.75
10/03/15	SPIRIT 000000001 SANTA FE NM 5059822677 Description GENERAL MERCHANDISE	$106.15

Continued on next page

G MAXWELL
Closing Date 10/18/15

Account Ending [redacted]

Detail Continued

		Amount
10/05/15	VERIZONRECURRING PAYPHONESERVICE 2124726991624 19103	$80.82
10/06/15	LE PAIN QUOTIDIEN 14NEW YORK NY RESTAURANT FOOD/BEVERAGE $16.15	$16.15
10/07/15	VERIZONRECURRING PAYPHONESERVICE 6019008424 19103	$86.98
10/08/15	DIRECTV SERVICE 800-347-3288 CA WWW.DIRECTV.COM	$195.66
10/10/15	AT&T*BILL PAYMENT 95DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$222.14
10/10/15	CANINE STYLES 212-826-3585 19059450 10065	$19.60
10/11/15	FRED'S AT BARNEYS NYNEW YORK NY 212-833-2222 FOOD $29.40 TIP $4.60	$34.00
10/12/15	Green Gourmet - BlueNew York NY GROCERY STORE	$11.48
10/14/15	DELUCA'S 54292980308BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $22.79	$22.79
10/15/15	CROSBY'S MARKETPLA 5MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $17.33	$17.33
10/16/15	CROSBY'S MARKETPLA 5MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $250.16	$250.16
10/17/15	CROSBY'S MARKETPLA 5MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $33.13	$33.13

JENNIFER TURNER
Card Ending [redacted]

		Amount
09/23/15	ITUNES.COM/BILL ITUNCUPERTINO CA ITUNES STORE & APP STORE	$38.90
09/27/15	KIEHL'S UES SPA 2NDFNEW YORK NY COSMETIC STORE	$188.10
10/06/15	AMTRAK INTERNET SALEWASHINGTON DC From: NYP To: BBY Ticket Number: 2790679507719 1 (800) 872-7245	$198.00

Continued on reverse

Detail Continued

		Amount
10/07/15	VIDAL SASSOON VIDAL NEW YORK NY 212-535-9200	$146.30
10/13/15	AMTRAK TELEPHONE SALWASHINGTON DC From: NYP To: BBY Ticket Number: 2860561563342 1 (800) 872-7245	$24.00
10/15/15	FEDEX INV 407736989 1-800-622-1147 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000407736989 FedEx #1-800-622-1147	$92.98

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$2,545.00
Total Interest in 2015	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

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Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**898,226**

Points Earned this Period	**8,930**

Account Summary

September 1, 2015 - September 30, 2015

Opening Points Balance	889,296
Points Earned this Period	+8,930
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**898,226**

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

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

September 1, 2015 - September 30, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	4,134	**0**	4,134
Business Gold Rewards XXXX-XXXXX0-[redacted]	4,024	**67** 2X US SHIPPING GS2	4,192
		101 Uber Earn 2x MR Points A5L7	
Add'l Centurion XXXX-XXXXX2-[redacted]	604	**0**	604
Total	**8,762**	**168**	**8,930**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001255

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Centurion® Card

G MAXWELL
Closing Date 11/17/15 Next Closing Date 12/18/15

Account Ending [redacted]

New Balance	**$12,692.61**
Please Pay By	**12/02/15‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

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

See Page 10 for Important Changes to Your Account Benefits.

We will debit your bank account for your payment of $12,692.61 on 12/02/15. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 11/30/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 10/31/15
903,416
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$5,484.47
Payments/Credits	-$8,258.60
New Charges	+$15,466.74
Fees	+$0.00
New Balance	**$12,692.61**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
12/02/15

AutoPay Amount
$12,692.61

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

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

[redacted] 00126926100126926l 14 d

AMEX001256

SDNY_GM_00327056

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001257

SDNY_GM_00327057

EFTA_00199811

EFTA01686055

G MAXWELL
Closing Date 11/17/15

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$5,014.03
Credits	
G MAXWELL [redacted]	-$3,244.57
Total Payments and Credits	**-$8,258.60**

Detail

*Indicates posting date

Payments			**Amount**
11/02/15*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$5,014.03
Credits			**Amount**
10/23/15	G MAXWELL	TST* GEORGE HOWELL CBOSTON MA BOSTON MA 9786359033 Description REFER TO RECEIPT	-$25.00
10/27/15	G MAXWELL	KITANDACE BOSTON MA BOSTON MA 8445486223	-$445.44
11/04/15	G MAXWELL	APPLE STORE NEW YORK NY NEW YORK NY COMPUTER STORE	-$2,774.13

New Charges

Summary

	Total
G MAXWELL [redacted]	$11,245.86
JENNIFER TURNER [redacted]	$4,220.88
Total New Charges	**$15,466.74**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
10/19/15	THINKING CUP 8843012BOSTON MA BOSTON MA 617-482-5555	$9.85
10/20/15	CITY CONVENIENCE BEABOSTON MA BOSTON MA 617-353-8800 Description GROCERIES/SUNDRIES	$13.95
10/21/15	BROADVIEW NETWORKS (800)276-2384 NY (800)276-2384 NY 9149227538	$639.41

Continued on reverse

Detail Continued

		Amount
10/21/15	DELUCA'S 54292980308BOSTON MA BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $40.70	$40.70
10/22/15	VERIZONRECURRING PA800-VERIZON PA	$47.70
10/22/15	BOSTON SMOKED FISH CBoston MA Boston MA squareup.com/receipts	$21.24
10/22/15	BON ME - BOSTON PUBLBoston MA Boston MA squareup.com/receipts	$8.56
10/22/15	Q'S NUTS Boston MA Boston MA squareup.com/receipts	$9.70
10/22/15	SIENA FARMS 02810012SUDBURY MA SUDBURY MA 9784790019 Description Price AGRICULTURAL CO-OP $10.00	$10.00
10/22/15	DELUCA'S 54292980308BOSTON MA BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $116.50	$116.50
10/22/15	STILLMAN QUALITY MEAHARDWICK MA HARDWICK MA 413-477-0345	$42.67
10/22/15	TST* GEORGE HOWELL CBOSTON MA BOSTON MA 9786359033 Description REFER TO RECEIPT	$39.00
10/22/15	APPLETON FARMS STOREIPSWICH MA IPSWICH MA 9789211944 Description Price MISCELLANEOUS FOOD $11.96	$11.96
10/24/15	TIME WARNER ENTRMT 718-358-0900 NY 718-358-0900 NY CABLE SVCS	$379.99
10/24/15	VINCE #915 NEWBURY 8BOSTON MA BOSTON MA 3145763100 Description Price MEN'S/BOYS' CLOTHIN $258.00	$258.00
10/25/15	GODADDY.COM 480-505-8855 AZ	$4.99
10/25/15	STARBUCKS #00801 BOSBoston MA Boston MA Boston	$15.32

Continued on next page

G MAXWELL
Closing Date 11/17/15

Account Ending [redacted]

Detail Continued

		Amount
10/25/15	STARBUCKS #00872 BOSBoston MA Boston MA Boston	$3.37
10/25/15	DELUCA'S BACK BAY 54BOSTON MA BOSTON MA 6172625990 Description Price GROCERY STORES, SUP $9.38	$9.38
10/25/15	DELUCA'S 54292980308BOSTON MA BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $49.26	$49.26
10/26/15	STARBUCKS #00801 BOSBoston MA Boston MA Boston	$3.37
10/28/15	TOSCANO RESTAURANT TBOSTON MA BOSTON MA 617-723-4090	$64.25
10/29/15	KIEHL'S UES SPA 2NDFNEW YORK NY NEW YORK NY COSMETIC STORE	$114.95
10/30/15	KIEHL'S UES SPA 2NDFNEW YORK NY NEW YORK NY COSMETIC STORE	$188.10
11/02/15	AMERICAN EXPRESS TVLPHOENIX AZ PHOENIX AZ AMERICAN AIRLINES INC From: To: Carrier: Class: NEW YORK LA GUARDI ST LOUIS LAMBERT I AA A N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00176929706855 Date of Departure: 11/25 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$566.10
11/03/15	VERIZONRECURRING PAYPHONESERVICE 800-VERIZON PA 2124726991624 19103	$80.67
11/03/15	JASON POSSUMATO 0000NEW YORK NY NEW YORK NY 9177740347 Description REFER TO RECEIPT	$1,379.66
11/03/15	JASON POSSUMATO 0000NEW YORK NY NEW YORK NY 9177740347 Description REFER TO RECEIPT	$217.74

Continued on reverse

Detail Continued

			Amount
11/03/15	JASON POSSUMATO 0000NEW YORK NY NEW YORK NY 9177740347 Description REFER TO RECEIPT		$272.18
11/03/15	JASON POSSUMATO 0000NEW YORK NY NEW YORK NY 9177740347 Description REFER TO RECEIPT		$217.74
11/03/15	JASON POSSUMATO 0000NEW YORK NY NEW YORK NY 9177740347 Description REFER TO RECEIPT		$925.42
11/03/15	Green Gourmet - BlueNew York NY New York NY GROCERY STORE		$117.83
11/04/15	APPLE STORE NEW YORK NY NEW YORK NY COMPUTER STORE		$2,774.13
11/04/15	INTERMIX-MADISON 000NEW YORK NY NEW YORK NY 212-741-5075 Description WOMENS READY-TO-WEA		$638.01
11/05/15	VEHICLE TAG RENEW MDC 000010049 MIAMI FL 8778184323 Description GENERAL MERCHANDISE		$93.70
11/05/15	MIAMI DADE CO FEE 000010050 MIAMI FL 8778184323 Description GENERAL MERCHANDISE		$7.00
11/06/15	VERIZONRECURRING PAY 800-VERIZON PA 7525471900001 19103		$86.98
11/07/15	LE PAIN QUOTIDIEN 148 NEW YORK NY RESTAURANT FOOD/BEVERAGE	$17.90	$17.90
11/07/15	MARK 2 RESTAURANT NEW YORK NY RESTAURANT FOOD/BEVERAGE TIP	$96.90 $50.00	$146.90
11/08/15	STARBUCKS #18509 NEW YORK U New York NY New York		$4.30

Continued on next page

G MAXWELL
Closing Date 11/17/15

Account Ending [redacted]

Detail Continued

		Amount
11/08/15	DIRECTV SERVICE 800-347-3288 CA WWW.DIRECTV.COM	$195.66
11/08/15	AMTRAK NRTHEAST CAFE Q12 0000 WASHINGTON DC 800-872-7245 Description FAST FOOD RESTAURAN	$8.75
11/08/15	DRI*DRG*BLACKBERRY ORDERFIND.COM MN GC8727507504 55343	$761.04
11/10/15	KIT & ACE BOSTON MA 7783725000	$276.00
11/10/15	CITY CONVENIENCE BEACON BOSTON MA 617-353-8800 Description GROCERIES/SUNDRIES	$21.98
11/10/15	THINKING CUP - NEWBURRY 88430184298 BOSTON MA 617-416-9250	$20.98
11/10/15	AT&T*BILL PAYMENT 956 DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$228.12
11/11/15	AMTRAK ACELA CAFE Q12 0084 WASHINGTON DC 800-872-7245 Description FAST FOOD RESTAURAN	$6.25
11/15/15	EZ PASS PREPAID TOLL 800-333-8655 NY TOLL & BRIDGE FEE Description FOR BILLING QUESTIO ACCT: 2P-22182397B	$25.00
11/15/15	MATCH 65 650000001915209 NEW YORK NY 2127374400 TIP $4.23	$40.10
11/15/15	AMTRAK ACELA CAFE Q12 0084 WASHINGTON DC 800-872-7245 Description FAST FOOD RESTAURAN	$13.50

Continued on reverse

Detail Continued

		Amount
	JENNIFER TURNER Card Ending [redacted]	
		Amount
10/20/15	ITUNES.COM/BILL ITUNCUPERTINO CA CUPERTINO CA ITUNES STORE & APP STORE	$66.86
10/20/15	MERRY MAIDS OF BOSTO(617)269-6243 MA (617)269-6243 MA CLEANING SER	$210.00
10/21/15	ITUNES.COM/BILL ITUNCUPERTINO CA CUPERTINO CA ITUNES STORE & APP STORE	$14.14
10/21/15	MERRY MAIDS OF BOSTO(617)269-6243 MA (617)269-6243 MA CLEANING SER	$55.00
10/22/15	ITUNES.COM/BILL ITUNCUPERTINO CA CUPERTINO CA ITUNES STORE & APP STORE	$21.76
10/26/15	MERRY MAIDS OF BOSTO(617)269-6243 MA (617)269-6243 MA CLEANING SER	$260.00
10/28/15	AMTRAK INTERNET SALEWASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 3010744590643 1 (800) 872-7245	$198.00
11/03/15	ITUNES.COM/BILL ITUNCUPERTINO CA CUPERTINO CA ITUNES STORE & APP STORE	$14.99
11/04/15	APPLE STORE NEW YORK NY NEW YORK NY COMPUTER STORE	$2,774.13
11/07/15	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: NYP To: BBY Ticket Number: 3110718516374 1 (800) 872-7245	$198.00
11/10/15	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 3140714541100 1 (800) 872-7245	$198.00
11/10/15	MERRY MAIDS OF BOSTON (617)269-6243 MA CLEANING SER	$210.00

Continued on next page

G MAXWELL
Closing Date 11/17/15

Account Ending [redacted]

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$2,545.00
Total Interest in 2015	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Centurion® Card

Important Change to Your Account Benefits

As of January 1, 2016, the Limousine Program will no longer be available as a Centurion® Member benefit. All Limousine Program bookings made through 11:59 PM EST on December 31, 2015 (including any previously made bookings) will be eligible for 2 extra Membership Rewards® points on each dollar spent.

To learn more about the benefits your Centurion Membership offers, visit www.centurion.com.

ID 10629

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Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance **903,416**

Points Earned this Period **3,588**

Account Summary

October 1, 2015 - October 31, 2015

Opening Points Balance	898,226
Points Earned this Period	+3,588
Points Used this Period	0
Reinstated Points and Adjustments	+1,602
Total Points Balance	**903,416**

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

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

October 1, 2015 - October 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	1,105	**0**	1,105
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,787	**13** 2X US SHIPPING GS2	1,819
		19 Uber Earn 2x MR Points A5L7	
Add'l Centurion XXXX-XXXXX2-[redacted]	664	**0**	664
Total	**3,556**	**32**	**3,588**

Reinstated Points and Adjustments	Number of Points	Date
Points Adjustment	1,602	10/13/15
Total	**1,602**	

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001267

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EFTA01686065

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Centurion® Card

G MAXWELL
Closing Date 12/18/15 Next Closing Date 01/18/16

Account Ending [redacted]

New Balance	**$18,483.23**
Please Pay By	**01/02/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

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

See Page 9 for Important Changes to Your Account Terms.

We will debit your bank account for your payment of $18,483.23 on 01/02/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 12/31/15. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 11/30/15
917,438
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$12,692.61
Payments/Credits	-$13,138.97
New Charges	+$18,929.59
Fees	+$0.00
New Balance	**$18,483.23**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
01/02/16

AutoPay Amount
$18,483.23

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

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

[redacted] 00184832300184832 3 14 H

AMEX001268

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Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001269

SDNY_GM_00327069

EFTA_00199823

EFTA01686067

G MAXWELL
Closing Date 12/18/15

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$12,692.61
Credits	
G MAXWELL [redacted]	-$446.36
Total Payments and Credits	**-$13,138.97**

Detail

*Indicates posting date

Payments			**Amount**
12/02/15*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$12,692.61
Credits			**Amount**
12/10/15	G MAXWELL	HP HOME STORE 888-345-5409 CA H397721154 10065 H397721154--446.36	-$446.36

New Charges

Summary

	Total
G MAXWELL [redacted]	$17,780.86
JENNIFER TURNER [redacted]	$1,148.73
Total New Charges	**$18,929.59**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
11/19/15	EZPAY FEE NYC WATER 800-766-6616 NJ GOVT SERVNEC			$31.64
11/19/15	NYC WATER BOARD/DEP 718-595-7000 NY GOVTNOTELSEW			$1,406.21
11/20/15	STARBUCKS #18509 NEW YORK New York NY New York	U		$4.08
11/22/15	THE EAST POLE 650000007293882 NEW YORK NY 2122492222 TIP		$5.28	$51.00
11/22/15	KIEHL'S UES SPA 2NDF NEW YORK NY COSMETIC STORE			$36.58
11/23/15	VERIZONRECURRING PA800-VERIZON	PA		$47.71

Continued on reverse

Detail Continued

		Amount
11/23/15	VERIZON ONETIMEPAY VERIZON.COM TX PHONE SRV	$47.71
11/23/15	BROADVIEW NETWORKS (800)276-2384 NY 9149227538	$624.74
11/23/15	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$379.99
11/25/15	NEWTON - TIMMERMANN PH NEWTON - TIMMER NEW YORK NY DRUG STORE/PHARMACY	$33.85
11/25/15	HUDSONNEWS ST28 0000 FLUSHING NY 800-326-7711 Description NEWS DEALERS/NEWSST	$28.45
11/27/15	SLOWS BAR B QUE DETROIT MI RESTAURANT	$56.00
11/28/15	PETCO 740 507404 73063507404 PEABODY MA 000-0000000	$196.71
11/28/15	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $85.03	$85.03
11/30/15	AMERICAN EXPRESS TVL SVC PHOENIX AZ DELTA AIR LINES INC. From: To: Carrier: Class: N.Y. J F KENNEDY I MIAMI INTERNATIONA DL F N.Y. J F KENNEDY I DL P N/A YY 00 N/A YY 00 Ticket Number: 00676992042300 Date of Departure: 12/02 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,712.20
12/01/15	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$217.74
12/01/15	VIDAL SASSOON VIDAL SASSOON NEW YORK NY 212-535-9200	$161.98
12/04/15	VERIZONRECURRING PAY 800-VERIZON PA 2124726991624 19103	$80.72

Continued on next page

G MAXWELL
Closing Date 12/18/15

Account Ending [redacted]

Detail Continued

		Amount
12/04/15	FRANKIE 88430210304 MIAMI BEACH FL (786) 417-2202	$145.52
12/07/15	VERIZONRECURRING PAY 800-VERIZON PA 7525471900001 19103	$86.98
12/08/15	IN *THE RANCH AT LIVE OAK MALIBU MALIBU CA 3104578700	$6,800.00
12/08/15	STARBUCKS #00821 NEW YORK U New York NY New York	$4.30
12/08/15	DIRECTV SERVICE 800-347-3288 CA WWW.DIRECTV.COM	$195.66
12/08/15	JUICE PRESS 3 650000007217147 NEW YORK NY 2127770034	$56.60
12/08/15	Green Gourmet - Blue Poin 88430204217 New York NY GROCERY STORE	$11.48
12/08/15	JOAN L KENT MC PC 27460001800702 NEW YORK NY 2127722900	$750.00
12/08/15	PRET A MANGER NEW YORK NY 646-728-0505 Description FAST FOOD RESTAURAN	$5.76
12/08/15	MEDICAL IMAGING OF MANHAT 084870020060 NEW YORK NY 5852498288	$380.00
12/09/15	STARBUCKS #18509 NEW YORK U New York NY New York	$4.30
12/09/15	HP HOME STORE 888-345-5409 CA H397721154 10065 H397721154-446.36	$446.36
12/10/15	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$680.47
12/10/15	BLUEFLY.COM THANKS YOU (877)258-3359 NY 877-258-3359	$53.95

Continued on reverse

Detail Continued

			Amount
12/10/15	AT&T*BILL PAYMENT 956 DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$324.05
12/10/15	LE PAIN QUOTIDIEN 148 NEW YORK NY RESTAURANT FOOD/BEVERAGE	$20.10	$20.10
12/10/15	CC FILSON - WEB 0756 SEATTLE WA 866-860-8906 Description CATALOG/RETAIL MERC		$238.98
12/10/15	FIG & OLIVE UPTOWN NEW YORK NY 212-207-4555 FOOD TIP	$48.99 $7.01	$56.00
12/12/15	COURTYARD BY MARRIOTT 1QP PHILADELPHIA PA LODGING FOOD/BEVERAGE	$3.40	$3.40
12/13/15	GRACE'S MARKETPLACE 000000000279288 NEW YORK NY 2127370600		$88.61
12/14/15	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT		$952.65
12/14/15	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT		$1,096.90
12/14/15	Green Gourmet - Blue Poin 88430204217 New York NY GROCERY STORE		$24.16
12/15/15	UBER UBER 866-576-1039 CA 8665761039		$13.48
12/15/15	CANINE STYLES NEW YORK NY 23007732 10065		$119.76
12/17/15	UBER UBER 866-576-1039 CA 8665761039		$19.05

Continued on next page

Detail Continued

Amount

JENNIFER TURNER
Card Ending [redacted]

		Amount
11/17/15	MERRY MAIDS OF BOSTON (617)269-6243 MA CLEANING SER	$210.00
11/18/15	MERRY MAIDS OF BOSTON (617)269-6243 MA CLEANING SER	$150.00
11/20/15	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$18.98
11/21/15	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$14.14
11/22/15	STARBUCKS #18509 NEW YORK U New York NY New York	$4.30
11/22/15	KIEHL'S UES SPA 2NDF NEW YORK NY COSMETIC STORE	$313.49
11/23/15	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$21.76
11/23/15	STARBUCKS.COM/CARD 800-782-7282 WA GIFT CARD	$25.00
12/02/15	VTS MIAMI TAXI MIAMI FL 786-391-0354 Description TAXI: 0566 19:11 Miami Florid 19:36 1114 Venetia	$42.55
12/02/15	GoGoAir.Com INFLIGHT 877-350-0038 CO INTERNET ACC	$8.95
12/05/15	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$16.32
12/09/15	HOTELS.COM126492787569 HOTELS.COM WA TRAVEL AGENCY	$306.44
12/16/15	NYC TAXI 1H79 09011830015 LONG ISLAND C NY 000-0000000	$16.80

Continued on reverse

Fees

	Amount
Total Fees for this Period	**$0.00**

2015 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2015	$2,545.00
Total Interest in 2015	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

G MAXWELL
Closing Date 12/18/15

Account Ending [redacted]

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found on the following page.

[redacted]

We are changing your late payment fee and returned payment fee, effective for fees assessed on or after December 1, 2015. The following is a summary of the changes that are being made to your account terms. For more detailed information, please see the reverse side of this page.

[redacted]

Late Payment Fee	Up to **$37.** However, if your account does not have a Pay Over Time feature or balance and you do not pay for two billing periods in a row, your fee will be **$37** or **2.99%** of the past due amount, whichever is greater.
Returned Payment Fee	Up to **$37**

To help you make payments on time, every time, we offer a suite of account management tools:

- Pay online or by phone 24/7 - Login to your account online or call 1-800-I-PAY-AXP (1-800-472-9297).
- AutoPay - Have your payment automatically deducted from your bank account each month.
- Account alerts - Get email or text alerts when your payment due date is approaching.
- Mobile services - View and manage your Card account from anywhere.

Go to **americanexpress.com/consumerresources** to learn more.

See the reverse side for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Late Payment Fees and Returned Payment Fees

Effective December 1, 2015, the *Rates and Fees Table* on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Penalty Fees* row and replacing it with the following:

Penalty Fees	
• Late Payment	Up to **$37.** However, if your account does not have a Pay Over Time feature or balance and you do not pay for two billing periods in a row, your fee will be $37 or 2.99% of the past due amount, whichever is greater.
• Returned Payment	Up to **$37**

Late Payment Fee

Effective December 1, 2015, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row and replacing it with the following:

Late Payment	
	Accounts without a Pay Over Time Feature or Balance: Up to $37. However, if you do not pay the Amount Due for two billing periods in a row, your late fee will be $37 or 2.99% of the past due amount, whichever is greater. • Your first late fee is $27. This late fee will be charged if you do not pay the Amount Due on your billing statement by the Next Closing Date shown on that billing statement. • If you do this again within 6 billing periods, your late fee is $37 instead. • However, if you do not pay the Amount Due for two or more billing periods in a row, your late fee will be $37 or 2.99% of the past due amount, whichever is greater. • Your late fee will never exceed the Amount Due. Accounts with a Pay Over Time Feature or Balance: Up to $37. • Your first late fee is $27. This fee will be charged if you do not pay the Minimum Payment Due on your billing statement by the Next Closing Date shown on that billing statement. • If you do this again within 6 billing periods, your late fee is $37 instead. • Your late fee will never exceed the Minimum Payment Due. • Paying late may also result in a Penalty APR. See *Penalty APR for new transactions* and *Penalty APR for existing balances* above.

Returned Payment Fee

Effective December 1, 2015, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Returned Payment* row and replacing it with the following:

Returned Payment	Up to $37. If you make a payment that is returned unpaid the first time we present it to your bank, the fee is $27. If you do this again within the same billing period or the next 6 billing periods, the fee is $37. However, the returned payment fee will not exceed the applicable Minimum Payment Due. A returned payment may also result in a penalty APR. See *Penalty APR for new transactions* above.

ID 10709

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Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance 917,438

Points Earned this Period 14,022

Account Summary November 1, 2015 - November 30, 2015

Opening Points Balance	903,416
Points Earned this Period	+14,022
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**917,438**

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

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail November 1, 2015 - November 30, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	8,003	**0**	8,003
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,704	**94** Uber Earn 2x MR Points A5L7	1,798
Add'l Centurion XXXX-XXXXX2-[redacted]	4,221	**0**	4,221
Total	**13,928**	**94**	**14,022**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

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DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 01/18/16 Next Closing Date 02/16/16

Account Ending [redacted]

New Balance	**$10,551.71**
Please Pay By	**02/02/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

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

We will debit your bank account for your payment of $10,551.71 on 02/02/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 01/31/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 12/31/15
934,074
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$18,483.23
Payments/Credits	-$18,506.10
New Charges	+$10,574.58
Fees	+$0.00
New Balance	**$10,551.71**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
02/02/16

AutoPay Amount
$10,551.71

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

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

[redacted] 00105517100105517l 14 H

AMEX001280

SDNY_GM_00327080

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

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SDNY_GM_00327081

EFTA_00199835

EFTA01686079

G MAXWELL
Closing Date 01/18/16

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$18,483.23
Credits	
G MAXWELL [redacted]	-$22.87
Total Payments and Credits	**-$18,506.10**

Detail

*Indicates posting date

Payments			**Amount**
01/02/16*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$18,483.23
Credits			**Amount**
01/12/16	G MAXWELL	EMBASSY WINES AND SPIR NEW YORK NY 212-838-6551	-$22.87

New Charges

Summary

	Total
G MAXWELL [redacted]	$7,703.68
JENNIFER TURNER [redacted]	$2,870.90
Total New Charges	**$10,574.58**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
12/18/15	UBER UBER 866-576-1039 CA 8665761039	$10.45
12/18/15	KIEHL'S UES SPA 2NDF NEW YORK NY COSMETIC STORE	$99.28
12/18/15	KIEHL'S UES SPA 2NDF NEW YORK NY COSMETIC STORE	$104.51
12/18/15	VIDAL SASSOON VIDAL SASSOON NEW YORK NY 212-535-9200	$161.98
12/19/15	TOYSRUS-BABIESRUS 00049 1-800-TOYSRUS PA 1-800-TOYSRUS	$74.46
12/19/15	SMILEY SMILEY NEW YORK NY GROCERY STORE	$13.99

Continued on reverse

Detail Continued

		Amount
12/19/15	KIEHL'S UES SPA 2NDF NEW YORK NY COSMETIC STORE	$167.20
12/20/15	UBER UBER 866-576-1039 CA 8665761039	$39.86
12/20/15	GRACE'S MARKETPLACE 000000000279288 NEW YORK NY 2127370600	$15.00
12/20/15	GRACE'S MARKETPLACE 000000000279288 NEW YORK NY 2127370600	$152.34
12/21/15	BROADVIEW NETWORKS (800)276-2384 NY 9149227538	$657.53
12/22/15	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $11.88	$11.88
12/24/15	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$379.99
12/24/15	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $58.12	$58.12
12/29/15	GODADDY.COM 480-505-8855 AZ	$13.01
12/30/15	BOSTON SMOKED FISH CO. Boston MA squareup.com/receipts	$21.39
12/30/15	STILLMAN QUALITY MEATS 000000001 HARDWICK MA 4132779600 Description REFER TO RECEIPT	$29.98
12/30/15	RED'S BEST 000000001 BOSTON MA 6174134981 Description REFER TO RECEIPT	$16.00
12/31/15	MSPCA-ANGELL JAMAICA PLAIN MA 617-522-7282	$145.00
12/31/15	MSPCA-ANGELL JAMAICA PLAIN MA 617-522-7282	$208.26
01/04/16	VERIZONRECURRING PAY 800-VERIZON PA 2124726991624 19103	$80.72

Continued on next page

G MAXWELL
Closing Date 01/18/16

Account Ending [redacted]

Detail Continued

			Amount
01/05/16	SHNY MEMBERSHIP INC*SHNY MEMBERS NEW YORK NY 131-202-9299 Description SHNY MEMBERSHIP INC		$2,068.63
01/05/16	TUFTS SMALL ANIMAL HOSPT 0403 NORTH GRAFTON MA 877-895-2613 Description TUITION/FEES		$625.71
01/05/16	ANZIOS BRICK OVEN PIZZ NORTH GRAFTON MA USFC01536		$73.53
01/06/16	VERIZONRECURRING PAY 800-VERIZON PA 7525471900001 19103		$86.98
01/06/16	SIMON PEARCE GLASS BOSTON MA 802-674-6286		$1,006.72
01/08/16	DIRECTV SERVICE 800-347-3288 CA WWW.DIRECTV.COM		$195.66
01/08/16	SAVENOR'S MARKET BOSTON BOSTON MA 6175766328		$65.50
01/10/16	AT&T*BILL PAYMENT 956 DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E		$422.19
01/11/16	LE BILBOQUET NEW YORK NY RESTAURANT FOOD/BEVERAGE TIP	 $75.12 $12.00	$87.12
01/12/16	THE EAST POLE 650000007293882 NEW YORK NY 2122492222 TIP	 $5.00	$25.69
01/12/16	EMBASSY WINES AND SPIR NEW YORK NY 212-838-6551		$46.81
01/15/16	KIEHL'S UES SPA 2NDF NEW YORK NY COSMETIC STORE		$391.89
01/16/16	VIDAL SASSOON VIDAL SASSOON NEW YORK NY 212-535-9200		$146.30

AMEX001284

Continued on reverse

SDNY_GM_00327084

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Detail Continued

Amount

JENNIFER TURNER
Card Ending [redacted]

		Amount
12/22/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$180.61
12/22/15	RICHDALE GULF 000000000306382 MANCHESTER MA 9785267294	$51.37
12/22/15	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $10.89	$10.89
12/22/15	MERRY MAIDS OF BOSTON (617)269-6243 MA CLEANING SER	$220.00
12/23/15	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$35.91
12/23/15	BOSTON COMMON BOSTON MA 6179542000	$50.00
12/24/15	MERRY MAIDS OF BOSTON (617)269-6243 MA CLEANING SER	$220.00
12/26/15	FEDEX INV 414922976 I414922976 MEMPHIS TN 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000414922976 FedEx #1-800-622-1147	$35.02
12/30/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$207.94
12/30/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$41.96
12/30/15	WAG.COM (866)746-7924 NJ PETS	$71.74
12/30/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$44.05
12/30/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MERCHANDISE	$164.58
12/30/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.90

AMEX001285

Continued on next page

G MAXWELL
Closing Date 01/18/16

Account Ending [redacted]

Detail Continued

		Amount
12/30/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$13.79
12/30/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$15.63
12/30/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$25.90
12/31/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$53.11
12/31/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$11.09
12/31/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$63.28
12/31/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$9.04
12/31/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$71.94
12/31/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$75.96
12/31/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$54.99
12/31/15	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$43.08
12/31/15	CHARLES STREET SUPPLY BOSTON MA HARDWARE STORE	$46.43
12/31/15	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$18.99
01/02/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$18.99

Continued on reverse

Detail Continued

		Amount
01/02/16	FEDEX INV 415636430 I415636430 MEMPHIS TN 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000415636430 FedEx #1-800-622-1147	$16.92
01/04/16	FEDEX INV 415787206 I415787206 MEMPHIS TN 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000415787206 FedEx #1-800-622-1147	$18.69
01/04/16	HOTELS.COM126924704374 HOTELS.COM WA TRAVEL AGENCY	$420.27
01/05/16	BOSTON COMMON BOSTON MA 6179542000	$18.00
01/06/16	BOSTON COMMON BOSTON MA 6179542000	$32.00
01/07/16	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 0070634572104 1 (800) 872-7245	$76.00
01/07/16	MERRY MAIDS OF BOSTON (617)269-6243 MA CLEANING SER	$220.00
01/11/16	FEDEX INV 416456736 I416456736 MEMPHIS TN 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000416456736 FedEx #1-800-622-1147	$14.45
01/12/16	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$5.99
01/18/16	WAG.COM (866)746-7924 NJ PETS	$164.39

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

G MAXWELL
Closing Date 01/18/16

Account Ending [redacted]

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$0.00
Total Interest in 2016	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

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Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**934,074**

Points Earned this Period	**21,855**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

December 1, 2015 - December 31, 2015

Opening Points Balance	917,438
Points Earned this Period	+21,855
Points Used this Period	0
Reinstated Points and Adjustments	-5,219
Total Points Balance	**934,074**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

December 1, 2015 - December 31, 2015

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	17,336	**0**	17,336
Business Gold Rewards XXXX-XXXXX0-[redacted]	3,113	**258** Uber Earn 2x MR Points ASL7	3,371
Add'l Centurion XXXX-XXXXX2-[redacted]	1,148	**0**	1,148
Total	**21,597**	**258**	**21,855**

Reinstated Points and Adjustments	Number of Points	Date
Uber	-1,894	12/16/15
Uber	-3,325	12/17/15
Total	**-5,219**	

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

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Centurion® Card

G MAXWELL
Closing Date 02/16/16 Next Closing Date 03/18/16

Account Ending [redacted]

New Balance	**$13,679.72**
Please Pay By	**03/02/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

New York Residents: New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

See page 11 for an Important Change to Your Account Terms.

We will debit your bank account for your payment of $13,679.72 on 03/02/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 02/29/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 01/31/16
946,104
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$10,551.71
Payments/Credits	-$10,551.71
New Charges	+$13,679.72
Fees	+$0.00
New Balance	**$13,679.72**

Days in Billing Period: 29

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
03/02/16

AutoPay Amount
$13,679.72

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

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

[redacted] 00136797200136797 2 14 H

AMEX001292

SDNY_GM_00327092

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

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SDNY_GM_00327093

EFTA_00199847

EFTA01686091

G MAXWELL
Closing Date 02/16/16

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$10,551.71
Credits	$0.00
Total Payments and Credits	**-$10,551.71**

Detail

*Indicates posting date

Payments			Amount
02/02/16*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$10,551.71

New Charges

Summary

	Total
G MAXWELL [redacted]	$12,536.91
JENNIFER TURNER [redacted]	$1,142.81
Total New Charges	**$13,679.72**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
01/18/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ VIRGIN AMERICA	$4,936.20

From:	To:	Carrier:	Class:
N.Y. J F KENNEDY I	LOS ANGELES INTERN	VX	J
	N.Y. J F KENNEDY I	VX	J
	N/A	YY	00
	N/A	YY	00

Ticket Number: 98477448895350
Date of Departure: 01/21
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: PASSENGER TICKET

01/20/16	NIKETOWN NEW YORK NY 212-891-6453	$521.98
01/20/16	PRET A MANGER NEW YORK NY 646-728-0505 Description FAST FOOD RESTAURAN	$5.76
01/20/16	UNIQLO 5TH AVE NEW YORK NY 877-486-4756 Description APPAREL/ACCESSORIES	$59.80

Continued on reverse

Detail Continued

			Amount
01/20/16	THE EAST POLE 650000007293882 NEW YORK NY 2122492222 TIP	$14.00	$89.13
01/21/16	BROADVIEW NETWORKS (800)276-2384 NY 9149227538		$616.18
01/22/16	VERIZONRECURRING PAY 800-VERIZON PA 2125353594906 19103		$25.57
01/22/16	IN-N-OUT BURGER #119 000000119 LOS ANGELES CA 8007861000 Description RESTAURANT CHARGES		$4.85
01/24/16	BEVERLY HILLS HOTEL BEVERLY HILLS CA (310)276-2251 TIP	$4.48	$35.00
01/24/16	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS		$379.99
01/30/16	VIRGIN AMERICA 9000003 LOS ANGELES CA VIRGIN AMERICA		$30.00

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 98482045804660 Date of Departure: 01/30
Passenger Name: KAPLAN/NATHALIE
Document Type: ADDITIONAL COLLECTION

01/31/16	KIEHL'S UES SPA 2NDF NEW YORK NY COSMETIC STORE		$235.13
02/01/16	LE BOTANISTE 1 NEW YORK NY 1043380934 10065 FAST FOOD RESTAURANT		$46.36
02/02/16	SIRIUSXM.COM/ACCT 888-635-5144 NY XM SATELITE		$37.77
02/03/16	ORBITZ*12748649338 ORBITZ.COM WA 12748649338 02116 MARISSA FREMISTA BOSTON PARK PLAZA,BOSTON		$124.75
02/03/16	VERIZONRECURRING PAY 800-VERIZON PA 2124726991624 19103		$81.41

Continued on next page

G MAXWELL
Closing Date 02/16/16

Account Ending [redacted]

Detail Continued

		Amount
02/03/16	LE BOTANISTE 1 NEW YORK NY 1045399507 10065 FAST FOOD RESTAURANT	$36.91
02/03/16	UBER UBER 866-576-1039 CA 8665761039	$7.75
02/03/16	TUFTS SMALL ANIMAL HOSPT 0403 NORTH GRAFTON MA 877-895-2613 Description TUITION/FEES	$150.00
02/03/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$217.74
02/03/16	STILLMAN QUALITY MEATS 000000001 HARDWICK MA 4132779600 Description REFER TO RECEIPT	$66.93
02/03/16	RED'S BEST 000000001 BOSTON MA 6174134981 Description REFER TO RECEIPT	$16.05
02/05/16	DROPBOX*VDRM3F9TRQTJ DROPBOX*VDRM3F9 SAN FRANCISCO CA 4159867057	$9.99
02/05/16	BOSTON SMOKED FISH CO. Boston MA squareup.com/receipts	$21.39
02/05/16	TST* TATTE BAKERY CHARLES 000001001 BOSTON MA 6177235555 Description RESTAURANT CHARGES	$20.86
02/05/16	TST* TATTE BAKERY CHARLES 000001001 BOSTON MA 6177235555 Description RESTAURANT CHARGES	$16.05
02/05/16	TST* SWISSBAKERS BP 000001227 ALLSTON MA 6179033113 Description RESTAURANT CHARGES	$20.00

Continued on reverse

Detail Continued

		Amount
02/05/16	APPLETON FARMS STORE 069000082176002 IPSWICH MA 9789211944 Description Price MISCELLANEOUS FOOD $15.22	$15.22
02/06/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $130.14	$130.14
02/07/16	MANCHESTER FITNESS MANCHESTER MA 978-526-8900 Description MEMBERSHIP FEES	$109.00
02/08/16	VERIZONRECURRING PAY 800-VERIZON PA 75254719000O1 19103	$86.98
02/08/16	DIRECTV SERVICE 800-347-3288 CA WWW.DIRECTV.COM	$206.79
02/08/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $38.32	$38.32
02/09/16	IN *THE RANCH AT LIVE OAK MALIBU MALIBU CA 3104578700	$830.00
02/10/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: To: Carrier: Class: LONDON HEATHROW AP N.Y. J F KENNEDY I VS Q LONDON HEATHROW AP VS Q N/A YY 00 N/A YY 00 Ticket Number: 93277511810792 Date of Departure: 02/11 Passenger Name: VAUGHAN EDWARDS/CATH Document Type: PASSENGER TICKET	$973.16
02/10/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: To: Carrier: Class: LONDON HEATHROW AP N.Y. J F KENNEDY I VS Q LONDON HEATHROW AP VS Q N/A YY 00 N/A YY 00 Ticket Number: 93277511810803 Date of Departure: 02/11 Passenger Name: VAUGHAN EDWARDS/ISAB Document Type: PASSENGER TICKET	$973.16

Continued on next page

G MAXWELL
Closing Date 02/16/16

Account Ending [redacted]

Detail Continued

		Amount
02/10/16	TST* TATTE BAKERY CHARLES 000001001 BOSTON MA 6177235555 Description RESTAURANT CHARGES	$16.05
02/10/16	AT&T*BILL PAYMENT 956 DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$266.60
02/10/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $14.98	$14.98
02/13/16	BACK BAY VETERINARY CLIN 0444 BOSTON MA 617-247-2273 Description PET MEDICAL SERVICE	$391.66
02/13/16	RED'S BEST 000000001 BOSTON MA 6174134981 Description REFER TO RECEIPT	$17.12
02/13/16	KAPPY'S LIQUORS MALDEN MA 781-321-1000 Description LIQUOR/BEVERAGES/SN	$65.94
02/13/16	APPLETON FARMS STORE 069000082176002 IPSWICH MA 9789211944 Description Price MISCELLANEOUS FOOD $26.94	$26.94
02/13/16	PATISSERIE ON NEWBU BOSTON MA 617-670-6040	$33.94
02/13/16	PATISSERIE ON NEWBU BOSTON MA 617-670-6040	$14.00
02/15/16	PETCO 740 507404 73063507404 PEABODY MA 000-0000000	$31.85
02/16/16	SUDBAY CADILLAC BUICK GM SUDBAY CADILL GLOUCESTER MA 978-283-4730	$481.51

Continued on reverse

Detail Continued

Amount

JENNIFER TURNER
Card Ending [redacted]

		Amount
01/19/16	STARBUCKS.COM/CARD 800-782-7282 WA GIFT CARD	$25.00
01/23/16	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$45.89
01/24/16	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$10.99
01/25/16	FEDEX INV 417633153 I417633153 MEMPHIS TN 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000417633153 FedEx #1-800-622-1147	$161.14
01/30/16	FEDEX INV 418297999 I418297999 MEMPHIS TN 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000418297999 FedEx #1-800-622-1147	$113.45
01/30/16	NYC TAXI 5G91 09000030015 BROOKLYN NY 000-0000000	$12.80
01/30/16	NYC TAXI 5G91 09000030015 BROOKLYN NY 000-0000000	$58.34
02/01/16	FEDEX INV 418501554 I418501554 MEMPHIS TN 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000418501554 FedEx #1-800-622-1147	$25.67
02/01/16	HOTELS.COM127477090240 HOTELS.COM WA TRAVEL AGENCY	$101.97
02/03/16	BOSTON COMMON BOSTON MA 6179542000	$32.00
02/05/16	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$8.98
02/08/16	WAG.COM (866)746-7924 NJ PETS	$93.61

Continued on next page

Detail Continued

		Amount
02/08/16	FEDEX INV 419185035 I419185035 MEMPHIS TN 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000419185035 FedEx #1-800-622-1147	$135.90
02/10/16	ADOBE *IL CREATIVECLD Adobe Systems SAN JOSE CA 800-833-6687	$32.65
02/12/16	MERRY MAIDS OF BOSTON (617)269-6243 MA CLEANING SER	$250.00
02/13/16	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$3.99
02/13/16	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$5.43
02/15/16	STARBUCKS.COM/CARD 800-782-7282 WA GIFT CARD	$25.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$0.00
Total Interest in 2016	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

G MAXWELL
Closing Date 02/16/16

Account Ending [redacted]

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

[redacted]

We are changing when the Penalty Annual Percentage Rate *(APR)* may apply to the Pay Over Time features on your account. The change is shown below and will take effect on April 18, 2016. For more detailed information, please see the reverse side of this page.

How to avoid the change on Pay Over Time feature(s): You have the right to reject this change. If you do reject the change, your enrollment in these feature(s) will be cancelled and you will not be able to extend payment on new transactions. **You must reject this change by calling us at 1-855-865-1451 or by calling us collect at 1-336-291-1361 no later than 5pm Eastern time on April 17, 2016.**

	Revised Term, as of April 18, 2016
Penalty APR and When it Applies	**29.49%** This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if: 1) you make one or more late payments; or 2) your payment is returned by your bank. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time feature(s) on your Account. **How Long Will the Penalty APR Apply?** If the penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

ID 10944

Please note, this notice does not indicate that you have triggered the penalty APR for the Pay Over Time feature(s) on your Account. If you do trigger the penalty APR for the Pay Over Time feature(s) on your Account, we will send you a separate notice. In addition, the penalty APR for the Pay Over Time feature(s) on your Account is not changing.

See the reverse side for the Detail of Changes to Your Cardmember Agreement

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Penalty APR and When it Applies

Effective April 18, 2016, we are amending the *Rates and Fees* table on page 1 of Part 1 of your Agreement by deleting the *Penalty APR and When it Applies* row and replacing it with the following:

Penalty APR and When it Applies	**29.49%** This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if: 1) you make one or more late payments; or 2) your payment is returned by your bank. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time feature(s) on your Account. **How Long Will the Penalty APR Apply?** If the penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

How Rates and Fees Work

Effective April 18, 2016, we are amending the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement by deleting the *Penalty APR for new transactions* row and replacing it with the following:

Penalty APR for new transactions	The penalty APR may apply to new transactions if: • you do not pay at least the Minimum Payment Due by the Closing Date of the billing period in which it is due on one or more occasions; or • your payment is returned by your bank. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time feature(s) on your Account.	If the penalty APR applies to a balance, it will apply to charges added to that balance 15 or more days after we send you notice. We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

DUPLICATE COPY

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance 946,104

Points Earned this Period 12,030

Account Summary January 1, 2016 - January 31, 2016

Opening Points Balance	934,074
Points Earned this Period	+12,030
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**946,104**

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

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail January 1, 2016 - January 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	7,682	**0**	7,682
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,441	**36** Uber Earn 2x MR Points A5L7	1,477
Add'l Centurion XXXX-XXXXX2-[redacted]	2,871	**0**	2,871
Total	**11,994**	**36**	**12,030**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001305

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 03/18/16 Next Closing Date 04/17/16

Account Ending [redacted]

New Balance	**$12,541.43**
Please Pay By	**04/02/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

New York Residents: New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

We want you to have easy access to the most up to date version of the Membership Rewards® Terms & Conditions. The most recent Terms & Conditions are available at **MembershipRewards.com/terms.**

See Page 12 for Important Changes to Your Account Benefits.

We will debit your bank account for your payment of $12,541.43 on 04/02/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 03/31/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 02/29/16
962,329
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$13,679.72
Payments/Credits	-$13,972.07
New Charges	+$12,833.78
Fees	+$0.00
New Balance	**$12,541.43**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
04/02/16

AutoPay Amount
$12,541.43

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

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

[redacted] 00125414300125414 3 14 4

AMEX001306

SDNY_GM_00327106

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001307

SDNY_GM_00327107

EFTA_00199861

EFTA01686105

G MAXWELL
Closing Date 03/18/16

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$12,332.92
Credits	
G MAXWELL [redacted]	-$1,639.15
Total Payments and Credits	**-$13,972.07**

Detail

*Indicates posting date

Payments			**Amount**
03/02/16*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$12,332.92

Credits			**Amount**
02/22/16	G MAXWELL	AMERICAN EXPRESS TVL SVC PHOENIX AZ DELTA AIR LINES INC.	-$1,346.80

From:	To:	Carrier:	Class:
N.Y. J F KENNEDY I	MIAMI INTERNATIONA	DL	P
	N.Y. J F KENNEDY I	DL	P
	N/A	YY	00
	N/A	YY	00

Ticket Number: 00677544864135
Date of Departure: 02/24
Passenger Name: MAXWELL/GHISLAINE NO
Document Type: SUPPORTED REFUND

03/02/16	G MAXWELL	AMERICAN EXPRESS TRAVEL ADJUSTMENT TRANSACTION PROCESSED BY AMERICAN EXPRESS	-$292.35

New Charges

Summary

	Total
G MAXWELL [redacted]	$11,761.27
JENNIFER TURNER [redacted]	$1,072.51
Total New Charges	**$12,833.78**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
02/16/16	MARKET BASKET 000612 43300000612 GLOUCESTER MA 000-0000000		$211.41

Continued on reverse

Detail Continued

		Amount
02/18/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: N.Y. J F KENNEDY I — To: LONDON HEATHROW AP — Carrier: VS — Class: Q N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 93277535109360 — Date of Departure: 02/23 Passenger Name: VAUGHAN EDWARDS/CATH Document Type: PASSENGER TICKET	$216.00
02/18/16	EZPAY FEE NYC WATER 800-766-6616 NJ GOVT SERVNEC	$31.53
02/18/16	JAY PEAK RESORT RTL JAY VT 8004514449	$80.00
02/18/16	JAY PEAK RESORT RTL JAY VT 8004514449	$31.79
02/18/16	NYC WATER BOARD/DEP 718-595-7000 NY GOVTNOTELSEW	$1,401.24
02/20/16	JAY PEAK RESORT RTL JAY VT 8004514449	$7.26
02/21/16	EDEN GENERAL STORE EDEN VT 802-635-2033	$3.82
02/22/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ DELTA AIR LINES INC. From: N.Y. J F KENNEDY I — To: MIAMI INTERNATIONA — Carrier: DL — Class: P N.Y. J F KENNEDY I — DL — P N/A — YY — 00 N/A — YY — 00 Ticket Number: 00677544864135 — Date of Departure: 02/24 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$1,346.80
02/22/16	VERIZONRECURRING PAY 800-VERIZON PA 2125353594906 19103	$36.71
02/22/16	BROADVIEW NETWORKS (800)276-2384 NY 9149227538	$593.19

Continued on next page

G MAXWELL
Closing Date 03/18/16

Account Ending [redacted]

Detail Continued

		Amount
02/23/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ AMERICAN AIRLINES INC From: To: Carrier: Class: N.Y. J F KENNEDY I MIAMI INTERNATIONA AA P N.Y. J F KENNEDY I AA A N/A YY 00 N/A YY 00 Ticket Number: 00177550293830 Date of Departure: 02/24 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$774.20
02/23/16	FRED'S AT BARNEY'S NEW YORK NY MEN'S/WOMEN'S CLOTHNG FOOD/BEVERAGE $61.51 TIP $8.49	$70.00
02/24/16	NEWSLINK M20 JFK 0772 MIAMI FL 305-594-5754 Description NEWS DEALERS/NEWSST	$16.48
02/24/16	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$379.99
02/25/16	CLEO SOUTH BEACH 542929805949948 MIAMI BEACH FL 3055342536 TIP $1.10	$14.00
02/25/16	ICEBOX CAFE MIAMI BEACH FL RESTAURANT FOOD/BEVERAGE $83.93 TIP $1.07	$85.00
02/25/16	CONSIGN OF THE TIMES 0000 MIAMI BEACH FL 305-535-0811 Description MENS & WOMENS CLOTH	$695.50
02/25/16	CONSIGN OF THE TIMES 0000 MIAMI BEACH FL 305-535-0811 Description MENS & WOMENS CLOTH	$128.40
02/26/16	SEASPICE MIAMI FL RESTAURANT	$107.25
02/26/16	LES CREATEURS 0000 WYNWOOD FL 305-310-1685 Description APPAREL HSWRS/ACC	$101.65

Continued on reverse

Detail Continued

		Amount
02/26/16	F&B CRAFTED 524827 MIAMI BEACH FL Check ID: 112361633139 Organic Veg	$38.48
02/26/16	MVM MIAMI INC MIAMI FL 786-210-2244	$724.39
02/27/16	NAIYARA 542929806381018 MIAMI BEACH FL 5618471527 TIP $14.00	$88.12
02/29/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ DELTA AIR LINES INC. From: MIAMI INTERNATIONA To: NEW YORK LA GUARDI / N/A / N/A / N/A Carrier: DL / YY / YY / YY Class: S / 00 / 00 / 00 Ticket Number: 00677563008975 Date of Departure: 02/29 Passenger Name: BORGERSON/SCOTT Document Type: PASSENGER TICKET	$349.45
02/29/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ DELTA AIR LINES INC. From: MIAMI INTERNATIONA To: NEW YORK LA GUARDI / N/A / N/A / N/A Carrier: DL / YY / YY / YY Class: F / 00 / 00 / 00 Ticket Number: 00677563008802 Date of Departure: 02/29 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$963.15
03/01/16	LOEWS HOTEL REGENCY GRILL LOEWS HOTEL NEW YORK NY 888-320-6065	$18.30
03/01/16	GREEN GOURMET - BLUE P 000000001 NEW YORK NY 2127597811 Description REFER TO RECEIPT	$28.44
03/01/16	LE PAIN QUOTIDIEN 148 NEW YORK NY RESTAURANT FOOD/BEVERAGE $42.64	$42.64
03/01/16	CANINE STYLES NEW YORK NY 27412362 10065	$119.76
03/02/16	SIRIUSXM.COM/ACCT 888-635-5144 NY XM SATELITE	$22.77

Continued on next page

G MAXWELL
Closing Date 03/18/16

Account Ending [redacted]

Detail Continued

		Amount
03/02/16	DUNKIN #349423 Q35 N HAVEN CT 516-526-4588	$3.59
03/02/16	LE PAIN QUOTIDIEN 148 NEW YORK NY RESTAURANT FOOD/BEVERAGE $27.75	$27.75
03/02/16	EXXONMOBIL 9742 NORTH HAVEN CT 203-234-2492 Description GAS/SERVICES	$3.19
03/02/16	MORRIS LOBEL & SONS NEW YORK NY MISC FOOD STORE	$255.84
03/02/16	DEAN & DELUCA NEW YORK NY 8002217714 Description GENERAL MERCHANDISE	$167.40
03/03/16	CARDULLO'S GOURMET SHOPPE CAMBRIDGE MA 6174918888 Description REFER TO RECEIPT	$155.84
03/03/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $19.66	$19.66
03/05/16	DROPBOX*GTBV7YHFKX4F DROPBOX*GTBV7YH SAN FRANCISCO CA 4159867057	$9.99
03/05/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $163.74	$163.74
03/07/16	VERIZONRECURRING PAY 800-VERIZON PA 2124726991624 19103	$81.16
03/07/16	BLACK INK - BOSTON 000000001 BOSTON MA 6174971221 Description REFER TO RECEIPT	$5.31
03/07/16	SAVENOR'S MARKET BOSTON BOSTON MA 6175766328	$41.44

Continued on reverse

Detail Continued

		Amount
03/07/16	Panificio Bistro Boston MA 617-875-8421	$17.50
03/07/16	PICKNEY NAIL SKIN SALON 08487002030965 BOSTON MA TSSUPPORT@CPAY.COM	$33.00
03/08/16	VERIZONRECURRING PAY 800-VERIZON PA 7525471900001 19103	$86.98
03/08/16	DIRECTV SERVICE 800-347-3288 CA WWW.DIRECTV.COM	$206.79
03/10/16	PATISSERIE ON NEWBU BOSTON MA 617-670-6040	$12.57
03/10/16	FISH AND BONE BOSTON 000000001 BOSTON MA 8577534176	$3.18
03/10/16	FISH AND BONE BOSTON 000000001 BOSTON MA 8577534176	$50.96
03/10/16	AT&T*BILL PAYMENT 956 DALLAS TX 800-331-0500 Description TELEPHONE SERVICE/E	$264.96
03/10/16	Apple Store 2201208279 Boston APPLE STORE BO	$83.94
03/10/16	RAG & BONE 0007 BOSTON MA 212-255-2353 Description APPAREL/ACCESSORIES	$371.56
03/11/16	NELLA PASTA AT THE BOSTON PUBLIC MARKE Boston MA squareup.com/receipts	$11.68
03/11/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $50.26	$50.26
03/11/16	JAMES HOOK & CO 650000008370937 BOSTON MA 6174235501 Description Price JAMES HOOK & CO $37.00	$37.00
03/12/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE $27.88	$27.88

Continued on next page

G MAXWELL
Closing Date 03/18/16

Account Ending [redacted]

Detail Continued

		Amount
03/12/16	TST* TATTE BAKERY CHARLES 000001001 BOSTON MA 6177235555 Description RESTAURANT CHARGES	$27.28
03/14/16	BLACK INK - BOSTON 000000001 BOSTON MA 6174971221 Description REFER TO RECEIPT	$23.32
03/15/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $11.93	$11.93
03/16/16	NOBU NEW YORK NY RESTAURANT FOOD/BEVERAGE $161.14 TIP $20.00	$181.14
03/16/16	MODELL'S SPORTING GOODS NEW YORK NY 999-000-0000	$57.99
03/16/16	PRET A MANGER NEW YORK NY 646-728-0505 Description FAST FOOD RESTAURAN	$5.76
03/16/16	VIDAL SASSOON VIDAL SASSOON NEW YORK NY 212-535-9200	$161.98
03/17/16	KIEHL'S UES SPA 2NDF NEW YORK NY COSMETIC STORE	$370.98

JENNIFER TURNER
Card Ending [redacted]

		Amount
02/22/16	WAG.COM (866)746-7924 NJ PETS	$171.33
02/22/16	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$21.76
02/22/16	ITUNES.COM/BILL ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$48.59
02/22/16	SOAP.COM (800)762-7123 NJ HEALTHBEAUTY	$144.98

AMEX001314

Continued on reverse

SDNY_GM_00327114

EFTA_00199868

EFTA01686112

Detail Continued

		Amount
02/22/16	ECOLLARTECH 8553265527 IN CATALOG MERCHANDISE Description PET SHOPS, PET FOOD	$249.99
03/08/16	STARBUCKS.COM/CARD 800-782-7282 WA GIFT CARD	$25.00
03/14/16	MERRY MAIDS OF BOSTON (617)269-6243 MA CLEANING SER	$220.00
03/14/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$140.00
03/15/16	GODADDY.COM 480-505-8855 AZ (480)505-8855	$39.98
03/16/16	WWW.ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$10.88

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$0.00
Total Interest in 2016	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

Continued on next page

Information on Pay Over Time Features continued

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Centurion® Card

Notice of Important Membership Rewards® Program Changes

We are making changes to the Membership Rewards Program Terms & Conditions that affect Corporate Card Members. A summary of the changes appears below. The detailed changes can be found after the summary chart.

Summary of Changes, effective immediately	
Reinstating points forfeited for cancelling your account (*Corporate Cards*)	If the Linked Card Account that we cancel is a Corporate Card and we subsequently reinstate that Corporate Card, you must call us in order to reinstate points associated with that Card.

G MAXWELL
Closing Date 03/18/16

Account Ending [redacted]

Detail of the Changes

This notice amends the Membership Rewards Program Terms & Conditions (collectively, the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Reinstating points forfeited for cancelling your account

Effective immediately, in the Terms & Conditions, we are deleting the body of the *For Canceling Your Account* sub-section of the *Forfeiting and Getting Points Back* section and replacing it with:

> If we cancel your Linked Card Account for any of the following reasons, you'll forfeit all points in your program account except as noted:
>
> - If we cancel your Linked Card Account due to inactivity, you have 90 days to use points in your program account before they are forfeited.
> - If we cancel your Linked Card Account in the event of your death, your executor or personal representative may request to use the points in your program account in a one-time redemption by calling us.
> - If we cancel your Linked Card Account by accident, points in your program account will not be forfeited.
>
> If we cancel your Linked Card Account for any other reason (including bankruptcy or insolvency), you'll forfeit all points in your program account. If we reinstate the Linked Card Account within one year, these forfeited points will be returned to your program account.
>
> If the only Linked Card Account is a Corporate Card and has been reinstated within one year, you must contact Membership Rewards at 1-800-AXP-EARN to have the forfeited points returned to your account.
>
> If you voluntarily cancel your enrollment in the program but keep at least one American Express® Card open and in good standing, you'll have up to 30 days from the date of cancellation to use any points in your program account. If you cancel your enrollment in the program and don't keep open any American Express Cards, all points in your program account will be immediately forfeited.

ID10946

DUPLICATE COPY

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**962,329**

Points Earned this Period	**16,225**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Account Summary

February 1, 2016 - February 29, 2016

Opening Points Balance	946,104
Points Earned this Period	+16,225
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**962,329**

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

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

February 1, 2016 - February 29, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	12,538	**0**	12,538
Business Gold Rewards XXXX-XXXXX0-[redacted]	2,155	**389** Uber Earn 2x MR Points ASL7	2,544
Add'l Centurion XXXX-XXXXX2-[redacted]	1,143	**0**	1,143
Total	**15,836**	**389**	**16,225**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001321

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 04/17/16 Next Closing Date 05/18/16

Account Ending [redacted]

New Balance	**$11,300.68**
Please Pay By	**05/02/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

New York Residents: New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

See Page 9 for Important Changes to Your Account Benefits.

We will debit your bank account for your payment of $11,300.68 on 05/02/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 04/30/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 03/31/16
982,116
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$12,541.43
Payments/Credits	-$12,541.43
New Charges	+$11,300.68
Fees	+$0.00
New Balance	**$11,300.68**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
05/02/16

AutoPay Amount
$11,300.68

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

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

[redacted] 00113006800113006 8 14 H

AMEX001322

SDNY_GM_00327122

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001323

SDNY_GM_00327123

EFTA_00199877

EFTA01686121

G MAXWELL
Closing Date 04/17/16

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$12,541.43
Credits	$0.00
Total Payments and Credits	**-$12,541.43**

Detail

*Indicates posting date

Payments			Amount
04/02/16*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$12,541.43

New Charges

Summary

	Total
G MAXWELL [redacted]	$9,599.74
JENNIFER TURNER [redacted]	$1,700.94
Total New Charges	**$11,300.68**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
03/19/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $11.08	$11.08
03/21/16	BROADVIEW NETWORKS (800)276-2384 NY 9149227538	$481.10
03/22/16	VERIZONRECURRING PAY 800-VERIZON PA 2125353594906 19103	$36.71
03/23/16	JUICE PRESS 3 New York NY 917-858-1523	$27.76
03/24/16	PRET A MANGER NEW YORK NY 646-728-0505 Description FAST FOOD RESTAURAN	$5.76
03/24/16	THE CONTAINER STORE NEW YORK NY MISC HOME FURNISHINGS	$10.88
03/24/16	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS	$379.99

Continued on reverse

Detail Continued

		Amount
03/25/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $45.63	$45.63
03/29/16	BLACK INK - BOSTON 000000001 BOSTON MA 6174971221 Description REFER TO RECEIPT	$10.63
03/29/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $29.33	$29.33
03/30/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $13.56	$13.56
03/31/16	PECORINO 044863910011173 NORTH GRAFTON MA (508) 839-9200	$104.45
04/01/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $13.55	$13.55
04/02/16	SIRIUSXM.COM/ACCT 888-635-5144 NY XM SATELITE	$22.77
04/03/16	LATITUDE 43 RESTAU 120 GLOUCESTER MA 978-281-0223	$90.00
04/04/16	VERIZONRECURRING PAY 800-VERIZON PA 2124726991624 19103	$81.16
04/04/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$217.74
04/04/16	LE PAIN QUOTIDIEN 148 NEW YORK NY RESTAURANT FOOD/BEVERAGE $17.40	$17.40
04/05/16	DROPBOX*JY46SVCMKW2Y DROPBOX*JY46SVC SAN FRANCISCO CA 4159867057	$9.99

Continued on next page

G MAXWELL
Closing Date 04/17/16

Account Ending [redacted]

Detail Continued

			Amount
04/05/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT		$3,101.86
04/06/16	VERIZONRECURRING PAY 800-VERIZON PA 7525471900001 19103		$86.98
04/07/16	KIEHL'S UES SPA 2NDF NEW YORK NY COSMETIC STORE		$334.41
04/07/16	LE PAIN QUOTIDIEN 148 NEW YORK NY RESTAURANT FOOD/BEVERAGE	$31.28	$31.28
04/07/16	USPS CHANGE OF100959 41866100959 MEMPHIS TN 800-2383150		$1.05
04/07/16	USPS CHANGE OF100959 41866100959 MEMPHIS TN 800-2383150		$1.05
04/07/16	USPS CHANGE OF100959 41866100959 MEMPHIS TN 800-2383150		$1.05
04/07/16	USPS CHANGE OF100959 41866100959 MEMPHIS TN 800-2383150		$1.05
04/07/16	USPS CHANGE OF100959 41866100959 MEMPHIS TN 800-2383150		$1.05
04/08/16	AMERICAN KENNELS 0734 NEW YORK NY 212-750-5510 Description GENERAL MERCHANDISE		$22.80
04/08/16	DIRECTV SERVICE 800-347-3288 CA WWW.DIRECTV.COM		$206.79
04/09/16	AMERICAN KENNELS 0734 NEW YORK NY 212-750-5510 Description GENERAL MERCHANDISE		$15.20
04/09/16	BISTRO CHAT NOIR 130000080632001 NEW YORK NY 2127942428 FOOD/BEVERAGE TIP	$141.54 $15.00	$156.54

AMEX001326

Continued on reverse

SDNY_GM_00327126

EFTA_00199880

EFTA01686124

Detail Continued

		Amount
04/10/16	AT&T*BILL PAYMENT 983 DALLAS TX 800-331-0500 Description TELECOMMUNICATIONS	$235.81
04/11/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $94.86	$94.86
04/11/16	HUB PLUMBING & MEC 542929804163335 NEW YORK NY 2128378354 Description Price PLUMBING, HEATING, $201.41	$201.41
04/11/16	HUB PLUMBING & MEC 542929804163335 NEW YORK NY 2128378354 Description Price PLUMBING, HEATING, $3,375.13	$3,375.13
04/12/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $24.74	$24.74
04/12/16	CVS PHARMACY BOSTON MA 8007467287 Description Price PHARMACIES $49.49	$49.49
04/12/16	CHARLES ST CLEANERS BOSTON MA 617-523-9473	$47.70

JENNIFER TURNER
Card Ending [redacted]

		Amount
03/22/16	BOSTON COMMON BOSTON MA 6179542000	$68.00
03/24/16	BP#4837415138 PETROLEUM 4837 BRONX NY 718-402-2376 Description Unleaded Plus	$57.64
03/28/16	WAG.COM (866)746-7924 NJ PETS	$244.45
03/28/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$125.00

Continued on next page

G MAXWELL
Closing Date 04/17/16

Account Ending [redacted]

Detail Continued

		Amount
03/29/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$75.00
03/30/16	WWW.ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$35.91
03/30/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$100.00
03/31/16	SHELL OIL 57546496407 SHREWBURY MA AUTO FUEL DISPENSER	$55.51
03/31/16	BOSTON COMMON BOSTON MA 6179542000	$64.00
03/31/16	ANZIOS BRICK OVEN PIZZ NORTH GRAFTON MA USFC01536	$51.36
04/02/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$75.00
04/03/16	VERC ENTERPRISES INC 000000000824330 LYNNFIELD MA 7814772352	$28.35
04/07/16	USPS CHANGE OF100959 41866100959 MEMPHIS TN 800-2383150	$1.05
04/08/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$100.00
04/11/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$148.74
04/11/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$26.98
04/11/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$63.72
04/12/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$26.08
04/12/16	WWW.ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$25.02
04/12/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$53.11

AMEX001328

Continued on reverse

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Detail Continued

		Amount
04/12/16	STARBUCKS.COM/CARD 800-782-7282 WA GIFT CARD	$25.00
04/12/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$75.00
04/12/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$75.00
04/14/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$26.02
04/14/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$75.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$0.00
Total Interest in 2016	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

G MAXWELL
Closing Date 04/17/16

Account Ending [redacted]

Important Change to Your Account Benefits

We are changing how you receive additional Membership Rewards® points when you book vacation packages within the Platinum Destinations® Vacations (PDV) Program with a participating supplier. Starting June 1, 2016, you will receive 1 additional point (for a total of 2 points) per eligible dollar you spend with the PDV Program for a qualifying independent or escorted vacation package with your eligible Centurion® Card, after you pay in full for the package.

Currently and through May 31, 2016, all bookings made with the PDV Program for qualifying independent or escorted vacation packages to travel by December 31, 2017, will receive 5,000, 10,000 or 25,000 Membership Rewards points (depending on price of the booking).

To learn more about the benefits your Centurion Membership offers, visit centurion.com.

ID 10955

DUPLICATE COPY

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**982,116**
Points Earned this Period	**14,787**

Account Summary

March 1, 2016 - March 31, 2016

Opening Points Balance	962,329
Points Earned this Period	+14,787
Points Used this Period	0
Reinstated Points and Adjustments	+5,000
Total Points Balance	**982,116**

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

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

March 1, 2016 - March 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	10,122	**0**	10,122
Business Gold Rewards XXXX-XXXXX0-[redacted]	2,485	**984** 3X AIRFARE GA3	3,592
		11 Uber Earn 2x MR Points A5L7	
		112 2X US ADVERTISING SELECT MEDIA GM2	
Business Gold Rewards XXXX-XXXXX0-[redacted]	0	**0**	0
Add'l Centurion XXXX-XXXXX2-[redacted]	1,073	**0**	1,073
Total	**13,680**	**1,107**	**14,787**

Reinstated Points and Adjustments	Number of Points	Date
Goodwill Adjustment	5,000	3/01/16
Total	**5,000**	

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001333

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EFTA01686131

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Centurion® Card

G MAXWELL
Closing Date 05/18/16 Next Closing Date 06/17/16

Account Ending [redacted]

New Balance	**$17,346.25**
Please Pay By	**06/02/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See page 11 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

We will debit your bank account for your payment of $17,346.25 on 06/02/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 05/31/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Over 1.6MM more places in the U.S. started accepting American Express® Cards in the last 2 years.*
* Based on internal comparison of American Express small merchant locations in December 2013 to American Express small merchant locations in December 2015.

Membership Rewards® Points
Available and Pending as of 04/30/16
997,457
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$11,300.68
Payments/Credits	-$11,300.68
New Charges	+$17,346.25
Fees	+$0.00
New Balance	**$17,346.25**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
06/02/16
AutoPay Amount
$17,346.25

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

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

[redacted] 00173462500173462 5 14 H

AMEX001334

SDNY_GM_00327134

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001335

SDNY_GM_00327135

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EFTA01686133

Centurion® Card

G MAXWELL
Closing Date 05/18/16

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$11,300.68
Credits	$0.00
Total Payments and Credits	**-$11,300.68**

Detail

*Indicates posting date

Payments			Amount
05/02/16*	G MAXWELL	ONLINE PAYMENT - THANK YOU	-$11,300.68

New Charges

Summary

	Total
G MAXWELL [redacted]	$12,939.53
JENNIFER TURNER [redacted]	$4,406.72
Total New Charges	**$17,346.25**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
04/18/16	PATISSERIE ON NEWBU BOSTON MA 617-670-6040	$24.88
04/19/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $24.54	$24.54
04/19/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $13.39	$13.39
04/19/16	MAGIC TOUCH RESTORAT 718-777-1620 NY TAILOR/SEAMSTRESS	$4,382.81
04/20/16	PRET A MANGER NEW YORK NY 646-728-0505 Description FAST FOOD RESTAURAN	$32.95
04/21/16	AT&T NEW YORK NY 523013286211FLP 10021 TELEPHONE SERVICE/EQUIP	$925.38

Continued on reverse

Detail Continued

			Amount
04/21/16	PRET A MANGER NEW YORK NY 646-728-0505 Description FAST FOOD RESTAURAN		$9.02
04/21/16	DANIEL NEW YORK NY RESTAURANT FOOD/BEVERAGE TIP	$37.02 $3.98	$41.00
04/22/16	BROADVIEW NETWORKS (800)276-2384 NY 9149227538		$146.38
04/24/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE	$4.82	$4.82
04/24/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE	$36.75	$36.75
04/24/16	PETCO 3722 537229 73063537229 GLOUCESTER MA 000-0000000		$126.42
04/24/16	TIME WARNER ENTRMT 718-358-0900 NY CABLE SVCS		$379.99
04/25/16	TUFTS SMALL ANIMAL HOSPT 0403 NORTH GRAFTON MA 877-895-2613 Description TUITION/FEES		$402.72
04/25/16	TLF STARBRIGHT FLORAL DES TLF STARBRIG NEW YORK NY 212-229-2623		$130.49
04/25/16	USPS CHANGE OF100959 41866100959 MEMPHIS TN 800-2383150		$1.00
04/25/16	PROFLOWERS.COM 888-373-7437 CA FLOWERS		$96.83
04/26/16	STARBUCKS STORE 0080 BOSTON MA FAST FOOD RESTAURANT		$4.01
04/26/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $103.16		$103.16

Continued on next page

Detail Continued

		Amount
04/26/16	BACK BAY VETERINARY CLIN 0444 BOSTON MA 617-247-2273 Description PET MEDICAL SERVICE	$182.76
04/27/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$2,019.63
04/27/16	STARBUCKS STORE 0086 BOSTON MA FAST FOOD RESTAURANT	$4.01
04/27/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $41.12	$41.12
04/28/16	SAVENORS MARKET SAVENORS MARKET BOSTON MA 617-576-6328	$46.51
04/28/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $39.61	$39.61
04/30/16	DELTA AIR LINES ATLANTA DELTA AIR LINES From: To: Carrier: Class: BOSTON LOGAN INTER N.Y. J F KENNEDY I DL A BOSTON LOGAN INTER DL A N/A YY 00 N/A YY 00 Ticket Number: 00623436158671 Date of Departure: 05/05 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: PASSENGER TICKET	$480.20
04/30/16	LATITUDE 43 RESTAU 120 GLOUCESTER MA 978-281-0223	$5.00
04/30/16	LATITUDE 43 RESTAU 120 GLOUCESTER MA 978-281-0223	$37.00
05/02/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$684.82

Continued on reverse

Detail Continued

		Amount
05/02/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$217.74
05/02/16	SAVENORS MARKET SAVENORS MARKET BOSTON MA 617-576-6328	$16.74
05/02/16	CHARLES ST CLEANERS BOSTON MA 617-523-9473	$80.50
05/04/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE $19.21	$19.21
05/04/16	VERIZONRECURRING PAY 800-VERIZON PA 2124726991624 19103	$81.09
05/05/16	DROPBOX*54KTWTVQ5HMM DROPBOX*54KTWTV SAN FRANCISCO CA 4159867057	$9.99
05/05/16	VIDAL SASSOON VIDAL SASSOON NEW YORK NY 212-535-9200	$129.58
05/06/16	KIEHL'S UES SPA 2NDF NEW YORK NY COSMETIC STORE	$177.66
05/06/16	FREDERIC FEKKAI NEW YORK NY 2127539500	$98.23
05/08/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $197.35	$197.35
05/08/16	NEWSLINK 22 BOS 0776 MIAMI FL 305-594-5754 Description NEWS DEALERS/NEWSST	$60.86
05/09/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $35.16	$35.16
05/09/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $10.60	$10.60

Continued on next page

G MAXWELL
Closing Date 05/18/16

Account Ending [redacted]

Detail Continued

		Amount
05/10/16	AT&T*BILL PAYMENT 983 DALLAS TX 800-331-0500 Description TELECOMMUNICATIONS	$236.67
05/10/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$217.74
05/10/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $47.29	$47.29
05/12/16	KIT AND ACE BOSTON MA 8445486223	$226.00
05/13/16	SORDILLOS BOUTIQUE BOSTON MA 6173690190	$110.00
05/14/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE $28.36	$28.36
05/14/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$56.77
05/14/16	ALLENS PHARMAC711455 51328711455 MANCHESTER MA 978-5261321	$22.67
05/14/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $200.20	$200.20
05/15/16	PERFECT NAILS CENTER 0474 GLOUCESTER MA 978-398-9203 Description BARBER AND BEAUTY S	$210.00
05/16/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $21.92	$21.92

Continued on reverse

Detail Continued

		Amount
JENNIFER TURNER Card Ending [redacted]		
		Amount
04/15/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$125.00
04/19/16	BOSTON COMMON BOSTON MA 6179542000	$68.00
04/20/16	WWW.ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$59.87
04/21/16	STARBUCKS.COM/CARD 800-782-7282 WA GIFT CARD	$25.00
04/23/16	WAG.COM (866)746-7924 NJ PETS	$68.84
04/23/16	EXXONMOBIL 9742 GREENWICH CT AUTO FUEL DISPENSER Description GAS/SERVICES	$57.52
04/23/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$275.00
04/25/16	WAG.COM (866)746-7924 NJ PETS	$151.18
04/25/16	WWW.ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$35.91
04/25/16	WAG.COM (866)746-7924 NJ PETS	$78.98
04/25/16	GODADDY.COM 480-505-8855 AZ (480)505-8855	$4.99
04/29/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$250.00
05/04/16	CAROLYN ROUMEGUERE GERMANTOWN NY 3473253426	$1,865.00
05/06/16	TAMARA MELLON BRAND LLC. 8610000409423 NEW YORK NY 2123965000	$597.00
05/06/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$125.00

Continued on next page

Detail Continued

		Amount
05/06/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$112.50
05/13/16	STARBUCKS.COM/CARD 800-782-7282 WA GIFT CARD	$25.00
05/14/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$350.00
05/16/16	WAG.COM (866)746-7924 NJ PETS	$131.93

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$0.00
Total Interest in 2016	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

G MAXWELL
Closing Date 05/18/16

Account Ending [redacted]

Notice of Important Membership Rewards® Program Changes

We are making changes to the Membership Rewards Program Terms & Conditions that affect OPEN Business Card Members. A summary of the changes appears below. The detailed changes can be found after the summary chart.

Summary of Changes, effective September 9, 2016 (Please note that these changes apply only to OPEN Business Card Members.)	
Who can use the program	The Basic Business Card Member must be enrolled in the Membership Rewards program in order for an Additional Business Card Member to have his or her own Membership Rewards program account. If the Basic Business Card Member exits the program, we will cancel an Additional Business Card Member's participation in Membership Rewards and, if applicable, that Card Member's Membership Rewards account. An Additional Business Card Member who has a separate Membership Rewards account may not link other program-eligible Cards to that account.
Buying points	If an Additional Business Card Member has a separate Membership Rewards account and chooses to buy points for that separate Membership Rewards account, the Basic Business Card Member on the Business Card account will be responsible for the buying points fee.
Reinstating points forfeited for making late payments	Points forfeited for late payment on a Business Card account (including points which would have been awarded to an Additional Business Card Member with a separate Membership Rewards account) can be reinstated only by the Basic Business Card Member on the Business Card account. The fee for reinstating points (currently $35) will be charged to the Business Card account. By paying this reinstatement fee, the Basic Business Card Member may reinstate all points which would have been awarded to all Card Members on the Business Card account for a single billing period.
Forfeiting and getting points back for canceling your account	If the Basic Business Card Member voluntarily cancels enrollment in the program, this will also cancel the Additional Business Card Member's separate Membership Rewards account. However, if the Additional Business Card Member has at least one American Express Card open and in good standing, the Additional Business Card Member will have up to 30 days from the date of cancellation to use any points in the separate Membership Rewards account. If the Additional Business Card Member doesn't have any open American Express Cards, all points in the separate Membership Rewards account will be immediately forfeited.
Excise tax offset fee	We have added clarifying language confirming that the Basic Business Card Member on the Business Card account will be responsible for any excise tax offset fees incurred by Additional Business Card Members who have their own Membership Rewards accounts.

Detail of the Changes

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. **All changes are effective September 9, 2016**. *See the following page(s) for the Detail of the Changes.*

Who Can Use the Program

We are amending the *Who Can Use the Program & Annual Fees* sub-section of the *About the Program* section by deleting in their entirety the first two full paragraphs after the table and replacing them with:

> For a Business Card account, any Additional Business Card Members can be permitted to have their own separate program account by the Basic Business Card Member. In order to permit any Additional Business Card Members to have their own separate program account, the Basic Business Card Member must be enrolled in the program. We will cancel an Additional Business Card Member's participation in the program and, if applicable, separate program account if the Basic Business Card Member exits the program. Additional Card Members on a Consumer Card account must be enrolled by the basic Card Member. Eligible Corporate Card Members are only able to enroll in the program with a Corporate Card issued in their name. Enrolled Corporate Cards from the same company can't be linked to the same program account.
>
> Please note that if you already have a Card enrolled in Membership Rewards when you enroll a Business Charge or Credit Card, the Cards may be automatically linked. Additional Business Card Members who have a separate program account may not link other program-eligible Cards to the separate program account created for them as an Additional Business Card Member.

Buying Points

We are amending the *Buying Points* sub-section of the *Getting Points* section by inserting the below after the second sentence of the first paragraph:

> For Additional Business Card Members who have a separate program account, this fee will be charged to the Business Card account, for which the Basic Business Card Member is responsible to pay.

We are amending the *Buying Points* sub-section of the *Getting Points* section by deleting the third and fourth sentences of the second full paragraph and replacing them with:

> If you have a Card enrolled in Membership Rewards when you enroll a second Card, the Cards may be linked to the same program account unless one or both of those Cards is enrolled in Membership Rewards through a separate program account created for you as an Additional Business Card Member. If the Cards are linked to the same program account, both Cards will be eligible for the benefits available to the Card with the greater benefits.

Reinstating points forfeited for making late payments

We are amending the *For Making Late Payments* sub-section of the *Forfeiting and Getting Points Back* section by inserting the following at the end of the second full paragraph:

> Points forfeited for late payment of a Business Card account (including points which would have been awarded to an Additional Business Card Member having a separate program account) can be reinstated only by the Basic Business Card Member on the Business Card account. The $35 fee will be charged to the Business Card account (for which the Basic Business Card Member is responsible to pay) to reinstate points which would have been awarded to all Card Members on the Business Card account for a billing period.

Forfeiting and getting points back for canceling your account

We are amending the *For Canceling Your Account* sub-section of the *Forfeiting and Getting Points Back* section by deleting the last 2 sentences in their entirety and replacing them with:

> If you voluntarily cancel your enrollment in the program (or if you are an Additional Business Card Member with your own separate program account and the Basic Business Card Member voluntarily cancels his/her enrollment in the program), but you keep at least one American Express® Card open and in good standing, you'll have up to 30 days from the date of cancellation to use any points in your program account.
>
> If you voluntarily cancel your enrollment in the program (or if you are an Additional Business Card Member with your own separate program account and the Basic Business Card Member voluntarily cancels his/her enrollment in the program) and you don't keep open any American Express Cards, all points in your program account will be immediately forfeited.

Transferring points

We are amending the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section by deleting the second and third sentences of the second paragraph of the *Who can transfer points* sub-section and replacing them with:

> If you have a Card enrolled in Membership Rewards when you enroll another Card, the Cards may be linked to the same program account unless one or both of those Cards is enrolled in Membership Rewards through a separate program account created for you as an Additional Business Card Member. If the Cards are linked to the same program account, both Cards will be eligible for the benefits available to the Card with the greater benefits.

Excise tax offset fee

We are amending the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section by inserting the following after the last sentence of the *Excise tax offset fee* paragraph:

> For Additional Business Card Members who have a separate program account, any fee(s) associated with transferring points into a participating frequent flyer program will be charged to the Business Card account, for which the Basic Business Card Member is responsible to pay.

ID 11125

DUPLICATE COPY

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**997,457**
Points Earned this Period	**15,341**

Account Summary

April 1, 2016 - April 30, 2016

Opening Points Balance	982,116
Points Earned this Period	+15,341
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**997,457**

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

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 305-816-2799

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges

Points Transaction Detail

April 1, 2016 - April 30, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	9,601	**0**	9,601
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,125	**48** Uber Earn 2x MR Points ASL7	1,206
		33 2X US ADVERTISING SELECT MEDIA GM2	
Business Gold Rewards XXXX-XXXXX0-[redacted]	2,232	**601** 2X US SHIPPING GS2	2,833
Add'l Centurion XXXX-XXXXX2-[redacted]	1,701	**0**	1,701
Total	**14,659**	**682**	**15,341**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 305-816-2799.

AMEX001349

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DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 06/17/16 Next Closing Date 07/18/16

Account Ending [redacted]

New Balance	**$19,466.49**
Please Pay By	**07/02/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See page 13 for an Important Notice About Changes to Your Cardmember Agreement.

Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 11.**

We will debit your bank account for your payment of $19,466.49 on 07/02/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 06/30/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 05/31/16
486,634
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$17,346.25
Payments/Credits	-$17,346.25
New Charges	+$19,466.49
Fees	+$0.00
New Balance	**$19,466.49**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
07/02/16
AutoPay Amount
$19,466.49

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

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

[redacted] 00194664900194664 9 14 4

AMEX001350

SDNY_GM_00327150

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001351

SDNY_GM_00327151

EFTA_00199905

EFTA01686149

G MAXWELL
Closing Date 06/17/16

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$10,408.47
Credits	
G MAXWELL [redacted]	-$6,738.78
JENNIFER TURNER [redacted]	-$199.00
Total Payments and Credits	**-$17,346.25**

Detail

*Indicates posting date

Payments			**Amount**
06/02/16*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$10,408.47
Credits			**Amount**
05/27/16*	G MAXWELL	AMEX TRAVEL PURCHASE WITH MR POINTS CREDIT	-$6,738.78
05/18/16	JENNIFER TURNER	TAMARA MELLON BRAND LLC. 8610000409423 NEW YORK NY 2123965000	-$199.00

New Charges

Summary

	Total
G MAXWELL [redacted]	$16,841.40
JENNIFER TURNER [redacted]	$2,625.09
Total New Charges	**$19,466.49**

Detail

G MAXWELL
Card Ending [redacted]

			Amount
05/18/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description GROCERY STORES, SUP	Price $33.75	$33.75
05/19/16	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675		$14.95
05/19/16	STILLMAN QUALITY MEATS 000000001 HARDWICK MA 4132779600 Description REFER TO RECEIPT		$50.23

Continued on reverse

Detail Continued

		Amount
05/19/16	RED'S BEST 000000001 BOSTON MA 6174134981 Description REFER TO RECEIPT	$34.05
05/19/16	APPLETON FARMS STORE 069000082176002 IPSWICH MA 9789211944 Description Price MISCELLANEOUS FOOD $16.25	$16.25
05/20/16	GEORGE HOWELL COFFEE BOSTON MA 9786359033 Description RESTAURANT CHARGES	$18.50
05/20/16	BACK BAY VETERINARY CLIN 0444 BOSTON MA 617-247-2273 Description PET MEDICAL SERVICE	$602.94
05/20/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $29.15	$29.15
05/21/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $82.42	$82.42
05/22/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $57.49	$57.49
05/23/16	BROADVIEW NETWORKS (800)276-2384 NY 9149227538	$100.31
05/23/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $39.60	$39.60
05/24/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $11.48	$11.48
05/24/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $7.68	$7.68

Continued on next page

G MAXWELL
Closing Date 06/17/16

Account Ending [redacted]

Detail Continued

		Amount
05/25/16	TST* TATTE BAKERY CHARLES 000001001 BOSTON MA 6177235555 Description RESTAURANT CHARGES	$36.92
05/25/16	BACK BAY VETERINARY CLIN 0444 BOSTON MA 617-247-2273 Description PET MEDICAL SERVICE	$389.93
05/26/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ DELTA AIR LINES INC. From: To: Carrier: Class: BOSTON LOGAN INTER LONDON HEATHROW AP DL Z BOSTON LOGAN INTER DL W N/A YY 00 N/A YY 00 Ticket Number: 00678338723440 Date of Departure: 07/29 Passenger Name: THOMPSON BORGERSON/S Document Type: PASSENGER TICKET	$2,246.26
05/26/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ DELTA AIR LINES INC. From: To: Carrier: Class: BOSTON LOGAN INTER LONDON HEATHROW AP DL Z BOSTON LOGAN INTER DL W N/A YY 00 N/A YY 00 Ticket Number: 00678338723451 Date of Departure: 07/29 Passenger Name: BORGERSON/ABIGAIL SA Document Type: PASSENGER TICKET	$2,246.26
05/26/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ DELTA AIR LINES INC. From: To: Carrier: Class: BOSTON LOGAN INTER LONDON HEATHROW AP DL Z BOSTON LOGAN INTER DL W N/A YY 00 N/A YY 00 Ticket Number: 00678338723462 Date of Departure: 07/29 Passenger Name: BORGERSON/NOAH CHRIS Document Type: PASSENGER TICKET	$2,246.26
05/27/16	CRANE & LION BOSTON MA 617-908-4384	$155.00
05/28/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $81.68	$81.68

Continued on reverse

Detail Continued

			Amount
05/29/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE $4.82		$4.82
05/29/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE $5.83		$5.83
05/29/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE $27.08		$27.08
05/30/16	1 HOTEL PARK NEW YORK NY Arrival Date 05/30/16 Departure Date 06/03/16 00000000		$1,671.26
05/31/16	PRET A MANGER NEW YORK NY 646-728-0505 Description FAST FOOD RESTAURAN		$5.76
05/31/16	LE BILBOQUET NEW YORK NY RESTAURANT FOOD/BEVERAGE $135.00 TIP $25.00		$160.00
06/01/16	PRET A MANGER NEW YORK NY 646-728-0505 Description FAST FOOD RESTAURAN		$9.02
06/02/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: BOSTON LOGAN INTER To: LONDON HEATHROW AP / BOSTON LOGAN INTER / N/A / N/A Carrier: VS / VS / YY / YY Class: Z / Z / 00 / 00 Ticket Number: 93278356538872 Date of Departure: 07/25 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$3,916.36
06/02/16	VIDAL SASSOON VIDAL SASSOON NEW YORK NY 212-229-2200		$129.58
06/03/16	KIEHL'S UES SPA 2NDF NEW YORK NY COSMETIC STORE		$344.85

Continued on next page

G MAXWELL
Closing Date 06/17/16

Account Ending [redacted]

Detail Continued

		Amount
06/03/16	PRET A MANGER NEW YORK NY 646-728-0505 Description FAST FOOD RESTAURAN	$5.76
06/03/16	FREDERIC FEKKAI NEW YORK NY 2127539500	$62.70
06/04/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $49.65	$49.65
06/05/16	DROPBOX*QJPYXNJP7QB5 DROPBOX*QJPYXNJ SAN FRANCISCO CA 4159867057	$9.99
06/06/16	INTUIT *QUICKBOOKS 800-446-8848 CA T1-BFDAB-56 94043	$1,087.66
06/07/16	PRET MANAGER 47 NEW YORK NY 212-847-0295 Description FAST FOOD RESTAURAN	$5.76
06/07/16	PRET MANAGER 47 NEW YORK NY 212-847-0295 Description FAST FOOD RESTAURAN	$10.73
06/08/16	THE LAMBS CLUB NEW YORK NY RESTAURANT FOOD/BEVERAGE $231.91 TIP $31.09	$263.00
06/09/16	PRET MANAGER 47 NEW YORK NY 212-847-0295 Description FAST FOOD RESTAURAN	$9.02
06/10/16	AT&T*BILL PAYMENT 983 DALLAS TX 800-331-0500 Description TELECOMMUNICATIONS	$215.33
06/10/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE $12.79	$12.79

Continued on reverse

Detail Continued

		Amount
06/10/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $7.37	$7.37
06/10/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $34.64	$34.64
06/12/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $54.67	$54.67
06/13/16	PRET A MANGER BOSTON MA 617-973-0625 Description FAST FOOD RESTAURAN	$29.62
06/13/16	CITY CONVENIENCE BEACON BOSTON MA 617-353-8800 Description GROCERIES/SUNDRIES	$13.27
06/13/16	ZEN JAPANESE GRILL AND SU 00-080243793 BOSTON MA RESTAURANT	$41.97
06/15/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE $8.29	$8.29
06/15/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE $6.37	$6.37
06/15/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE $39.06	$39.06
06/15/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $15.23	$15.23
06/16/16	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675	$14.95
06/16/16	SAVENORS MARKET SAVENORS MARKET BOSTON MA 617-576-6328	$67.90

Continued on next page

G MAXWELL
Closing Date 06/17/16

Account Ending [redacted]

Detail Continued

Amount

JENNIFER TURNER
Card Ending [redacted]

		Amount
05/20/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$375.00
05/21/16	VESTA AT&T 866-608-3007 OR 244786210 10065	$108.88
05/23/16	WWW.ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$35.29
05/23/16	WAG.COM (866)746-7924 NJ PETS	$136.94
05/24/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MERCHANDISE	$52.98
05/24/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$22.56
05/24/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$22.56
05/26/16	SOAP.COM (800)762-7123 NJ HEALTHBEAUTY	$106.84
05/27/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$325.00
06/02/16	APPLE ONLINEUSA APPLE ONLINEUSA CUPERTINO CA APPLE ONLINE STORES	$73.31
06/03/16	SPEEDWAY 07880 542929802078808 FISHKILL NY 8458964295 Description Price SVC STA, WITH/WITHO $34.83	$34.83
06/08/16	HEALTHYPETS.COM 8600000017508 NORFOLK NE 8008899475	$47.12
06/08/16	ENTIRELYPETS.COM 8600000017516 UNION CITY CA 8008898967	$28.13
06/08/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$150.00

Continued on reverse

Detail Continued

		Amount
06/09/16	WAG.COM (866)746-7924 NJ PETS	$103.46
06/09/16	PAYPAL *MBBATUOLLC 4029357733 CA 402-935-7733 Description AUTO DEALER - NEW A	$255.00
06/14/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$25.98
06/14/16	WAG.COM (866)746-7924 NJ PETS	$121.85
06/14/16	MES*TILE, INC. SAN MATEO CA SO496914 02108	$25.00
06/14/16	NEST LABS PALO ALTO CA 855-469-6378 Description BUSINESS SERVICES,	$316.63
06/14/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$74.73
06/15/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$183.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$0.00
Total Interest in 2016	$0.00

G MAXWELL
Closing Date 06/17/16

Account Ending [redacted]

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance and Paying Interest.

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

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable when you receive your periodic statement.

Annual Membership Fee: The annual membership fee for your Account is $2,500.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to a Feature if you make one or more late payments or if your payment is returned. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time feature(s) on your Account. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. The following APRs apply to the Features noted as of the Closing Date of this statement. (v) indicates variable rate.

Select & Pay Later

Rate Description	Transactions Dated From	To	Prime + Margin	APR
Standard	07/08/2010		Prime + 5.90%	9.40% (v)
Penalty	07/08/2010		Prime + 25.99%	29.49% (v)

G MAXWELL
Closing Date 06/17/16

Account Ending [redacted]

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Summary of Changes	
Penalty APR for existing balances	Effective immediately, we are removing the section on *Penalty APR for existing balances* from Your Cardmember Agreement. This language will no longer apply to your account. Please see the sections titled *Penalty APR and When It Applies* and *Penalty APR for new transactions* for information on the Penalty APR.
Using the card	Currently, you may arrange for merchants to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants to store this information, you acknowledge that we may share updates to this information with these merchants. Effective August 15, 2016, we are updating your Cardmember Agreement to say that if you choose to store your account information with any third parties, we may also share updates to this information with these third parties. Please note that this only applies to third parties with whom you elect to share this information.
Converting charges made in a foreign currency	Effective August 15, 2016, we are updating your Cardmember Agreement to state that, for any charges you make in a foreign currency, AE Exposure Management Ltd. ("AEEML") will convert that charge into U.S. dollars.
Closing your Account	We are changing our policy for refunding Annual Membership fees for voluntary account cancellations taking place on or after September 1, 2016. If an Annual Membership fee applies to your Account, we will refund this fee if you notify us that you are voluntarily closing your Account within 30 days of the Closing Date of the billing statement on which that fee appears. For cancellations after this 30 day period, the Annual Membership fee is non-refundable. *For example, if your Annual Fee is charged on a billing statement on which the Closing Date is April 2, you have until May 2 to voluntarily cancel your Account and receive a full refund.* Please note that any Annual Membership fees for additional cards may appear on a different billing statement than the Annual Membership fee for the Basic Card Member's Account. This means that additional card fees may not be refunded if you cancel your Account.

ID 11578

See the reverse side for the Detail of Changes to Your Cardmember Agreement

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

How Rates and Fees Work

Effective immediately, we are amending the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement by deleting the *Penalty APR for existing balances* row in its entirety.

Using the Card

Effective August 15, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Using the card* sub-section of the *About using your card* section by deleting the third paragraph (including the bullet points) and the fourth paragraph in their entirety and replacing them with the following:

> You may arrange for certain merchants and third parties to store your card number and expiration date, so that, for example:
> - the merchant may charge your account at regular intervals; or
> - you may make charges using that stored card information.
>
> We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

Converting charges made in a foreign currency

Effective August 15, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Converting charges made in a foreign currency* sub-section in the *Other important information* section by deleting the text in its entirety and replacing it with:

> If you make a charge in a foreign currency, AE Exposure Management Ltd. ("AEEML") will convert it into U.S. dollars on the date we or our agents process it, so that we bill you for the charge in U.S. dollars based upon this conversion. Unless a particular rate is required by law, AEEML will choose a conversion rate that is acceptable to us for that date. The rate AEEML uses is no more than the highest official rate published by a government agency or the highest interbank rate AEEML identifies from customary banking sources on the conversion date or the prior business day. This rate may differ from rates that are in effect on the date of your charge. We will bill charges converted by establishments (such as airlines) at the rates they use.

Closing your Account

Effective September 1, 2016, in Part 2 of the Cardmember Agreement, we are amending the *Closing your Account* sub-section in the *Other important information* section by inserting a new paragraph after the first sentence:

> If an Annual Membership fee applies, we will refund this fee if you notify us that you are voluntarily closing your Account within 30 days of the Closing Date of the billing statement on which that fee appears. For cancellations after this 30 day period, the Annual Membership fee is non-refundable. If an Annual Membership fee applies to your Account, it is shown on page 1 and page 2 of Part 1 of the Cardmember Agreement.
>
> If your billing address is in the Commonwealth of Massachusetts at the time you close your account, this policy will not apply to you.

DUPLICATE COPY

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**486,634**
Points Earned this Period	**163,055**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Account Summary

May 1, 2016 - May 31, 2016

Opening Points Balance	997,457
Points Earned this Period	+163,055
Points Used this Period	0
Reinstated Points and Adjustments	-673,878
Total Points Balance	**486,634**

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

Did You Know?

Retail Gift Cards
Make shopping your happy place.
Terms and Conditions for the Membership Rewards® program apply.
Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN** (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

Points Transaction Detail

May 1, 2016 - May 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	12,942	**134,776** 20% Bonus On Pay With Points 4880	147,718
Business Gold Rewards XXXX-XXXXX0-[redacted]	252	**2** 2X US SHIPPING GS2	311
		9 Uber Earn 2x MR Points A5L7	
		48 2X US ADVERTISING SELECT MEDIA GM2	
Business Gold Rewards XXXX-XXXXX0-[redacted]	5,429	**5,189** 2X US SHIPPING GS2	10,618
Add'l Centurion XXXX-XXXXX2-[redacted]	4,408	**0**	4,408
Total	**23,031**	**140,024**	**163,055**

Reinstated Points and Adjustments	Number of Points	Date
Consumer Travel Adj	-673,878	5/26/16
Total	**-673,878**	

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001365

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DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 07/18/16 Next Closing Date 08/18/16

Account Ending [redacted]

New Balance	**$11,015.92**
Please Pay By	**08/02/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See Page 11 for an important Privacy Notice and the following pages for important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution and a notice for WA residents.

We will debit your bank account for your payment of $11,015.92 on 08/02/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 07/31/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Your Centurion® Membership includes an annual subscription to Departures magazine (a value of $10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

Continued on page 3

Membership Rewards® Points
Available and Pending as of 06/30/16
501,060
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$19,466.49
Payments/Credits	-$19,862.49
New Charges	+$8,866.92
Fees	+$2,545.00
New Balance	**$11,015.92**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
08/02/16

AutoPay Amount
$11,015.92

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

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

[redacted] 00110159200110159 2 14 4

AMEX001366

SDNY_GM_00327166

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001367

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EFTA01686165

Centurion® Card

DUPLICATE COPY

G MAXWELL
Closing Date 07/18/16

Account Ending [redacted]

More places than ever welcome your Card.
Visit americanexpress.com/shopsmallmap to find nearby small businesses where you can use your Card.

Payments and Credits

Summary

	Total
Payments	-$19,459.01
Credits	
G MAXWELL [redacted]	-$396.00
JENNIFER TURNER [redacted]	-$7.48
Total Payments and Credits	**-$19,862.49**

Detail

*Indicates posting date

Payments			**Amount**
07/02/16*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$19,459.01
Credits			**Amount**
07/15/16	G MAXWELL	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 1940604087763 1 (800) 872-7245	-$396.00
07/01/16	JENNIFER TURNER	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-$7.48

New Charges

Summary

	Total
G MAXWELL [redacted]	$5,771.20
JENNIFER TURNER [redacted]	$3,095.72
Total New Charges	**$8,866.92**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
06/17/16	BACK BAY VETERINARY CLIN 0444 BOSTON MA 617-247-2273 Description PET MEDICAL SERVICE	$323.09

Continued on reverse

Detail Continued

		Amount
06/17/16	PATISSERIE ON NEWBU BOSTON MA 617-670-6040	$10.17
06/20/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $45.26	$45.26
06/20/16	SAVENORS MARKET SAVENORS MARKET BOSTON MA 617-576-6328	$46.53
06/21/16	FOUR SEASONS HOTEL BOSTON MA 6173384400 TIP $5.22	$40.00
06/21/16	BROADVIEW NETWORKS (800)276-2384 NY 9149227538	$99.66
06/23/16	CHESTNUT BPM Boston MA squareup.com/receipts	$85.67
06/23/16	STILLMAN QUALITY MEATS 000000001 HARDWICK MA 4132779600 Description REFER TO RECEIPT	$42.33
06/23/16	RED'S BEST 000000001 BOSTON MA 6174134981 Description REFER TO RECEIPT	$37.65
06/23/16	RED APPLE FARM MARKET PHILLIPSTON MA 978-249-6763	$4.99
06/23/16	APPLETON FARMS STORE 069000082176002 IPSWICH MA 9789211944 Description Price MISCELLANEOUS FOOD $19.47	$19.47
06/24/16	TST* NOODLE LAB 000001020 BOSTON MA 6177174370 Description RESTAURANT CHARGES	$10.59
06/24/16	PRET A MANGER BOSTON MA 617-973-0625 Description FAST FOOD RESTAURAN	$25.92

Continued on next page

G MAXWELL
Closing Date 07/18/16

Account Ending [redacted]

Detail Continued

		Amount
06/25/16	GARY DRUG CO BOSTON MA DRUG STORE/PHARMACY Description PURCHASE	$16.90
06/25/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $22.74	$22.74
06/25/16	DELUCAS MARKET BOSTON MA 617-419-0509	$41.69
06/27/16	JAMES PERSE BOSTON (BO BOSTON MA 866-466-0668 Description APPAREL/ACCESSORIES	$270.62
06/28/16	SAVENORS MARKET SAVENORS MARKET BOSTON MA 617-576-6328	$57.02
06/29/16	BON ME TRUCK (MULTI-LOCATION BETA) Roxbury MA squareup.com/receipts	$14.50
06/29/16	STARBUCKS STORE 0080 BOSTON MA FAST FOOD RESTAURANT	$30.00
06/30/16	SAVENORS MARKET SAVENORS MARKET BOSTON MA 617-576-6328	$40.63
06/30/16	DELUCA'S 542929803080365 BOSTON MA 6175234343 Description Price GROCERY STORES, SUP $11.97	$11.97
07/02/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE $61.07	$61.07
07/03/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $276.13	$276.13
07/04/16	NEWSLINK 27 BOS 0778 MIAMI FL 305-594-5754 Description NEWS DEALERS/NEWSST	$16.48

AMEX001370

Continued on reverse

SDNY_GM_00327170

EFTA_00199924

EFTA01686168

Detail Continued

		Amount
07/05/16	DROPBOX*88QZ3SYKHSPS DROPBOX*88QZ3SY SAN FRANCISCO CA 4159867057	$9.99
07/07/16	ST LOUIS BALLPARK REST 0474 SAINT LOUIS MO 314-259-3392 FOOD $4.09	$4.09
07/07/16	TUCKER'S PLACE SAINT LOUIS MO 314-773-3775 Description FOOD/BEVERAGE	$75.00
07/07/16	DOGWOOD TRUCK STOP 09450321 BOONVILLE MO DOGWOOD TRUCK STOP	$10.43
07/09/16	ARNOLD 14 CINE 0000 ARNOLD MO 636-461-0200 Description ADMISSION/TICKETS	$18.50
07/10/16	AT&T*BILL PAYMENT 983 DALLAS TX 800-331-0500 Description TELECOMMUNICATIONS	$222.06
07/10/16	CHILI'S E-20 STL ST LOUIS MO 314-4293400 FOOD $27.45	$27.45
07/10/16	CNN NEWS ST1212 0000 HAZELWOOD MO 800-326-7711 Description BOOKS AND NEWSPAPER	$37.43
07/12/16	CLOVER FOOD LAB DTX Boston MA squareup.com/receipts	$36.00
07/12/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$1,769.24
07/12/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$544.39
07/12/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$217.74

Continued on next page

G MAXWELL
Closing Date 07/18/16

Account Ending [redacted]

Detail Continued

		Amount
07/12/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$276.72
07/12/16	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 1940604087763 1 (800) 872-7245	$396.00
07/12/16	SAVENORS MARKET SAVENORS MARKET BOSTON MA 617-576-6328	$104.57
07/13/16	CLOVER FOOD LAB DTX Boston MA squareup.com/receipts	$19.00
07/14/16	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675	$14.95
07/14/16	PRET A MANGER BOSTON MA 617-973-0625 Description FAST FOOD RESTAURAN	$8.32
07/14/16	CHARLES STREET SUPPLY BOSTON MA 617-367-9046 Description HARDWARE/TOOLS	$16.05
07/14/16	DELUCAS MARKET BOSTON MA 617-419-0509	$21.84
07/15/16	FEDEX# 783589252772 783589252772 MEMPHIS TN FedEx #1-800-622-1147 TO: Ryan Horton CO FROM: G Maxwell 80202 001 Priority 1LB AWB783589252772 FedEx #1-800-622-1147	$88.25
07/15/16	WINE.COM SAN FRANCISCO CA 3680751112253238 94104	$129.28
07/16/16	STARBUCKS STORE 0083 PEABODY MA FAST FOOD RESTAURANT	$19.26

Continued on reverse

Detail Continued

		Amount
07/17/16	CROSBY'S MARKETPLA 542929803416437 MANCHESTER MA 9785264444 Description Price GROCERY STORES, SUP $53.56	$53.56

JENNIFER TURNER
Card Ending [redacted]

		Amount
06/20/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$32.90
06/20/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$350.00
06/22/16	WWW.ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$11.36
06/23/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$8.95
06/24/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$400.00
06/24/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$65.15
06/27/16	TUFT&NEEDLE TEMPE AZ 8883308536	$637.50
06/27/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$56.25
06/27/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$67.97
06/27/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$27.61
06/28/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$12.42
06/28/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$14.85
06/29/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$10.99
07/01/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$405.00

Continued on next page

Detail Continued

		Amount
07/05/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$11.87
07/07/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$83.37
07/08/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$39.99
07/08/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$44.60
07/08/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$150.00
07/13/16	WAG.COM (866)746-7924 NJ PETS	$52.59
07/15/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$46.05
07/15/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$400.00
07/15/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$166.30

Fees

			Amount
07/18/16	G MAXWELL	ANNUAL MEMBERSHIP FEE Use Membership Rewards® Points toward your annual membership fee. Visit **www.membershiprewards.com/cardfees** to learn more.	$2,500.00
07/18/16	JENNIFER TURNER	ANNUAL MEMBERSHIP FEE	$45.00
Total Fees for this Period			**$2,545.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$2,545.00
Total Interest in 2016	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

Rev. 9/2012

FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	• Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices *Please note:* If you are a *new* customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing	We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail: • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact.

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.

What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.*
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. • *Our joint marketing partners include financial companies.*

Other important information
We may transfer personal information to other countries, for example, for customer service or to process transactions. **AMEX Assurance Company customers**: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law. **California**: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law. **Vermont**: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.

G MAXWELL
Closing Date 07/18/16

Account Ending [redacted]

Your Billing Rights: Keep this Document for Future Use

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

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

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

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

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

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.
After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

(1) Your name and card account number.

(2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.

(3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

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

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

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DUPLICATE COPY

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance 501,060

Points Earned this Period 14,426

Account Summary June 1, 2016 - June 30, 2016

Opening Points Balance	486,634
Points Earned this Period	+14,426
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**501,060**

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

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Did You Know?

Retail Gift Cards
Make shopping your happy place.
Terms and Conditions for the Membership Rewards® program apply.
Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN** (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

Points Transaction Detail June 1, 2016 - June 30, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	10,103	**0**	10,103
Business Gold Rewards XXXX-XXXXX0-[redacted]	243	**9** Uber Earn 2x MR Points A5L7	275
		23 2X US ADVERTISING SELECT MEDIA GM2	
Business Gold Rewards XXXX-XXXXX0-[redacted]	1,458	**163** 2X US SHIPPING G52	1,621
Add'l Centurion XXXX-XXXXX2-[redacted]	2,427	**0**	2,427
Total	**14,231**	**195**	**14,426**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

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EFTA01686179

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Centurion® Card

G MAXWELL
Closing Date 08/18/16 Next Closing Date 09/16/16

Account Ending [redacted]

New Balance	**$9,510.38**
Please Pay By	**09/02/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

We will debit your bank account for your payment of $9,510.38 on 09/02/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 08/31/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

SHOP SMALL

Pay with your American Express® Card at more places than ever.

Visit shopsmallnow.com to find nearby small businesses where you can use your Card.

Membership Rewards® Points
Available and Pending as of 07/31/16
512,034
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$11,015.92
Payments/Credits	-$11,766.00
New Charges	+$10,260.46
Fees	+$0.00
New Balance	**$9,510.38**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
09/02/16

AutoPay Amount
$9,510.38

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

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

[redacted] 00095103B000951038 14 d

AMEX001382

SDNY_GM_00327182

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001383

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EFTA_00199937

EFTA01686181

Centurion® Card

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G MAXWELL
Closing Date 08/18/16

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$11,015.92
Credits	
G MAXWELL [redacted]	-$750.08
Total Payments and Credits	**-$11,766.00**

Detail

*Indicates posting date

Payments				**Amount**
08/02/16*	G MAXWELL	PAYMENT RECEIVED - THANK YOU		-$11,015.92

Credits			Foreign Spend	**Amount**
08/09/16	G MAXWELL	BRITISH AIRWAYS MOTO (GBP PAYEE) STANSTED BRITISH AIRWAYS	484.81 Pounds Sterling	-$631.13
08/13/16*	G MAXWELL	Credit Adjustment for Billing Inquiry		-$35.00
08/13/16*	G MAXWELL	Credit Adjustment for Billing Inquiry		-$35.00
08/18/16	G MAXWELL	71 NYHAVN HOTEL Koebenhavn K LODGING	322.88 Danish Kroners	-$48.95

From:	To:	Carrier:	Class:
LONDON HEATHROW AP	MARSEILLE	BA	D
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 1258544245913
Passenger Name: MAXWELL/GHISLAINE MS
Document Type: SUPPORTED REFUND
Date of Departure: 08/09

New Charges

Summary

	Total
G MAXWELL [redacted]	$8,578.46
JENNIFER TURNER [redacted]	$1,682.00
Total New Charges	**$10,260.46**

Detail

G MAXWELL
Card Ending [redacted]

		Foreign Spend	**Amount**
07/18/16	DELUCA'S 542929803080365 BOSTON MA 6175234343		$20.93

Description	Price
GROCERY STORES, SUP	$20.93

AMEX001384

Continued on reverse

Detail Continued

		Foreign Spend	Amount
07/18/16	SAVENORS MARKET SAVENORS MARKET BOSTON MA 617-576-6328		$86.27
07/19/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT		$1,497.06
07/19/16	STARBUCKS STORE 0080 BOSTON MA FAST FOOD RESTAURANT		$6.64
07/19/16	SAVENORS MARKET SAVENORS MARKET BOSTON MA 617-576-6328		$26.38
07/20/16	STARBUCKS STORE 0080 BOSTON MA FAST FOOD RESTAURANT		$32.75
07/21/16	KIEHL'S UES SPA 2NDF NEW YORK NY COSMETIC STORE		$391.89
07/21/16	STARBUCKS STORE 1850 NEW YORK NY FAST FOOD RESTAURANT		$4.63
07/21/16	BROADVIEW NETWORKS (800)276-2384 NY 9149227538		$99.57
07/21/16	EXXONMOBIL 9748 WHITE PLAINS NY 914-681-0809 Description GAS/SERVICES		$20.00
07/21/16	AMALI NEW YORK NY 2123398363 FOOD/BEVERAGE $158.41 TIP $19.59		$178.00
07/22/16	STARBUCKS STORE 0752 NEW YORK NY FAST FOOD RESTAURANT		$4.63
07/22/16	THE TRACK & FIELD STORE NEW YORK NY 212-355-1944 Description MEN'S/WOMEN'S CLOTH		$49.00
07/22/16	THE PARK LANE HOTEL 0000 NEW YORK NY Arrival Date 07/20/16 Departure Date 07/22/16 00000000 LODGING		$760.48

Continued on next page

G MAXWELL
Closing Date 08/18/16

Account Ending [redacted]

Detail Continued

		Foreign Spend	Amount
07/22/16	CHAMPION 58 LLC CHAMPION 58 LLC NEW YORK NY PARKING LOT & GARAGE		$116.00
07/24/16	BEST BUY DANVERS MA 978-7749494		$164.67
07/25/16	ESSEN 542929805931854 MANCHESTER BY MA 9785269995 FOOD/BEVERAGE $31.17		$31.17
07/26/16	Challenged Athletes Found LA JOLLA CA 5035970378		$1,000.00
07/27/16	BA.COM UK WEST DRAYTON GB BRITISH AIRWAYS From: LONDON HEATHROW AP — To: MARSEILLE — Carrier: BA — Class: D N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 1258544159555 — Date of Departure: 08/09 Passenger Name: MAXWELL/GHISLAINE MS Document Type: PASSENGER TICKET	484.81 Pounds Sterling	$637.33
07/29/16	BA.COM UK WEST DRAYTON GB BRITISH AIRWAYS From: LONDON HEATHROW AP — To: MARSEILLE — Carrier: BA — Class: D N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 1258544245913 — Date of Departure: 08/09 Passenger Name: MAXWELL/GHISLAINE MS Document Type: PASSENGER TICKET	484.81 Pounds Sterling	$643.97
07/29/16	BRITISH AIRWAYS ARC US USA BRITISH AIRWAYS From: COPENHAGEN APT — To: LONDON HEATHROW AP — Carrier: BA — Class: O N/A — YY — 00 N/A — YY — 00 N/A — YY — 00 Ticket Number: 1257849903661 — Date of Departure: 08/18 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: PASSENGER TICKET		$109.50

Continued on reverse

Detail Continued

		Foreign Spend	Amount
07/29/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ VIRGIN ATLANTIC AIRWAYS, From: To: Carrier: Class: LONDON HEATHROW AP BOSTON LOGAN INTER VS Z N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 93278501762014 Date of Departure: 08/18 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		$500.00
08/02/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT		$276.72
08/05/16	DROPBOX*GKKLRGTCKJFC DROPBOX*GKKLRGT SAN FRANCISCO CA 4159867057		$9.99
08/09/16	71 NYHAVN HOTEL Koebenhavn K LODGING	5.838,40 Danish Kroners	$871.38
08/10/16	AT&T*BILL PAYMENT 983 DALLAS TX 800-331-0500 Description TELECOMMUNICATIONS		$215.67
08/10/16	HERTZ FRANCE 0825 800 900 FR Location Date Rental: MARSEILLE FR 16/08/09 Return: ST TROPEZ FR 16/08/10 Agreement Number: 550653644 Renter Name: MAXWELL GHISLAINE	184,48 European Union Euro	$206.30
08/10/16	AUTO EUROPE (207)842-2000 ME U4849353 04101 AUTO RENTAL		$381.66
08/11/16	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675		$14.95
08/11/16	UOVO 0000 LONG ISLAND C NY 212-904-0404 Description STORAGE RENTAL/SUPP		$162.56
08/13/16	SALONS AEROPORT DE NICE NICE CEDEX 3 FR 0493213125	52,00 European Union Euro	$58.36

Continued on next page

Detail Continued

		Foreign Spend	Amount
JENNIFER TURNER Card Ending [redacted]			
		Foreign Spend	**Amount**
07/22/16	WWW.ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE		$35.29
07/22/16	GULF MART 854 000000000202268 CHARLTON MA 5082484735		$42.59
07/23/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248		$350.00
07/25/16	BACK BAY VETERINARY CLIN 0444 BOSTON MA 617-247-2273 Description PET MEDICAL SERVICE		$247.03
08/01/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248		$225.00
08/06/16	CHEWY.COM (800)672-4399 FL 800-672-4399		$157.54
08/15/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020		$409.11
08/15/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020		$215.44

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$2,545.00
Total Interest in 2016	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

~~DUPLICATE COPY~~

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**512,034**

Points Earned this Period	**10,974**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Account Summary

July 1, 2016 - July 31, 2016

Opening Points Balance	501,060
Points Earned this Period	+10,974
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**512,034**

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

Did You Know?

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

Learn more at **membershiprewards.com/yourcharges**.

Points Transaction Detail

July 1, 2016 - July 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	5,376	**0**	5,376
Business Gold Rewards XXXX-XXXXX0-[redacted]	213	**23** 2X US ADVERTISING SELECT MEDIA GM2	236
Business Gold Rewards XXXX-XXXXX0-[redacted]	2,110	**163** 2X US SHIPPING GS2	2,273
Add'l Centurion XXXX-XXXXX2-[redacted]	3,089	**0**	3,089
Total	**10,788**	**186**	**10,974**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001391

SDNY_GM_00327191

EFTA_00199945

EFTA01686189

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 09/16/16 Next Closing Date 10/18/16

Account Ending [redacted]

New Balance	**$9,049.54**
Please Pay By	**10/02/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

We will debit your bank account for your payment of $9,049.54 on 10/01/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 09/29/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

SHOP SMALL

Pay with your American Express® Card at more places than ever.

Visit shopsmallnow.com to find nearby small businesses where you can use your Card.

Membership Rewards® Points
Available and Pending as of 08/31/16
522,218
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$9,510.38
Payments/Credits	-$9,319.55
New Charges	+$8,858.71
Fees	+$0.00
New Balance	**$9,049.54**

Days in Billing Period: 29

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
10/02/16

AutoPay Amount
$9,049.54

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

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

[redacted] 00090495400090495414 d

AMEX001392

SDNY_GM_00327192

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001393

SDNY_GM_00327193

EFTA_00199947

EFTA01686191

G MAXWELL
Closing Date 09/16/16

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$9,128.72
Credits	
G MAXWELL [redacted]	-$190.83
Total Payments and Credits	**-$9,319.55**

Detail

*Indicates posting date

Payments			**Amount**
09/02/16*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU WELLS FARGO BANK, NA	-$9,128.72
Credits			**Amount**
08/26/16*	G MAXWELL	Dispute - AUTO EUROPE	-$190.83

New Charges

Summary

	Total
G MAXWELL [redacted]	$4,457.02
JENNIFER TURNER [redacted]	$4,401.69
Total New Charges	**$8,858.71**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
08/22/16	UBER *US AUG22 DLHAN UBER *US AUG2 866-576-1039 CA 8665761039	$9.41
08/22/16	BROADVIEW NETWORKS (800)276-2384 NY 9149227538	$99.98
08/23/16	TOP DOG 00-08030251162 ROCKPORT MA FAST FOOD RESTAURANT	$30.76
08/24/16	CALAS RESTAURANT 650000004210491 MANCHESTER BY THE SEAMA 9785253304 TIP $5.24	$63.00
08/26/16	FEDEX# 783921736009 783921736009 MEMPHIS TN FedEx #1-800-622-1147 TO: Forensic Pursuit CO FROM: G Maxwell 02108 001 Priority 1LB AWB783921736009 FedEx #1-800-622-1147	$64.58

Continued on reverse

Detail Continued

		Amount
08/26/16	BACK BAY VETERINARY CLIN 0444 BOSTON MA 617-247-2273 Description PET MEDICAL SERVICE	$249.86
08/26/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$217.74
08/26/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$2,041.42
08/26/16	SIRIUSXM.COM/ACCT 888-635-5144 NY XM SATELITE	$22.77
08/27/16	TOYS R US #7503 0722 PEABODY MA HOBBY, TOY & GAME Description TOYS/GAMES/HOBBIES	$37.17
08/31/16	UBER *US AUG31 FSWOT UBER *US AUG3 866-576-1039 CA 8665761039	$11.37
09/01/16	TST* TATTE BAKERY CHARLES 000001001 BOSTON MA 6177235555 Description RESTAURANT CHARGES	$11.24
09/01/16	TST* TATTE BAKERY CHARLES 000001001 BOSTON MA 6177235555 Description RESTAURANT CHARGES	$25.14
09/02/16	SIRIUSXM.COM/ACCT 888-635-5144 NY XM SATELITE	$22.77
09/02/16	KIT AND ACE BOSTON MA 8445486223	$148.00
09/02/16	TWENTIETH CENTURY LTD 0633 BOSTON MA 617-742-1031 Description JEWELRY REPAIR/SALE	$63.75
09/03/16	EZPASS PREPAID TOLL 800-333-8655 NY 800-333-8655	$25.00

Continued on next page

G MAXWELL
Closing Date 09/16/16

Account Ending [redacted]

Detail Continued

		Amount
09/05/16	DROPBOX*VV3FTH1JHL5M DROPBOX*VV3FTH1 SAN FRANCISCO CA 4159867057	$9.99
09/06/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ DELTA AIR LINES INC. From: BOSTON LOGAN INTER To: N.Y. J F KENNEDY I Carrier: DL Class: V N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00678598806093 Date of Departure: 09/27 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$68.10
09/06/16	UBER *US SEP06 M75CW HELP.UBER.COM CA HELP.UBER.COM	$8.63
09/08/16	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675	$14.95
09/09/16	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 2530610076097 1 (800) 872-7245	$135.00
09/09/16	WWW.SALLYBEAUTY.COM 9689 000009689 DENTON TX 8662349442 Description REFER TO RECEIPT	$72.14
09/10/16	AT&T*BILL PAYMENT 983 DALLAS TX 800-331-0500 Description TELECOMMUNICATIONS	$217.23
09/12/16	UOVO 0000 LONG ISLAND C NY 212-904-0404 Description STORAGE RENTAL/SUPP	$162.56
09/13/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$217.74
09/13/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$276.72

AMEX001396

Continued on reverse

Detail Continued

		Amount
09/13/16	LIT BOUTIQUE NEWBURY 084870020243724 BOSTON MA NEHAL@LITBOUTIQUE.COM	$130.00

JENNIFER TURNER
Card Ending [redacted]

		Amount
08/22/16	RITA BEAN HOLLAND MI 7736200050	$49.97
08/22/16	E-COLLAR GARRETT IN 855-326-5527	$90.00
08/22/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$446.08
08/23/16	WWW.ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$35.29
08/23/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$75.00
08/23/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$439.66
08/24/16	FEDEX INV 438657720 I438657720 MEMPHIS TN 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000438657720 FedEx #1-800-622-1147	$22.33
08/29/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$600.10
08/30/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$9.94
08/30/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$29.81
08/30/16	BEAUTYBAR.COM (888)696-0423 NJ BEAUTY	$165.09
08/30/16	SOAP.COM (800)762-7123 NJ HEALTHBEAUTY	$139.97
08/30/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$37.60

Continued on next page

G MAXWELL
Closing Date 09/16/16

Account Ending [redacted]

Detail Continued

		Amount
08/30/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$14.95
08/31/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$42.37
08/31/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$59.96
09/03/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$300.00
09/09/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$333.10
09/10/16	HTTP://WWW.SKYPE.NET SKYPE.COM LUXEMBOURG LU HTTP://WWW.SKYPE.NET	$52.26
09/12/16	SP * ESTELLA NEW YORK NY 2122553553	$60.00
09/12/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$235.77
09/13/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$19.99
09/13/16	FEDEX INV 440569956 I440569956 MEMPHIS TN 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000440569956 FedEx #1-800-622-1147	$29.08
09/13/16	BEAUTYBAR.COM (888)696-0423 NJ BEAUTY	$79.04
09/13/16	VIDAL SASSOON VIDAL SASSOON BOSTON MA 617-536-5496	$120.00
09/13/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$29.99
09/13/16	SOAP.COM (800)762-7123 NJ HEALTHBEAUTY	$37.48

Continued on reverse

Detail Continued

		Amount
09/13/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$409.11
09/14/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$9.61
09/14/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$37.99
09/15/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$15.13
09/15/16	WAG.COM (866)746-7924 NJ PETS	$83.07
09/15/16	THE LASER SKIN CENTER 060000001497001 BOSTON MA 6172665555 Description Price DOCTOR $230.00	$230.00
09/15/16	THINKING CUP - NEWBURR 000000001 BOSTON MA 6174169250 Description REFER TO RECEIPT	$13.81
09/16/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$48.14

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$2,545.00
Total Interest in 2016	$0.00

G MAXWELL
Closing Date 09/16/16

Account Ending [redacted]

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

DUPLICATE COPY

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance 522,218

Points Earned this Period 10,184

Account Summary August 1, 2016 - August 31, 2016

Opening Points Balance	512,034
Points Earned this Period	+10,184
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**522,218**

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

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Did You Know?

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

Learn more at
membershiprewards.com/yourcharges.

Points Transaction Detail August 1, 2016 - August 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	7,900	**9** Uber Earn 2x MR Points A5L7	7,909
Business Gold Rewards XXXX-XXXXX0-[redacted]	153	**0**	153
Business Gold Rewards XXXX-XXXXX0-[redacted]	440	**0**	440
Add'l Centurion XXXX-XXXXX2-[redacted]	1,682	**0**	1,682
Total	**10,175**	**9**	**10,184**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001403

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 10/18/16 Next Closing Date 11/17/16

Account Ending [redacted]

New Balance	**$13,515.12**
Please Pay By	**11/02/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See page 13 for an Important Change to Your Account Terms.

See page 15 for Important Changes to Your Account Terms.

See page 17 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

We will debit your bank account for your payment of $13,515.12 on 11/02/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 10/31/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 09/30/16
530,906
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$9,049.54
Payments/Credits	-$9,879.00
New Charges	+$14,344.58
Fees	+$0.00
New Balance	**$13,515.12**

Days in Billing Period: 32

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

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

G MAXWELL
[redacted]

Please Pay By
11/02/16

AutoPay Amount
$13,515.12

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

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

[redacted] 00135151200135151 2 14 d

AMEX001404

SDNY_GM_00327204

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001405

SDNY_GM_00327205

EFTA_00199959

EFTA01686203

G MAXWELL
Closing Date 10/18/16

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$8,849.54
Credits	
G MAXWELL [redacted]	-$1,029.46
Total Payments and Credits	**-$9,879.00**

Detail

*Indicates posting date

Payments			**Amount**
10/01/16*	G MAXWELL	Payment Received - Thank You	-$8,849.54

Credits			**Amount**
09/25/16	G MAXWELL	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 2690751016110 1 (800) 872-7245	-$200.00
10/05/16	G MAXWELL	VIRGIN AMERICA 9000046 DALLAS TX VIRGIN AMERICA	-$829.46

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 9842148229896
Date of Departure: 10/05
Passenger Name: MAXWELL/GHISLAINE
Document Type: PASSENGER TICKET

New Charges

Summary

	Total
G MAXWELL [redacted]	$10,272.40
JENNIFER TURNER [redacted]	$4,072.18
Total New Charges	**$14,344.58**

Detail

G MAXWELL
Card Ending [redacted]

		Amount
09/12/16	FOSTER & SMITH (800)381-7179 WI PET SUPPLIES	$165.05
09/16/16	STARBUCKS STORE 0080 BOSTON MA FAST FOOD RESTAURANT	$3.47

Continued on reverse

Detail Continued

		Amount
09/17/16	UPTOWN EYEWEAR GOSQ.COM Peabody MA squareup.com/receipts	$13.80
09/18/16	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 2620613035933 1 (800) 872-7245	$177.00
09/19/16	LE BILBOQUET NEW YORK NY RESTAURANT FOOD/BEVERAGE $164.76 TIP $25.24	$190.00
09/19/16	DUNKIN #345890 Q35 BOSTON MA 617-267-7153	$4.05
09/19/16	AMTRAK ACELA CAFE Q12 0048 WASHINGTON DC 800-872-7245 Description FAST FOOD RESTAURAN	$2.75
09/20/16	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: NYP To: BBY Ticket Number: 2640623010395 1 (800) 872-7245	$200.00
09/20/16	STARBUCKS STORE 1176 NEW YORK NY FAST FOOD RESTAURANT	$4.63
09/20/16	PRET A MANGER NEW YORK NY 202-857-7945 Description FAST FOOD RESTAURAN	$5.76
09/20/16	FREDERIC FEKKAI NEW YORK NY 2127539500	$62.70
09/20/16	THE PARK LANE HOTEL F & B NEW YORK NY 212-371-4000 Description FOOD/BEVERAGE	$7.62
09/21/16	STARBUCKS STORE 1176 NEW YORK NY FAST FOOD RESTAURANT	$4.63
09/21/16	PRET A MANGER 0084 0000 NEW YORK NY 212-262-2328 Description FAST FOOD RESTAURAN	$8.25

Continued on next page

G MAXWELL
Closing Date 10/18/16

Account Ending [redacted]

Detail Continued

		Amount
09/21/16	BROADVIEW NETWORKS (800)276-2384 NY 9149227538	$260.98
09/21/16	THE PARK LANE HOTEL 0000 NEW YORK NY Arrival Date 09/19/16 Departure Date 09/21/16 00000000 LODGING	$1,476.60
09/25/16	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 2690751016110 1 (800) 872-7245	$200.00
09/26/16	AMTRAK ACELA CAFE Q12 0038 WASHINGTON DC 800-872-7245 Description FAST FOOD RESTAURAN	$4.75
09/27/16	STARBUCKS STORE 0769 NEW YORK NY FAST FOOD RESTAURANT	$4.63
09/27/16	THE TRACK & FIELD STORE NEW YORK NY 212-355-1944 Description MEN'S/WOMEN'S CLOTH	$98.00
09/27/16	KIEHL'S UES SPA 2NDF NEW YORK NY COSMETIC STORE	$188.10
09/27/16	Bergdorf Goodman New York DEPARTMENT STORE	$167.20
09/27/16	CAFE LUXEMBOURG NEW YORK NY 212-873-7411 FOOD $144.67	$144.67
09/27/16	THE PARK LANE HOTEL 0000 NEW YORK NY Arrival Date 09/26/16 Departure Date 09/27/16 00000000 LODGING	$389.75
09/28/16	STARBUCKS STORE 0769 NEW YORK NY FAST FOOD RESTAURANT	$4.63

AMEX001408

Continued on reverse

SDNY_GM_00327208

EFTA_00199962

EFTA01686206

Detail Continued

		Amount
09/28/16	LE PAIN QUOTIDIEN 148 NEW YORK NY RESTAURANT FOOD/BEVERAGE $21.23 TIP $3.77	$25.00
09/28/16	HALLAK CLEANERS 0373 HACKENSACK NJ 201-343-7333 Description DRY CLEANING/LAUNDR	$106.40
09/30/16	BACK BAY VETERINARY CLIN 0444 BOSTON MA 617-247-2273 Description PET MEDICAL SERVICE	$280.03
10/02/16	SIRIUSXM.COM/ACCT 888-635-5144 NY XM SATELITE	$22.77
10/04/16	VIRGIN AMERICA 9000001 SAN FRANCISCO CA VIRGIN AMERICA From: To: Carrier: Class: SAN FRANCISCO INTL BOSTON LOGAN INTER VX Q N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98421482298961 Date of Departure: 10/07 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET	$829.46
10/05/16	AMERICAN EXPRESS TVL SVC PHOENIX AZ VIRGIN AMERICA From: To: Carrier: Class: SAN FRANCISCO INTL BOSTON LOGAN INTER VX J N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 98478678610480 Date of Departure: 10/07 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	$2,077.46
10/05/16	DROPBOX*Q4S5ZGD3LF98 DROPBOX*Q4S5ZGD SAN FRANCISCO CA 4159867057	$9.99
10/06/16	UBER *US OCT06 QRK45 HELP.UBER.COM CA HELP.UBER.COM	$13.34
10/06/16	AMY CHENS KITCHEN 00-08028736794 SAN FRANCISCO CA RESTAURANT	$23.00
10/06/16	NETWORK SOLUTIONS 888-642-9675 FL DOMAIN-SALES 888-642-9675	$14.95

Continued on next page

G MAXWELL
Closing Date 10/18/16

Account Ending [redacted]

Detail Continued

		Amount
10/07/16	UBER *US OCT06 KE2GO HELP.UBER.COM CA HELP.UBER.COM	$12.92
10/07/16	SUNSETNEWSST2620 0000 SAN FRANCISCO CA 800-326-7711 Description NEWS DEALERS/NEWSST	$23.40
10/07/16	TST* SUPERFINE 000001911 MANCHESTER MA 7734588165 Description RESTAURANT CHARGES	$80.00
10/10/16	AT&T*BILL PAYMENT 983 DALLAS TX 800-331-0500 Description TELECOMMUNICATIONS	$215.67
10/10/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$309.27
10/10/16	JASON POSSUMATO 000000001 NEW YORK NY 9177740347 Description REFER TO RECEIPT	$680.48
10/11/16	UOVO 0000 LONG ISLAND C NY 212-904-0404 Description STORAGE RENTAL/SUPP	$162.56
10/12/16	NEW YORK WATER BOARD 718-595-7000 NY UTILITY	$1,238.75
10/12/16	EZPAY FEE NYC WATER 905-624-2220 NJ UTILITY	$27.87
10/13/16	VILLAGE SILVERSMITH LTD, D 65000000121 ROCKPORT MA 9785469700 Description Price VILLAGE SILVERSMITH $47.81	$47.81
10/13/16	TST* TATTE BAKERY CHARLES 000001001 BOSTON MA 6177235555 Description RESTAURANT CHARGES	$10.70

Continued on reverse

Detail Continued

		Amount
10/13/16	PATISSERIE ON NEWBU BOSTON MA 617-670-6040	$19.80
10/16/16	AMTRAK INTERNET SALE WASHINGTON DC WASHINGTON DC From: BBY To: NYP Ticket Number: 2900628043191 1 (800) 872-7245	$200.00
10/17/16	NETWORK FOR GOOD NETWORK FOR GOO WASHINGTON DC CHARITABLE ORG ONLINE DONATION(S): BEYOND TYPE 1	$51.75

JENNIFER TURNER
Card Ending [redacted]

		Amount
09/16/16	BENEFIT CHARLES BOSTON MA COSMETIC STORE	$134.00
09/17/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$325.00
09/19/16	BOULEVARD TAXI LEASI BOULEVARD TAXI ASTORIA NY 718-932-3312 Description TAXI: 6F33 12:48 289 W 31st S 13:46 36 Central P	$32.30
09/20/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$31.99
09/20/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$12.80
09/21/16	BOS TAXI 0435 09010510014 LONG ISLAND C NY 000-0000000	$12.00
09/21/16	WWW.ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$24.59
09/22/16	WWW.ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$21.39
09/22/16	POUR LE CORPS SKIN- PATRI 071118410011 BOSTON MA INFO@POURLECORPS.COM	$12.00
09/22/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$446.08

Continued on next page

G MAXWELL
Closing Date 10/18/16

Account Ending [redacted]

Detail Continued

		Amount
09/23/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$439.66
09/23/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$575.00
09/27/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$16.18
09/28/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$32.28
09/28/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MERCHANDISE	$17.53
09/29/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$291.00
10/01/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$48.80
10/05/16	FEDEX INV 442792875 I442792875 MEMPHIS TN 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000442792875 FedEx #1-800-622-1147	$12.93
10/07/16	ENTIRELYPETS.COM UNION CITY CA 8008898967	$28.74
10/11/16	FAVOR AUSTIN TX 8556233287	$47.31
10/11/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$6.99
10/12/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$242.04
10/12/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$87.52
10/12/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$235.77

Continued on reverse

Detail Continued

		Amount
10/13/16	0804 EXTRA SPACE STORAGE 8042785629684 RIVER EDGE NJ 2019960020	$409.11
10/14/16	WWW.ITUNES.COM/BILL CUPERTINO CA ITUNES STORE & APP STORE	$12.82
10/14/16	MAX CLEANING SERVICE C NORTH HAMPTON NH 888-406-4248	$451.25
10/15/16	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA BOOK STORES	$9.90
10/16/16	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE	$44.60
10/18/16	FEDEX INV 443941974 I443941974 MEMPHIS TN 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000443941974 FedEx #1-800-622-1147	$10.60

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$2,545.00
Total Interest in 2016	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

G MAXWELL
Closing Date 10/18/16

Account Ending [redacted]

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

G MAXWELL
Closing Date 10/18/16

Account Ending [redacted]

Notice of Important Change to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

[redacted]

The following is a summary of changes to important terms of your account. The detailed changes to your Cardmember Agreement appear on the reverse side of this page.

How to avoid these changes: You have the right to reject these changes. If you do reject these changes, your enrollment in any Pay Over Time feature will be cancelled, and you will not be able to re-enroll in this or any other Pay Over Time feature in the future for this account. You also will not be able to extend payment on new transactions. **You must reject these changes by calling us at 1-855-865-1451 or by calling us collect at 1-336-291-1361 no later than 5pm Eastern time on January 18, 2017.**

Summary of Changes, effective January 19, 2017	
Penalty APR for New Transactions	The penalty APR may apply to new transactions if you do not pay at least the Minimum Payment Due by the Payment Due Date of the billing period in which it is due. (Previously, the penalty APR may have applied to new transactions if you did not pay at least the Minimum Payment Due by the Closing Date of the billing period in which it was due.) As a reminder, the penalty APR may apply to new transactions if your payment is returned by your bank. For more information, please see *Penalty APR for new transactions* under the *How Rates and Fees Work* table of your Cardmember Agreement.
When we charge interest	We are changing how you can avoid interest on transactions added automatically to a pay over time balance. We will not charge interest on these transactions if you pay the *Account Total Previous Balance* for each of the previous two billing periods in full by the Payment Due Date shown on your respective statements. (Previously, you were required to pay by the Closing Date.) Please see *When we charge interest* under the *About interest charges on Pay Over Time balances* table of your Cardmember Agreement.

ID 12371 12372

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

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

How Rates and Fees Work

Effective January 19, 2017, we are amending the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement by deleting the *Penalty APR for new transactions* row and replacing it with the following:

Penalty APR for new transactions	The penalty APR may apply to new transactions if: • you do not pay at least the Minimum Payment Due by the Payment Due Date of the billing period in which it is due on one or more occasions; or • your payment is returned by your bank. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time feature(s) on your Account.	If the penalty APR applies to a balance, it will apply to charges added to that balance 15 or more days after we send you notice. We will review your Account every 6 months after the penalty APR is applied. The penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

About interest charges on Pay Over Time balances

Effective January 19, 2017, we are amending the *About interest charges on Pay Over Time balances* section on page 2 of Part 2 of your Agreement. In the *When we charge interest* section, we are deleting the second bullet under "For transactions added automatically to a pay over time balance," and replacing it with the following:

- you paid the *Account Total Previous Balance* for each of the previous two billing periods in full by the Payment Due Date shown on each of those statements.

G MAXWELL
Closing Date 10/18/16

Account Ending [redacted]

Notice of Important Changes to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

[redacted]

The following is a summary of the changes that are being made to your account terms. These changes will take effect on January 1, 2017. For more detailed information, please see the Detail of Changes on the following page(s).

- We are eliminating the 2.99% late fee. As described below, the late payment fee will be a maximum of $38.
- The late payment fee and returned payment fee will be changed from a maximum of $37 to a maximum of $38.

[redacted]	
Late Payment Fee	Up to **$38.**
Returned Payment Fee	Up to **$38.**

Summary of Other Changes	
Late Payment Fee Assessment Date	Effective January 1, 2017, if we do not receive the required payment by the Payment Due Date shown at the top of your billing statement, we will charge a late fee. (Previously, you had to make the required payment by the Next Closing Date in order for you to avoid the late fee.)
Penalty APR for new transactions	Effective January 1, 2017, if your Account is not enrolled in a Pay Over Time feature, this section will no longer appear. If your Account is not enrolled in a Pay Over Time feature, the Penalty APR will not apply to your Account.
When you must pay	Effective January 1, 2017, you must pay at least the Minimum Payment Due no later than the Payment Due Date to avoid a late payment fee. We are also removing from this section the sentence that reads "Each statement also shows a Next Closing Date."

ID 12373

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

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Late Payment Fees and Returned Payment Fees

Effective January 1, 2017, the *Rates and Fees Table* on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Penalty Fees* row and replacing it with the following:

Penalty Fees	
• Late Payment	Up to **$38.**
• Returned Payment	Up to **$38.**

Rates for Pay Over Time balances

Effective January 1, 2017, the *Rates for Pay Over Time balances* table on page 2 of Part 1 of the Cardmember Agreement is deleted if the Account is not enrolled in a Pay Over Time feature.

Late Payment Fees and Late Payment Fee Assessment Date

Effective January 1, 2017, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* sub-section in its entirety and replacing it with the following:

Late Payment	• Your first late fee is $27. This late fee will be charged if you do not pay the Amount Due (Minimum Payment Due if you have a Pay Over Time balance) on your billing statement by the Payment Due Date shown on that billing statement. • If you do this again within 6 billing periods, your late fee is $38. • If you are enrolled in a Pay Over Time feature, paying late may also result in a Penalty APR. See *Penalty APR for new transactions* above.

Returned Payment Fee

Effective January 1, 2017, the *How Rates and Fees Work* section on page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Returned Payment* sub-section and replacing it with the following:

Returned Payment	Up to $38. If you make a payment that is returned unpaid the first time we present it to your bank, the fee is $27. If you do this again within the same billing period or the next 6 billing periods, the fee is $38. However, the returned payment fee will not exceed the applicable Minimum Payment Due. A returned payment may also result in a penalty APR, if your Account is enrolled in a Pay Over Time feature (see *Penalty APR for new transactions* above).

About your payments

Effective January 1, 2017, the *When you must pay* section of *About your payments* in Part 2 of the Cardmember Agreement is amended as follows:

- by inserting a new sentence after the first sentence: "You must pay no later than the Payment Due Date to avoid a late payment fee."
- by removing the last sentence of the section, which reads "Each statement also shows a Next Closing Date."

G MAXWELL
Closing Date 10/18/16

Account Ending [redacted]

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes summarized below to the Membership Rewards program terms. We encourage you to read this notice and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to the Membership Rewards program terms can be found on the following page.

Important Information about the Membership Rewards Program

According to the Membership Rewards® program Terms and Conditions, when you receive a statement credit for a returned purchase, we will reverse the points you earned for that purchase. Effective January 1, 2017, we are changing the Terms and Conditions to clarify that, if your point balance is insufficient to cover point reversals for this or other reasons, your point balance will be negative. If this happens, any points you receive thereafter will be applied first to the negative balance and you will not have points available for redemption until your point balance becomes positive.

See the reverse side for the Detail of Changes to the Membership Rewards program Terms and Conditions

ID 12380

Detail of Changes to the Membership Rewards Program Terms

This notice amends the Membership Rewards program Terms and Conditions (the "Terms and Conditions") as described below. We have the right to amend as described in the Terms and Conditions. Any provisions in the Terms conflicting with this change are replaced fully and completely. Provisions not changed by this notice remain in full force and effect.

Membership Rewards Program

Effective January 1, 2017, the *Forfeiting and Getting Points Back* section of the Terms and Conditions is amended by adding the following additional section after the "*4. For Cancelling Your Account*":

5. Negative Point Balance

In certain circumstances (for example, if points you received for a purchase are reversed because you returned that purchase and your point balance is insufficient to cover the reversal; or, if we determine that you are ineligible for an additional points incentive award that you received and your point balance is insufficient to cover the reversal of the incentive award) your point balance can be negative. If this happens, any points you receive thereafter will be applied first to the negative balance, and you will not have points available for redemption until your point balance becomes positive.

~~DUPLICATE COPY~~

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance 530,906

Points Earned this Period 8,688

Account Summary September 1, 2016 - September 30, 2016

Opening Points Balance	522,218
Points Earned this Period	+8,688
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**530,906**

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

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Did You Know?

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

Learn more at **membershiprewards.com/yourcharges**.

Points Transaction Detail September 1, 2016 - September 30, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	4,267	**20** Uber Earn 2x MR Points A5L7	4,287
Add'l Centurion XXXX-XXXXX2-[redacted]	4,401	**0**	4,401
Total	**8,668**	**20**	**8,688**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001423

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 11/17/16 Next Closing Date 12/18/16

Account Ending [redacted]

New Balance	**$18,788.58**
Please Pay By	**12/02/16‡**

‡Payment is due upon receipt. We suggest you pay by the Please Pay By date. You may have to pay a late fee if your payment is not received by the Next Closing Date.

See page 2 for important information about your account.

See page 9 for Important Changes to Your Account Terms.

We will debit your bank account for your payment of $18,788.58 on 12/02/16. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 11/30/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by your next Closing Date.

Membership Rewards® Points
Available and Pending as of 10/31/16
544,273
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$13,515.12
Payments/Credits	-$13,589.50
New Charges	+$18,862.96
Fees	+$0.00
New Balance	**$18,788.58**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Please Pay By
12/02/16
AutoPay Amount
$18,788.58

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

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

[redacted] 00187885800187885B 14 d

AMEX001424

SDNY_GM_00327224

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001425

SDNY_GM_00327225

EFTA_00199979

EFTA01686223

G MAXWELL
Closing Date 11/17/16

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$13,464.97
Credits	
G MAXWELL [redacted]	-$74.38
JENNIFER TURNER [redacted]	-$50.15
Total Payments and Credits	**-$13,589.50**

Detail

*Indicates posting date

Payments			**Amount**
11/02/16*	G MAXWELL	Payment Received - Thank You	-$13,464.97
Credits			**Amount**
11/04/16	G MAXWELL	T-MOBILE RETAIL BOSTON MA 877-453-1304 Description CELLULAR PHONES/BEE	-$74.38
10/21/16	JENNIFER TURNER	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA DIRECT MKTG MISC	-$6.99
10/21/16	JENNIFER TURNER	AMAZON.COM AMZN.COM/BILL WA DIRECT MKTG MISC	-$43.16

New Charges

Summary

	Total
G MAXWELL [redacted]	$14,825.13
JENNIFER TURNER [redacted]	$4,037.83
Total New Charges	**$18,862.96**

Detail

G MAXWELL
Card Ending [redacted]

				Foreign Spend	Amount
10/19/16	AMTRAK INTERNET SALE WASHINGTON DC From: NYP To: BBY Ticket Number: 2930634008532 1 (800) 872-7245	WASHINGTON	DC		$200.00
10/19/16	KIEHL'S UES SPA 2NDF COSMETIC STORE	NEW YORK	NY		$177.66
10/19/16	FRED'S AT BARNEY'S MEN'S/WOMEN'S CLOTHNG FOOD/BEVERAGE $38.11 TIP $4.89	NEW YORK	NY		$43.00
10/20/16	KIEHL'S UES SPA 2NDF COSMETIC STORE	NEW YORK	NY		$188.10

Continued on reverse

Detail Continued

				Foreign Spend	Amount
10/20/16	PRET A MANGER 646-728-0505 Description FAST FOOD RESTAURAN	NEW YORK	NY		$5.76
10/21/16	BROADVIEW NETWORKS 9149227538	(800)276-2384	NY		$23.72
10/24/16	UBER *US OCT24 JEQFV HELP.UBER.COM	HELP.UBER.COM	CA		$20.74
10/24/16	AMTRAK INTERNET SALE WASHINGTON DC From: BBY To: NYP Ticket Number: 2980730015535 1 (800) 872-7245	WASHINGTON	DC		$200.00
10/25/16	GODADDY.COM 480-505-8855 AZ				$5.43
10/25/16	AMTRAK INTERNET SALE WASHINGTON DC From: NYP To: BBY Ticket Number: 2990681035317 1 (800) 872-7245	WASHINGTON	DC		$200.00
10/25/16	JOAN L KENT MC PC DOCTOR & PHYSICIAN	NEW YORK	NY		$375.00
10/25/16	IFLYBUSINES TRAVEL AGENCY Description TRAVEL AGENCY	8008079834	CA		$5,383.00
10/26/16	PRET A MANGER 646-728-0505 Description FAST FOOD RESTAURAN	NEW YORK	NY		$10.31
10/26/16	GEOX 6462139020	NEW YORK	NY		$190.53
10/26/16	HERALD SQUARE 084870006613459 6038809500	NEW YORK	NY		$65.31
10/27/16	NYC TAXI 7T46 09025520016 212-2458000	NEW YORK	NY		$21.80
10/27/16	RMT MANAGEMENT (CCRM RMT MANAGEMENT TAXICAB & LIMOUSINE Description TAXI: 8L36 14:08 192 Central 14:31 283 W 31st S	FLUSHING	NY		$16.30
10/27/16	DAVID A SILVERMAN MD DOCTOR & PHYSICIAN	NEW YORK	NY		$2,712.00
10/27/16	AMTRAK INTERNET SALE WASHINGTON DC From: NYP To: BBY Ticket Number: 3010746029947 1 (800) 872-7245	WASHINGTON	DC		$4.00
10/27/16	PRET A MANGER 646-728-0505 Description FAST FOOD RESTAURAN	NEW YORK	NY		$14.34
10/27/16	KIEHL'S UES SPA 2NDF COSMETIC STORE	NEW YORK	NY		$188.10
10/28/16	HOTEL NOMADE LODGING	SOLIDARIDAD	ME	13,023.36 Mexican Pesos	$696.98
11/01/16	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	NEW YORK	NY		$309.27

AMEX001427

Continued on next page

G MAXWELL
Closing Date 11/17/16

Account Ending [redacted]

Detail Continued

				Foreign Spend	Amount
11/02/16	SIRIUSXM.COM/ACCT XM SATELITE	888-635-5144	NY		$22.77
11/03/16	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL		$14.95
11/03/16	UBER *US NOV03 FRSGV HELP.UBER.COM	HELP.UBER.COM	CA		$9.67
11/03/16	CLOVER FOOD LAB squareup.com/receipts	Boston	MA		$24.24
11/03/16	UBER *US NOV03 NI2MY HELP.UBER.COM	HELP.UBER.COM	CA		$10.44
11/03/16	TMOBILE POSTPAID TEL 111251185 076665	800-937-8997	WA		$184.82
11/03/16	STARBUCKS STORE 0080 FAST FOOD RESTAURANT	BOSTON	MA		$3.47
11/03/16	T-MOBILE RETAIL 877-453-1304 Description CELLULAR PHONES/BEE	BOSTON	MA		$786.24
11/04/16	UBER *US NOV04 TG6EQ HELP.UBER.COM	HELP.UBER.COM	CA		$9.98
11/04/16	STARBUCKS STORE 0087 FAST FOOD RESTAURANT	BOSTON	MA		$3.47
11/04/16	UBER *US NOV04 K4HYO HELP.UBER.COM	HELP.UBER.COM	CA		$12.90
11/04/16	T-MOBILE RETAIL 877-453-1304 Description CELLULAR PHONES/BEE	BOSTON	MA		$84.98
11/05/16	DROPBOX*2MYGMZP38WV5 DROPBOX*2MYGMZP 4159867057	SAN FRANCISCO	CA		$9.99
11/06/16	PODS OF NEW ENGLAND 650000006574035 8887767637 Description Price PODS OF NEW ENGLAND $1,472.84	NORWOOD	MA		$1,472.84
11/07/16	PODS OF NEW ENGLAND 650000006574035 8887767637 Description Price PODS OF NEW ENGLAND $30.00	NORWOOD	MA		$30.00
11/09/16	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	NEW YORK	NY		$544.39
11/10/16	UOVO 0000 212-904-0404 Description STORAGE RENTAL/SUPP	LONG ISLAND C	NY		$162.56
11/10/16	BENEFIT CHARLES 10674 02114	BOSTON	MA		$167.00
11/10/16	STARBUCKS STORE 0080 FAST FOOD RESTAURANT	BOSTON	MA		$3.47
11/10/16	AT&T RECURR BILL PAYMENT 800-331-0500 Description TELECOMMUNICATIONS	DALLAS	TX		$215.60

Continued on reverse

Detail Continued

				Foreign Spend	Amount
JENNIFER TURNER Card Ending [redacted]					
				Foreign Spend	Amount
10/21/16	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		$58.84
10/21/16	MAX CLEANING SERVICE C 888-406-4248	NORTH HAMPTON	NH		$453.65
10/22/16	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		$16.03
10/22/16	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		$21.39
10/22/16	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ		$446.08
10/23/16	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ		$439.66
10/28/16	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$75.99
10/29/16	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$12.04
10/29/16	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$55.47
10/29/16	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$144.55
10/29/16	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$27.72
10/30/16	MAX CLEANING SERVICE C 888-406-4248	NORTH HAMPTON	NH		$360.00
11/01/16	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$22.30
11/01/16	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$35.57
11/01/16	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$26.15
11/01/16	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$41.53
11/01/16	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$40.35
11/02/16	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		$6.40
11/02/16	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$23.78
11/07/16	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$42.37
11/07/16	SOAP.COM HEALTHBEAUTY	(800)762-7123	NJ		$23.34
11/07/16	MAX CLEANING SERVICE C 888-406-4248	NORTH HAMPTON	NH		$460.00
11/07/16	COMMON CROW 650000000990666 9782831665 Description Price COMMON CROW $20.00	GLOUCESTER	MA		$20.00
11/07/16	HP HOME STORE H372150118 01944 H372150118-104.1	888-345-5409	CA		$104.10

Continued on next page

G MAXWELL
Closing Date 11/17/16

Account Ending [redacted]

Detail Continued

				Foreign Spend	Amount
11/12/16	MAX CLEANING SERVICE C 888-406-4248	NORTH HAMPTON	NH		$412.95
11/12/16	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ		$235.77
11/13/16	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ		$409.11
11/16/16	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		$5.33
11/16/16	NEST LABS 855-469-6378 Description BUSINESS SERVICES,	PALO ALTO	CA		$17.36

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$2,545.00
Total Interest in 2016	$0.00

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance upon receipt of your billing statement.

G MAXWELL
Closing Date 11/17/16

Account Ending [redacted]

Notice of Important Change to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found after the summary table.

Summary of Change	
When you must pay	As we notified you last month, effective January 1, 2017, you must pay no later than the Payment Due Date to avoid a late payment fee. Accordingly, we are removing the first sentence from the *When you must pay* section, which reads "Payment of the New Balance is due upon receipt of your statement."

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

About your payments

Effective January 1, 2017, the *When you must pay* section of *About your payments* in Part 2 of the Cardmember Agreement is deleted in its entirety and replaced with:

When you must pay	You must pay no later than the Payment Due Date to avoid a late payment fee. If a statement includes a Pay Over Time balance, it will show a Minimum Payment Due. In this case, you must pay at least the Minimum Payment Due by the Payment Due Date. Each statement also states the time and manner by which you must make your payment for it to be credited as of the same day it is received.	Each statement also shows a Closing Date. The Closing Date is the last day of the billing period covered by the statement. Each Closing Date is about 30 days after the previous statement's Closing Date.

ID 12417

~~DUPLICATE COPY~~

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance 544,273

Points Earned this Period 13,367

Account Summary October 1, 2016 - October 31, 2016

Opening Points Balance	530,906
Points Earned this Period	+13,367
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**544,273**

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

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Did You Know?

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

Learn more at **membershiprewards.com/yourcharges**.

Points Transaction Detail October 1, 2016 - October 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	9,246	**47** Uber Earn 2x MR Points A5L7	9,293
Add'l Centurion XXXX-XXXXX2-[redacted]	4,074	**0**	4,074
Total	**13,320**	**47**	**13,367**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001435

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EFTA01686233

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Centurion® Card

G MAXWELL
Closing Date 12/18/16 Next Closing Date 01/18/17

Account Ending [redacted]

New Balance	**$15,134.90**
Payment Due Date	**01/12/17‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 01/12/17, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $15,134.90 on 01/02/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 12/31/16. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Membership Rewards® Points
Available and Pending as of 11/30/16
563,053
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$18,788.58
Payments/Credits	-$19,434.42
New Charges	+$15,780.74
Fees	+$0.00
New Balance	**$15,134.90**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
01/12/17

AutoPay Amount
$15,134.90

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

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

[redacted] 00151349000151349O 14 d

AMEX001436

SDNY_GM_00327236

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

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

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001437

SDNY_GM_00327237

EFTA_00199991

EFTA01686235

G MAXWELL
Closing Date 12/18/16

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$18,788.58
Credits	
G MAXWELL [redacted]	-$645.84
Total Payments and Credits	**-$19,434.42**

Detail

*Indicates posting date

Payments				**Amount**
12/02/16*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION		-$18,788.58
Credits			Foreign Spend	**Amount**
12/15/16	G MAXWELL	HOTEL NOMADE SOLIDARIDAD ME LODGING	13,023.36 Mexican Pesos	-$645.84

New Charges

Summary

	Total
G MAXWELL [redacted]	$12,897.41
JENNIFER TURNER [redacted]	$2,883.33
Total New Charges	**$15,780.74**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
11/18/16	STRAWS TO PAWS 650000007592945 9086890800 Description / Price STRAWS TO PAWS $202.32	WASHINGTON	NJ	$202.32
11/18/16	AT&T*BILL PAYMENT 491 800-331-0500 Description TELEPHONE SERVICE/E	DALLAS	TX	$171.35
11/18/16	7W51 DENTAL GROUP 212-688-1090	NEW YORK	NY	$220.00
11/21/16	BROADVIEW NETWORKS 9149227538	(800)276-2384	NY	$24.18
11/28/16	STARBUCKS STORE 0080 FAST FOOD RESTAURANT	BOSTON	MA	$3.47
11/29/16	UBER *US NOV29 7CIDA HELP.UBER.COM	HELP.UBER.COM	CA	$6.15
12/01/16	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	NEW YORK	NY	$309.27
12/02/16	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL	$14.95

Continued on reverse

Detail Continued

				Amount
12/02/16	SIRIUSXM.COM/ACCT XM SATELITE	888-635-5144	NY	$22.77
12/04/16	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$160.41
12/05/16	THE UPS STORE #1083 BUSINESS SERVICE Description GOODS - SERVICES	NEW YORK	NY	$12.46
12/05/16	THE UPS STORE #1083 BUSINESS SERVICE Description GOODS - SERVICES	NEW YORK	NY	$600.99
12/05/16	DROPBOX*GWHDD16RQMZ9 DROPBOX*GWHDD16 4159867057	SAN FRANCISCO	CA	$9.99
12/06/16	EZPASS PREPAID TOLL 800-333-8655	800-333-8655	NY	$11.81
12/06/16	DELUCA'S 542929803080365 6175234343 Description Price GROCERY STORES, SUP $19.99	BOSTON	MA	$19.99
12/07/16	TST* TATTE BAKERY CHARLES 000001001 6177235555 Description RESTAURANT CHARGES	BOSTON	MA	$13.91
12/07/16	PODS OF NEW ENGLAND 650000006574035 8887767637 Description Price PODS OF NEW ENGLAND $1,059.32	NORWOOD	MA	$1,059.32
12/09/16	AMTRAK INTERNET SALE WASHINGTON DC From: BBY To: NYP Ticket Number: 3440748058463 1 (800) 872-7245	WASHINGTON	DC	$116.00
12/09/16	HP HOME STORE H373010358 01944 H373010358-218.83	888-345-5409	CA	$218.83
12/10/16	IFLYBUSINES TRAVEL AGENCY Description TRAVEL AGENCY	8008079834	CA	$3,970.00
12/10/16	AT&T RECURR BILL PAYMENT 800-331-0500 Description TELECOMMUNICATIONS	DALLAS	TX	$198.39
12/12/16	UBER *US DEC12 AOUOF HELP.UBER.COM	HELP.UBER.COM	CA	$8.52
12/12/16	SANTAMBROEUS 1000 MADISON AVENUE NEW FOOD/BEVERAGE $89.55 TIP $20.00	NEW YORK	NY	$109.55
12/13/16	ANITA R CELA MD 212-535-6004	NEW YORK	NY	$2,150.00
12/13/16	SP * OUTDOOR VOICES 888-746-7439 Description SP * OUTDOOR VOICES	BROOKLYN	NY	$621.30
12/13/16	PRET A MANGER 646-728-0505 Description FAST FOOD RESTAURAN	NEW YORK	NY	$10.10
12/13/16	SEPHORA COSMETIC STORE	NEW YORK	NY	$120.85

AMEX001439

Continued on next page

G MAXWELL
Closing Date 12/18/16

Account Ending [redacted]

Detail Continued

				Amount
12/14/16	UOVO 0000 212-904-0404 Description STORAGE RENTAL/SUPP	LONG ISLAND C	NY	$162.56
12/14/16	SCHUTZ NY RETAIL 9175123974	NEW YORK	NY	$816.56
12/14/16	DUANE READE #14503 000014503 8002892273 Description REFER TO RECEIPT	NEW YORK	NY	$15.28
12/15/16	IBERIA.COM IBERIA.COM From: LONDON CITY APT To: MADRID BARAJAS APT BOSTON LOGAN INTER MADRID BARAJAS APT LONDON GATWICK APT Carrier: IB IB IB IB Class: N N N N Ticket Number: 0752368884425 Passenger Name: HOLVE/FLEUR JOANNA DESIRE Document Type: PASSENGER TICKET Date of Departure: 12/29	CENTRAL		$647.95
12/15/16	UBER *US DEC15 JE3LT HELP.UBER.COM	HELP.UBER.COM	CA	$10.55
12/15/16	KIEHL'S UES SPA 2NDF COSMETIC STORE	NEW YORK	NY	$177.66
12/15/16	FREDERIC FEKKAI 2128910325	NEW YORK	NY	$271.70
12/15/16	LE PAIN QUOTIDIEN RESTAURANT FOOD/BEVERAGE $30.17	NEW YORK	NY	$30.17
12/16/16	KIEHL'S UES SPA 2NDF COSMETIC STORE	NEW YORK	NY	$188.10
12/17/16	AMTRAK INTERNET SALE WASHINGTON DC From: NYP To: BBY Ticket Number: 3520720005689 1 (800) 872-7245	WASHINGTON	DC	$190.00

JENNIFER TURNER
Card Ending [redacted]

				Amount
11/22/16	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$35.29
11/22/16	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$446.08
11/23/16	MAX CLEANING SERVICE C 888-406-4248	NORTH HAMPTON	NH	$257.35
11/23/16	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$439.66
11/24/16	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$65.37
11/25/16	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$19.24
12/01/16	WAG.COM PETS	(866)746-7924	NJ	$116.95
12/02/16	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$12.74

Continued on reverse

Detail Continued

				Amount
12/02/16	NEST LABS 855-469-6378 Description BUSINESS SERVICES,	PALO ALTO	CA	$100.00
12/02/16	MAX CLEANING SERVICE C 888-406-4248	NORTH HAMPTON	NH	$339.95
12/06/16	FEDEX INV 448633272 I448633272 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000448633272 FedEx #1-800-622-1147	MEMPHIS	TN	$10.63
12/06/16	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$10.68
12/07/16	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$25.99
12/09/16	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$2.13
12/09/16	MAX CLEANING SERVICE C 888-406-4248	NORTH HAMPTON	NH	$448.45
12/10/16	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$4.41
12/10/16	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$62.62
12/13/16	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$409.11
12/14/16	NYC TAXI 9D94 09002170017 000-0000000	BROOKLYN	NY	$18.80
12/14/16	0000NYCTAXI7A43 09010190015 000-0000000	JERSEY CITY	NJ	$24.80
12/14/16	WHITE AND BLUE GROUP WHITE AND BLUE TAXICAB & LIMOUSINE Description TAXI: 3V51 21:08 66 Orchard S 21:17 54 Wooster S	LIC	NY	$9.30
12/16/16	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$23.78

Fees

	Amount
Total Fees for this Period	**$0.00**

2016 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2016	$2,545.00
Total Interest in 2016	$0.00

G MAXWELL
Closing Date 12/18/16

Account Ending [redacted]

Interest Charge Calculation

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

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.65% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

~~DUPLICATE COPY~~

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**563,053**

Points Earned this Period	**18,780**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Account Summary

November 1, 2016 - November 30, 2016

Opening Points Balance	544,273
Points Earned this Period	+18,780
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**563,053**

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

Did You Know?

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

Learn more at **membershiprewards.com/yourcharges**.

Points Transaction Detail

November 1, 2016 - November 30, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	14,750	**43** Uber Earn 2x MR Points A5L7	14,793
Add'l Centurion XXXX-XXXXX2-[redacted]	3,987	**0**	3,987
Total	**18,737**	**43**	**18,780**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001445

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Centurion® Card

G MAXWELL
Closing Date 01/18/17

Account Ending [redacted]

New Balance	**$9,830.53**
Payment Due Date	**02/12/17‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 02/12/17, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $9,830.53 on 02/02/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 01/31/17. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

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

Membership Rewards® Points
Available and Pending as of 12/31/16
578,229
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$15,134.90
Payments/Credits	-$15,134.90
New Charges	+$9,830.53
Fees	+$0.00
New Balance	**$9,830.53**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
02/12/17

AutoPay Amount
$9,830.53

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

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00098305300098305 3 14 d

AMEX001446

SDNY_GM_00327246

EFTA_00200000

EFTA01686244

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001447

SDNY_GM_00327247

EFTA_00200001

EFTA01686245

G MAXWELL
Closing Date 01/18/17

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$15,134.90
Credits	$0.00
Total Payments and Credits	**-$15,134.90**

Detail

*Indicates posting date

Payments			Amount
01/02/17*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$15,134.90

New Charges

Summary

	Total
G MAXWELL [redacted]	$5,311.18
JENNIFER TURNER [redacted]	$4,519.35
Total New Charges	**$9,830.53**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
12/20/16	UBER *US DEC20 H3GEA HELP.UBER.COM	HELP.UBER.COM	CA	$15.51
12/21/16	NYU PHYSICIAN SERVICES 0767 212-263-0041 Description MEDICAL SERVICES	NEW YORK	NY	$1,000.00
12/21/16	BROADVIEW NETWORKS 9149227538	(800)276-2384	NY	$24.10
12/22/16	FOSTER & SMITH PET SUPPLIES	(800)381-7179	WI	$165.05
12/28/16	STARBUCKS STORE 0088 FAST FOOD RESTAURANT	BOSTON	MA	$3.47
12/29/16	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL	$14.95
12/29/16	GODADDY.COM (480)505-8855	480-505-8855	AZ	$15.17
01/01/17	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	NEW YORK	NY	$309.27
01/02/17	SIRIUSXM.COM/ACCT XM SATELITE	888-635-5144	NY	$22.77
01/04/17	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$115.09
01/04/17	SHNY MEMBERSHIP INC*SHNY MEMBERS 131-202-9299 Description SHNY MEMBERSHIP INC	NEW YORK	NY	$2,068.63

Continued on reverse

Detail Continued

				Amount
01/05/17	DROPBOX*C87F4735C2V8 DROPBOX*C87F473 4159867057	SAN FRANCISCO	CA	$9.99
01/07/17	PODS OF NEW ENGLAND 650000006574035 8887767637 Description Price PODS OF NEW ENGLAND $1,059.32	NORWOOD	MA	$1,059.32
01/10/17	AT&T RECURR BILL PAYMENT 800-331-0500 Description TELECOMMUNICATIONS	DALLAS	TX	$195.88
01/11/17	UOVO 0000 212-904-0404 Description STORAGE RENTAL/SUPP	LONG ISLAND C	NY	$162.56
01/14/17	PEAK PERFORMANCE SKI SHOP 000000001 8024229447 Description Price MISC. MERCHANDI $45.54	KILLINGTON	VT	$45.54
01/15/17	KILLINGTON SNOWSHED RETAIL KILLINGTON 802-422-3333	KILLINGTON	VT	$68.90
01/18/17	TST* TATTE BAKERY CHARLES 000001001 6177235555 Description RESTAURANT CHARGES	BOSTON	MA	$14.98

JENNIFER TURNER
Card Ending [redacted]

				Amount
12/17/16	MAX CLEANING SERVICE C 888-406-4248	NORTH HAMPTON	NH	$115.00
12/19/16	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$7.48
12/21/16	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$13.90
12/22/16	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$19.97
12/22/16	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$446.08
12/23/16	MES*TILE, INC. SO874064 01944	SAN MATEO	CA	$18.00
12/23/16	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$439.66
12/24/16	WAG.COM PETS	(866)746-7924	NJ	$52.98
12/25/16	MAX CLEANING SERVICE C 888-406-4248	NORTH HAMPTON	NH	$285.00
12/26/16	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$21.39
12/27/16	FEDEX INV 201790428 I201790428 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000201790428 FedEx #1-800-622-1147	MEMPHIS	TN	$14.02
12/28/16	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$60.80
12/29/16	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$18.65
01/05/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$42.37

Continued on next page

G MAXWELL
Closing Date 01/18/17

Account Ending [redacted]

Detail Continued

				Amount
01/08/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$33.78
01/09/17	HTTP://WWW.SKYPE.NET SKYPE SUBSCRIPT HTTP://WWW.SKYPE.NET	LUXEMBOURG	LU	$10.00
01/13/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$408.66
01/17/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$71.10
01/17/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$2.13
01/17/17	PATIOLANE COM PATIOLANE COM DRAPERY/UPHOLSTERY	CLEARWATER	FL	$2,277.10
01/17/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$12.74
01/18/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$49.18
01/18/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$50.18
01/18/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$49.18

Fees

	Amount
Total Fees for this Period	**$0.00**

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$0.00
Total Interest in 2017	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.65% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

Continued on reverse

Information on Pay Over Time Features continued

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

~~DUPLICATE COPY~~

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**578,229**

Points Earned this Period	**15,176**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Account Summary

December 1, 2016 - December 31, 2016

Opening Points Balance	563,053
Points Earned this Period	+15,176
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**578,229**

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

Did You Know?

Use Points For Your Charges
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at **membershiprewards.com/yourcharges**.

Points Transaction Detail

December 1, 2016 - December 31, 2016

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	12,251	**42** Uber Earn 2x MR Points A5L7	12,293
Add'l Centurion XXXX-XXXXX2-[redacted]	2,883	**0**	2,883
Total	**15,134**	**42**	**15,176**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001453

SDNY_GM_00327253

EFTA_00200007

EFTA01686251

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 02/15/17

Account Ending [redacted]

New Balance	**$6,793.96**
Payment Due Date	**03/12/17‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 03/12/17, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

See page 7 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

We will debit your bank account for your payment of $6,793.96 on 03/02/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 02/28/17. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Membership Rewards® Points
Available and Pending as of 01/31/17
588,060
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$9,830.53
Payments/Credits	-$9,830.53
New Charges	+$6,793.96
Fees	+$0.00
New Balance	**$6,793.96**

Days in Billing Period: 28

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
03/12/17

AutoPay Amount
$6,793.96

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00067939600067939 6 14 4

AMEX001454

SDNY_GM_00327254

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001455

SDNY_GM_00327255

EFTA_00200009

EFTA01686253

G MAXWELL
Closing Date 02/15/17

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$9,830.53
Credits	$0.00
Total Payments and Credits	**-$9,830.53**

Detail

*Indicates posting date

Payments			**Amount**
02/02/17*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$9,830.53

New Charges

Summary

	Total
G MAXWELL [redacted]	$5,176.77
JENNIFER TURNER [redacted]	$1,617.19
Total New Charges	**$6,793.96**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
01/23/17	BROADVIEW NETWORKS 9149227538	(800)276-2384	NY	$23.05
01/26/17	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL	$14.95
01/28/17	AT&T K006 9968 ESTOR 0009 800-331-0500 Description TELEPHONE SERVICE/E	BETHLEHEM	PA	$44.69
02/01/17	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	NEW YORK	NY	$309.27
02/02/17	DELTA AIR LINES DELTA AIR LINES	ATLANTA		$212.20

From:	To:	Carrier:	Class:
BOSTON LOGAN INTER	NEW YORK LA GUARDI	DL	A
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 00623717541952
Passenger Name: MAXWELL/GHISLAINE
Document Type: PASSENGER TICKET
Date of Departure: 02/02

02/02/17	SIRIUSXM.COM/ACCT XM SATELITE	888-635-5144	NY	$22.77
02/02/17	DALI MARKET 0001 212-760-2338 Description GENERAL MERCH	NEW YORK	NY	$6.99
02/02/17	NOBU 212-757-3000	NEW YORK	NY	$91.37

AMEX001456

Continued on reverse

Detail Continued

				Amount
02/02/17	FREDERIC FEKKAI 2128910325	NEW YORK	NY	$62.70
02/03/17	JW MARRIOTT ESSEX HOUSE NEW YO LODGING	NEW YORK	NY	$40.00
02/03/17	KIEHL'S LEXINGTON AV COSMETIC STORE	NEW YORK	NY	$308.28
02/03/17	PRET A MANGER 646-728-0505 Description FAST FOOD RESTAURAN	NEW YORK	NY	$6.85
02/03/17	WORKSHOP APPAREL WORKSHOP APPARE MEN'S/WOMEN'S CLOTHNG	NEW YORK	NY	$1,066.98
02/04/17	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$224.97
02/04/17	THE TUMI STORE 9087564000 Description Price MISC RETAIL $163.31	NEW YORK	NY	$163.31
02/04/17	LE PAIN QUOTIDIEN RESTAURANT FOOD/BEVERAGE $20.08 TIP $2.92	NEW YORK	NY	$23.00
02/05/17	DROPBOX*KV9LL6L2BN23 DROPBOX*KV9LL6L 4159867057	SAN FRANCISCO	CA	$9.99
02/07/17	AMERICAN EXPRESS TVL SVC DELTA AIR LINES INC. From: To: Carrier: Class: NEW YORK LA GUARDI BOSTON LOGAN INTER DL W N/A YY 00 N/A YY 00 N/A YY 00 Ticket Number: 00679449652490 Date of Departure: 02/10 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	PHOENIX	AZ	$132.78
02/07/17	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL	$135.94
02/07/17	PODS OF NEW ENGLAND 650000006574035 8887767637 Description Price PODS OF NEW ENGLAND $1,059.32	NORWOOD	MA	$1,059.32
02/07/17	PRET A MANGER 646-728-0505 Description FAST FOOD RESTAURAN	NEW YORK	NY	$12.69
02/08/17	NELLO'S USFC10065	NEW YORK	NY	$63.00
02/08/17	FOOD EMPORIUM 1533 542929806389987 5164832400 Description Price GROCERY STORES, SUP $14.95	NEW YORK	NY	$14.95
02/09/17	PRET A MANGER 646-728-0505 Description FAST FOOD RESTAURAN	NEW YORK	NY	$12.69
02/10/17	UOVO 0000 212-904-0404 Description STORAGE RENTAL/SUPP	LONG ISLAND C	NY	$162.56

Continued on next page

G MAXWELL
Closing Date 02/15/17

Account Ending [redacted]

Detail Continued

				Amount
02/10/17	AT&T RECURR BILL PAYMENT 800-331-0500 Description TELECOMMUNICATIONS	DALLAS	TX	$195.44
02/14/17	VINCE 915 592717 (617)279-0659	BOSTON	MA	$209.00
02/14/17	1 HOTEL PARK Arrival Date 02/14/17 Departure Date 02/17/17 00000000	NEW YORK	NY	$405.91
02/14/17	THINKING CUP - NEWBURR 000000001 6174169250 Description REFER TO RECEIPT	BOSTON	MA	$11.54
02/14/17	THINKING CUP - NEWBURR 000000001 6174169250 Description REFER TO RECEIPT	BOSTON	MA	$9.58
02/14/17	VIDAL SASSOON VIDAL SASSOON 617-536-5496	BOSTON	MA	$120.00

JENNIFER TURNER
Card Ending [redacted]

				Amount
01/22/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$35.25
01/22/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$445.61
01/23/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$439.19
01/24/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$10.99
01/25/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$75.29
02/09/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$31.12
02/11/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$171.10
02/13/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$408.64

Fees

	Amount
Total Fees for this Period	**$0.00**

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$0.00
Total Interest in 2017	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.65% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

G MAXWELL
Closing Date 02/15/17

Account Ending [redacted]

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes summarized below to the Membership Rewards program terms. We encourage you to read this notice and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to the Membership Rewards program terms can be found on the following page.

Important Information about the Membership Rewards Program

Effective June 1, 2017, we are making two changes to the Terms and Conditions of the Membership Rewards® program: (1) If we cancel your Linked Card Account on or after June 1, 2017, we will no longer return points to your program account if your Linked Card Account (including a Corporate Card) is reinstated within one year after it is cancelled; and (2) Corporate Card Members can begin using points for charges at Ticketmaster and Telecharge.

Effective immediately, we are replacing the first paragraph of the "Using Your Card" subsection of the "Getting Points" section to clarify how you can earn points and when they will be available for use.

See the reverse side for the Detail of Changes to the Membership Rewards program Terms and Conditions

ID 12454

Detail of Changes to the Membership Rewards Program Terms

This notice amends the Membership Rewards program Terms and Conditions (the "Terms and Conditions") as described below. We have the right to amend as described in the Terms and Conditions. Any provisions in the Terms conflicting with this change are replaced fully and completely. Provisions not changed by this notice remain in full force and effect.

Membership Rewards Program

Effective June 1, 2017, (1) the following two sentences are deleted from the "For Canceling Your Account" subsection of the "Forfeiting And Getting Points Back" section of the Membership Rewards Terms and Conditions: "If we reinstate the Linked Card Account within one year, these forfeited points will be returned to your program account. If the only Linked Card Account is a Corporate Card and has been reinstated within one year, you must contact Membership Rewards at 1-800-AXP-EARN to have the forfeited points returned to your account.", and (2) the following sentence is deleted from the "Using Pay With Points To Book Travel On American Express® Travel, For Products Through Membershiprewards.com, And Elsewhere" subsection of the "Using Points" section of the Membership Rewards Terms and Conditions: "Corporate Card Members are not eligible to use points for Ticketmaster or Telecharge if the Corporate Card is the only Linked Card Account."

Effective immediately, the following language will replace the first paragraph of the "Using Your Card" subsection of the "Getting Points" section:

"Most Card Members will earn one point for every dollar charged for an eligible purchase to their Linked Card Account. Some Card Members will earn additional points for every dollar charged for an eligible purchase to their Linked Card Account, as noted in the Getting Additional Points section immediately below. To use points you have earned, including these additional points, you must pay the amount due on your Linked Card Account statement on time. If it's necessary for you to enroll your Card in Membership Rewards in order to participate in the program, you won't earn points for eligible purchases that you made before your enrollment date. As long as you pay the minimum amount due, you will earn points for the full amount of any charge applied to the following:

- Sign & Travel®
- Extended Payment Option
- Flexible Payment Option
- Select & Pay Later
- Eligible American Express Credit Card purchases

From time to time, we may make promotional offers of points. These offers include terms about how you can earn the points and when you can use them. These offer terms may differ from the terms above concerning points earned for charges to your Linked Card account, including when you can use the points.

You can view your point balance by logging onto your online account at www.americanexpress.com and viewing your account summary page. Some points may be shown as pending points. Pending points are points you will be able to use after we receive timely payment of the related amount due or in accordance with the terms of the offer for which the promotional points are awarded."

~~DUPLICATE COPY~~

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**588,060**
Points Earned this Period	**9,831**

Account Summary

January 1, 2017 - January 31, 2017

Opening Points Balance	578,229
Points Earned this Period	+9,831
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**588,060**

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Did You Know?

Use Points For Your Charges
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at
membershiprewards.com/yourcharges.

Points Transaction Detail

January 1, 2017 - January 31, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	5,312	**0**	5,312
Add'l Centurion XXXX-XXXXX2-[redacted]	4,519	**0**	4,519
Total	**9,831**	**0**	**9,831**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001463

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 03/17/17

Account Ending [redacted]

New Balance	**$13,712.25**
Payment Due Date	**04/12/17‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 04/12/17, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $13,712.25 on 04/01/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 03/30/17. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

As a valued Card Member we want to make you aware that, if you have a Pay Over Time feature and should variable APRs increase, the Penalty APR on your account will not exceed 29.99%. Your APRs may be increased to the Penalty APR if we do not receive your payment on time or if your payment is returned by your bank.

Membership Rewards® Points
Available and Pending as of 02/28/17
594,855
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$6,793.96
Payments/Credits	-$6,793.96
New Charges	+$13,712.25
Fees	+$0.00
New Balance	**$13,712.25**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
04/12/17

AutoPay Amount
$13,712.25

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 001371225001371225 14 d

AMEX001464

SDNY_GM_00327264

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address
City, State
Zip Code
Area Code and Home Phone
Area Code and Work Phone
Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001465

SDNY_GM_00327265

EFTA_00200019

EFTA01686263

G MAXWELL
Closing Date 03/17/17

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$6,696.03
Credits	
G MAXWELL [redacted]	-$97.93
Total Payments and Credits	**-$6,793.96**

Detail

*Indicates posting date

Payments			**Amount**
03/02/17*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$6,696.03
Credits			**Amount**
02/18/17	G MAXWELL	Apple Store 6313914350 NewYork APPLE STORE NE	-$97.93

New Charges

Summary

	Total
G MAXWELL [redacted]	$6,067.64
JENNIFER TURNER [redacted]	$7,644.61
Total New Charges	**$13,712.25**

Detail

G MAXWELL
Card Ending [redacted]

					Foreign Spend	Amount
02/15/17	PAYPAL*CAR8COUK HTTP://WWW.PAYPAL.COM		4029357733	GB	6.29 Pounds Sterling	$7.84
02/16/17	Ai Fiori 212-613-8660 FOOD TIP	$75.13 $8.87	New York	NY		$84.00
02/16/17	KIEHL'S LEXINGTON AV COSMETIC STORE		NEW YORK	NY		$188.10
02/16/17	FREDERIC FEKKAI 2128910325		NEW YORK	NY		$295.57
02/16/17	SPYDER WOODBURY 0000 845-928-4855 Description ANTIQUES/COLLECTIBL		CENTRAL VALLE	NY		$648.75
02/16/17	1 HOTEL PARK Arrival Date 02/16/17 00000000	Departure Date 02/18/17	NEW YORK	NY		$656.56
02/17/17	PRET A MANGER 646-728-0505 Description FAST FOOD RESTAURAN		NEW YORK	NY		$14.87
02/17/17	Apple Store 6313914350 APPLE STORE NE		NewYork			$97.93

Continued on reverse

Detail Continued

				Foreign Spend	Amount
02/18/17	INTERMIX-MADISON 0000 212-741-5075 Description WOMENS READY-TO-WEA	NEW YORK	NY		$381.06
02/21/17	BROADVIEW NETWORKS 9149227538	(800)276-2384	NY		$24.91
02/22/17	1 HOTEL PARK Arrival Date / Departure Date 02/16/17 / 02/21/17 00000000	NEW YORK	NY		$24.30
02/23/17	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL		$14.95
02/27/17	STARBUCKS STORE 0080 FAST FOOD RESTAURANT	BOSTON	MA		$4.23
02/27/17	BACK BAY VETERINARY CLIN 0444 617-247-2273 Description PET MEDICAL SERVICE	BOSTON	MA		$129.68
03/01/17	TST* TATTE BAKERY CHARLES 000001001 6177235555 Description / Price RESTAURANTS / $4.82	BOSTON	MA		$4.82
03/01/17	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	NEW YORK	NY		$309.27
03/02/17	SIRIUSXM.COM/ACCT XM SATELITE	888-635-5144	NY		$22.77
03/02/17	TST* TATTE BAKERY CHARLES 000001001 6177235555 Description / Price RESTAURANTS / $23.54	BOSTON	MA		$23.54
03/02/17	TST* TATTE BAKERY CHARLES 000001001 6177235555 Description / Price RESTAURANTS / $6.42	BOSTON	MA		$6.42
03/04/17	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA		$215.75
03/05/17	DROPBOX*S35KTKP45B94 DROPBOX*S35KTKP 4159867057	SAN FRANCISCO	CA		$9.99
03/07/17	PRET A MANGER 617-236-0634 Description FAST FOOD RESTAURAN	BOSTON	MA		$15.69
03/07/17	PODS OF NEW ENGLAND 650000006574035 8887767637 Description / Price PODS OF NEW ENGLAND / $1,059.32	NORWOOD	MA		$1,059.32
03/09/17	AMERICAN EXPRESS TVL SVC AMERICAN AIRLINES INC From: / To: / Carrier: / Class: MIAMI INTERNATIONA / N.Y. J F KENNEDY I / AA / I N/A / YY / 00 N/A / YY / 00 N/A / YY / 00 Ticket Number: 00179542741453 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	PHOENIX Date of Departure: 03/20	AZ		$374.20

Continued on next page

G MAXWELL
Closing Date 03/17/17

Account Ending [redacted]

Detail Continued

				Foreign Spend	Amount
03/09/17	JETBLUE AIRWAYS 9010001 JETBLUE AIRWAYS	JETBLUE	NY		$65.00
	From: To:	Carrier: Class:			
	N/A N/A	YY 00			
	N/A	YY 00			
	N/A	YY 00			
	N/A	YY 00			
	Ticket Number: 27906199514922	Date of Departure: 03/09			
	Passenger Name: MAXWELL/GHISLAINE MS				
	Document Type: ADDITIONAL COLLECTION				
03/09/17	JETBLUE AIRWAYS 9010001 JETBLUE AIRWAYS	JETBLUE	NY		$337.59
	From: To:	Carrier: Class:			
	BOSTON LOGAN INTER FT LAUDERDALE/HOLL	B6 V			
	N/A	YY 00			
	N/A	YY 00			
	N/A	YY 00			
	Ticket Number: 27921712282793	Date of Departure: 03/17			
	Passenger Name: MAXWELL/GHISLAINE MS				
	Document Type: PASSENGER TICKET				
03/09/17	ZARA USA 3753 0000 WOMEN'S CLOTHING	BOSTON	MA		$198.90
	Description APPAREL/ACCESSORIES				
03/10/17	UOVO 0000 212-904-0404	LONG ISLAND C	NY		$162.56
	Description STORAGE RENTAL/SUPP				
03/10/17	AT&T RECURR BILL PAYMENT 800-331-0500	DALLAS	TX		$217.81
	Description TELECOMMUNICATIONS				
03/16/17	HOLIDAY BOUTIQUE 617-973-9730	BOSTON	MA		$243.00
03/16/17	AMTRAK INTERNET SALE WASHINGTON DC	WASHINGTON	DC		$209.00
	From: NYP				
	To: BBY				
	Ticket Number: 0750637086950				
	1 (800) 872-7245				
03/17/17	TST* TATTE BAKERY CHARLES 000001001 6177235555	BOSTON	MA		$19.26
	Description Price				
	RESTAURANTS $19.26				

JENNIFER TURNER
Card Ending [redacted]

				Foreign Spend	Amount
02/16/17	NEST LABS 855-469-6378	PALO ALTO	CA		$150.00
	Description BUSINESS SERVICES,				
02/16/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		$2.13
02/22/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		$40.58
02/22/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ		$445.59
02/23/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ		$439.18

Continued on reverse

Detail Continued

				Foreign Spend	Amount
02/27/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$63.94
02/28/17	MICROSOFT *STORE 0000 800-642-7676 Description COMPUTER HRDWR/SFTW	MSBILL.INFO	WA		$106.86
03/02/17	GOSQ.COM LUNEL ETIENNE GOODS/SERVICES	Boston	MA		$22.45
03/04/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$42.37
03/12/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		$2.13
03/13/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ		$450.33
03/14/17	JORDAN'S FURNITURE 0035 866-856-7326 Description FURNITURE/LAMP/LIGH	E TAUNTON	MA		$784.63
03/15/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		$7.46
03/15/17	GODADDY.COM (480)505-8855	480-505-8855	AZ		$39.98
03/15/17	1STDIBS.COM 1STDIBS.COM DIRECT MKTG MISC	UNITED STATES			$400.00
03/15/17	1STDIBS.COM 1STDIBS.COM DIRECT MKTG MISC	UNITED STATES			$4,220.00
03/16/17	SOAP.COM HEALTHBEAUTY	(800)762-7123	NJ		$319.12
03/17/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$26.84
03/17/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$58.82
03/17/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA		$22.20

Fees

	Amount
Total Fees for this Period	**$0.00**

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$0.00
Total Interest in 2017	$0.00

G MAXWELL
Closing Date 03/17/17

Account Ending [redacted]

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.65% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

DUPLICATE COPY

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**594,855**

Points Earned this Period	**6,795**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Account Summary

February 1, 2017 - February 28, 2017

Opening Points Balance	588,060
Points Earned this Period	+6,795
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**594,855**

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

Did You Know?

Use Points For Your Charges
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at **membershiprewards.com/yourcharges**.

Points Transaction Detail

February 1, 2017 - February 28, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	5,178	**0**	5,178
Add'l Centurion XXXX-XXXXX2-[redacted]	1,617	**0**	1,617
Total	**6,795**	**0**	**6,795**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001473

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EFTA01686271

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Centurion® Card

G MAXWELL
Closing Date 04/17/17

Account Ending [redacted]

New Balance	**$28,121.75**
Payment Due Date	**05/12/17‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 05/12/17, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

See page 8 for Important Changes to Your Account Terms.

We will debit your bank account for your payment of $28,121.75 on 05/02/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 04/30/17. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

As a valued Card Member we want to make you aware that, if you have a Pay Over Time feature and should variable APRs increase, the Penalty APR on your account will not exceed 29.99%. Your APRs may be increased to the Penalty APR if we do not receive your payment on time or if your payment is returned by your bank.

Membership Rewards® Points
Available and Pending as of 03/31/17
608,471
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$13,712.25
Payments/Credits	-$13,723.50
New Charges	+$28,133.00
Fees	+$0.00
New Balance	**$28,121.75**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
05/12/17

AutoPay Amount
$28,121.75

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00281217500281217 5 14 4

AMEX001474

SDNY_GM_00327274

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001475

SDNY_GM_00327275

EFTA_00200029

EFTA01686273

G MAXWELL
Closing Date 04/17/17

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$13,712.25
Credits	
G MAXWELL [redacted]	$0.00
JENNIFER TURNER [redacted]	-$11.25
Total Payments and Credits	**-$13,723.50**

Detail

*Indicates posting date

Payments			**Amount**
04/01/17*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$13,712.25
Credits			**Amount**
04/17/17*	JENNIFER TURNER	CR ADJ - ANNUAL MEMBERSHIP FEE	-$11.25

New Charges

Summary

	Total
G MAXWELL [redacted]	$4,382.57
JENNIFER TURNER [redacted]	$23,750.43
Total New Charges	**$28,133.00**

Detail

G MAXWELL
Card Ending [redacted]

					Amount
03/18/17	BOSSA CONCEPT 0000 786-431-2021 Description APPAREL/ACCESSORIES		MIAMI BEACH	FL	$162.62
03/19/17	AMERICAN EXPRESS TVL SVC DELTA AIR LINES INC. From: / To: / Carrier: / Class: MIAMI INTERNATIONA / NEW YORK LA GUARDI / DL / P N/A / YY / 00 N/A / YY / 00 N/A / YY / 00 Ticket Number: 00679572267706 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET		PHOENIX Date of Departure: 03/20	AZ	$829.30
03/20/17	CAMBRIDGE CHEMISTS 650000006976875 2127345678 Description / Price CAMBRIDGE CHEMISTS / $21.74		NEW YORK	NY	$21.74
03/20/17	NEWSCONNECTIONST2530 0000 800-326-7711 Description APPAREL HSWRS/ACC		MIAMI	FL	$201.04
03/20/17	LE PAIN QUOTIDIEN 148 RESTAURANT FOOD/BEVERAGE TIP	$15.79 $1.21	NEW YORK	NY	$17.00

Continued on reverse

Detail Continued

				Amount
03/20/17	SP * OUTDOOR VOICES 888-746-7439 Description SP * OUTDOOR VOICES	BROOKLYN	NY	$95.00
03/21/17	PRET A MANGER 646-728-0505 Description FAST FOOD RESTAURAN	NEW YORK	NY	$8.35
03/21/17	BROADVIEW NETWORKS 9149227538	(800)276-2384	NY	$24.87
03/21/17	RITUALS COSMETICS MISC/SPECIALTY RETAIL	NEW YORK		$48.00
03/22/17	LE PAIN QUOTIDIEN 148 RESTAURANT FOOD/BEVERAGE $29.69	NEW YORK	NY	$29.69
03/23/17	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL	$14.95
03/23/17	PERD/FITREC 0554 170322000002366130 2215 TUITION/FEES	BOSTON	MA	$150.00
03/25/17	AMERICAN NATIONAL RED CROSS American N 800-797-8022	WASHINGTON	DC	$85.00
03/25/17	ONLINEAHA.ORG 0703 888-242-8883 Description CONTRIBUTIONS/DONAT	DALLAS	TX	$67.50
03/25/17	ONLINEAHA.ORG 0703 888-242-8883 Description CONTRIBUTIONS/DONAT	DALLAS	TX	$132.00
03/25/17	CPR WORLD 617-276-5950	CANTON	MA	$145.00
03/26/17	PERD/FITREC 0554 170325000002369850 2215 TUITION/FEES	BOSTON	MA	$35.00
03/26/17	PERD/FITREC 0554 170325000002369890 2215 TUITION/FEES	BOSTON	MA	$35.00
03/28/17	PANERA BREAD #2105 000000000292310 6177381501	BOSTON	MA	$22.42
03/28/17	BACK BAY VETERINARY CLIN 0444 617-247-2273 Description PET MEDICAL SERVICE	BOSTON	MA	$129.68
03/30/17	RED CROSS STORE RED CROSS STORE 877-400-2286	RESTON	VA	$20.00
03/31/17	VIDAL SASSOON VIDAL SASSOON 617-536-5496	BOSTON	MA	$210.00
03/31/17	HEALTHY BLENDS @ FITREC COLLEGE/UNIVERSITY Description 00000000000000192	BOSTON	MA	$1.92
04/01/17	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	NEW YORK	NY	$325.55
04/02/17	SIRIUSXM.COM/ACCT XM SATELITE	888-635-5144	NY	$22.77
04/04/17	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$261.54

Continued on next page

G MAXWELL
Closing Date 04/17/17

Account Ending [redacted]

Detail Continued

				Amount
04/05/17	DROPBOX*LN9G1VLZ9CCM DROPBOX*LN9G1VL 4159867057	SAN FRANCISCO	CA	$9.99
04/07/17	PODS OF NEW ENGLAND 650000006574035 8887767637 Description Price PODS OF NEW ENGLAND $423.73	NORWOOD	MA	$423.73
04/08/17	PODS OF NEW ENGLAND 650000006574035 8887767637 Description Price PODS OF NEW ENGLAND $635.59	NORWOOD	MA	$635.59
04/10/17	AT&T RECURR BILL PAYMENT 800-331-0500 Description TELECOMMUNICATIONS	DALLAS	TX	$217.32

JENNIFER TURNER
Card Ending [redacted]

				Amount
03/18/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$13.75
03/20/17	23ANDME INC GENETIC TEST	23ANDME.COM	CA	$208.95
03/20/17	NYCTAXI8L15 09000990010 000-0000000	LONG ISLAND C	NY	$20.30
03/20/17	TAXI CREDIT CARD TAXICAB & LIMOUSINE Description TAXI SVC WOODSIDE 14:39 70 W 20th St 14:40	WOODSIDE	NY	$44.80
03/22/17	BOS TAXI 1320 09010510014 000-0000000	BOSTON	MA	$11.20
03/22/17	SILVER MIRROR FACIAL BAR 2010010043881 213-440-1333	NEW YORK	NY	$141.08
03/22/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$445.59
03/23/17	NICHE MODERN 2127772101	BEACON	NY	$1,255.88
03/23/17	LUMFARDO LUMINAIRES 0001 818-300-2296 Description GENERAL MERCH	LOS ANGELES	CA	$1,193.00
03/23/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$439.18
03/24/17	MODSHOP 0439 310-515-9207 Description FURNITURE/LAMP/LIGH	NEW YORK	NY	$4,591.00
03/27/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$25.63
03/27/17	HIGH STYLE DECO 0129 212-647-0035 Description LAMPS/LIGHTING FIXT	NEW YORK	NY	$8,050.00
03/28/17	MACYS.COM 8002896229 Description Price LAUREN WESCOTT $13.59	800-289-6229	OH	$14.44

Continued on reverse

Detail Continued

					Amount
03/28/17	MACYS.COM 8002896229 Quantity 2	Description LAUREN WESCOTT	800-289-6229 Price $44.78	OH	$47.58
03/29/17	BECKENSTEIN FABRICS I 2123665142		NEW YORK	NY	$2,694.66
03/29/17	BRIGHT ON PRESIDIO LLC 0596 415-901-3404 Description SPECIALTY RETAIL		SAN FRANCISCO	CA	$2,835.00
03/30/17	MACYS.COM 8002896229 Description LAUREN WESCOTT	Price $13.59	800-289-6229	OH	$14.44
03/30/17	MACYS.COM 8002896229 Quantity 4	Description LAUREN WESCOTT	800-289-6229 Price $41.56	OH	$44.16
03/30/17	MACYS.COM 8002896229 Quantity 2 2 2 2	Description LAUREN WESCOTT LAUREN WESCOTT LAUREN WESCOTT LAUREN WESCOTT	800-289-6229 Price $20.78 $20.78 $7.98 $7.98	OH	$146.05
04/03/17	WWW.GILT.COM 877-280-0545		877-280-0545	NY	$34.51
04/06/17	BLISS SPA BOSTON 341206 (617)261-8700 Description the youth as we kno Gratuity		BOSTON	MA	$195.00
04/07/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE		CUPERTINO	CA	$6.39
04/07/17	BLISS SPA BOSTON 341206 (617)261-8700 Description head over 'peels' s Gratuity		BOSTON	MA	$145.00
04/09/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE		CUPERTINO	CA	$4.26
04/09/17	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE		LUXEMBOURG	LU	$10.00
04/10/17	AMAZON.COM MERCHANDISE		AMZN.COM/BILL	WA	$44.60
04/11/17	AMAZON MKTPLACE PMTS BOOK STORES		AMZN.COM/BILL	WA	$115.16
04/11/17	RESTORATION HARDWARE HOME FURNISH		844-252-0930	CA	$464.38
04/13/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020		RIVER EDGE	NJ	$450.33
04/14/17	WWW.GILT.COM 877-280-0545		877-280-0545	NY	$34.51
04/15/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE		CUPERTINO	CA	$9.60

Continued on next page

G MAXWELL
Closing Date 04/17/17

Account Ending [redacted]

Fees

	Amount
Total Fees for this Period	**$0.00**

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	-$11.25
Total Interest in 2017	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.90% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Centurion® Card

Notice of Important Changes to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Agreement can be found below.

Summary of Changes, Effective Immediately	
Annual Membership	We are removing the Annual Fee for additional Gold Cards. Effective immediately, the annual fee for additional Gold Cards will be $0 (Previously we charged $45 for up to 5 additional Gold Cards and $45 for each additional Gold Card thereafter). You will receive a prorated refund for any additional Gold Card annual fee charged in the previous 11 months.

ID 12467

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Annual Membership fee for Additional Gold Cards

Effective immediately, the *How Rates and Fees Work* table on page 2 of Part 1 of the Agreement is amended by deleting the *Annual Membership* row and replacing it with the following:

Annual Membership	This fee is on the *Rates and Fees* Table on page 1 of Part 1. We will charge $2,500 for each additional Centurion Card, $175 for up to 3 additional Platinum Cards, $175 for each additional Platinum Card after the first 3, and $0 for additional Gold Cards. You may have up to 2 additional Centurion Cards.

DUPLICATE COPY

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**608,471**

Points Earned this Period	**13,616**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Account Summary

March 1, 2017 - March 31, 2017

Opening Points Balance	594,855
Points Earned this Period	+13,616
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**608,471**

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

Did You Know?

Use Points For Your Charges
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at **membershiprewards.com/yourcharges**.

Points Transaction Detail

March 1, 2017 - March 31, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	5,972	**0**	5,972
Add'l Centurion XXXX-XXXXX2-[redacted]	7,644	**0**	7,644
Total	**13,616**	**0**	**13,616**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001483

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EFTA_00200037

EFTA01686281

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 05/18/17

Account Ending [redacted]

New Balance	**$30,120.52**
Payment Due Date	**06/12/17‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 06/12/17, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $30,120.52 on 06/02/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 05/31/17. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

As a valued Card Member we want to make you aware that, if you have a Pay Over Time feature and should variable APRs increase, the Penalty APR on your account will not exceed 29.99%. Your APRs may be increased to the Penalty APR if we do not receive your payment on time or if your payment is returned by your bank.

Membership Rewards® Points
Available and Pending as of 04/30/17
636,607
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$28,121.75
Payments/Credits	-$28,121.75
New Charges	+$30,120.52
Fees	+$0.00
New Balance	**$30,120.52**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
06/12/17

AutoPay Amount
$30,120.52

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00301205200301205 2 14 4

AMEX001484

SDNY_GM_00327284

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001485

SDNY_GM_00327285

EFTA_00200039

EFTA01686283

G MAXWELL
Closing Date 05/18/17

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$28,114.79
Credits	
G MAXWELL [redacted]	-$6.96
Total Payments and Credits	**-$28,121.75**

Detail

*Indicates posting date

Payments			**Amount**
05/02/17*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$28,114.79
Credits			**Amount**
04/28/17	G MAXWELL	STARBUCKS STORE 0080 BOSTON MA FAST FOOD RESTAURANT	-$6.96

New Charges

Summary

	Total
G MAXWELL [redacted]	$9,145.86
JENNIFER TURNER [redacted]	$20,974.66
Total New Charges	**$30,120.52**

Detail

G MAXWELL
Card Ending [redacted]

					Amount
04/20/17	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675		888-642-9675	FL	$14.95
04/20/17	TSURUTONTAN UDON N 542929806668083 2129891000 TIP	$7.21	NEW YORK	NY	$66.00
04/20/17	LE PAIN QUOTIDIEN RESTAURANT FOOD/BEVERAGE TIP	$8.93 $1.07	NEW YORK	NY	$10.00
04/21/17	BROADVIEW NETWORKS 9149227538		(800)276-2384	NY	$25.62
04/24/17	UOVO INV600699 11101 BUSINESS SERVICES		LONG ISLAND C	NY	$162.56
04/24/17	MARK 2 RESTAURANT RESTAURANT TIP	$20.00	NEW YORK	NY	$116.90
04/25/17	PESCA TREND 212-813-0500		NEW YORK	NY	$513.41
04/25/17	SANTAMBROEUS 1000 MADISON AVENUE NEW FOOD/BEVERAGE TIP	$29.40 $1.60	NEW YORK	NY	$31.00

Continued on reverse

Detail Continued

				Amount
04/26/17	AMERICAN EXPRESS TVL SVC UNITED AIRLINES	PHOENIX	AZ	$2,410.41
	From: / To: / Carrier: / Class: BOSTON LOGAN INTER / DENVER INTL APT / UA / A BOSTON LOGAN INTER / UA / A N/A / YY / 00 N/A / YY / 00 Ticket Number: 01686147685681 / Date of Departure: 04/28 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET			
04/26/17	IPARK 16 650000009064158 2124722596 Description / Price IPARK 16 / $120.00	NEW YORK	NY	$120.00
04/27/17	STARBUCKS STORE 0080 FAST FOOD RESTAURANT	BOSTON	MA	$6.96
04/28/17	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	$26.95
04/28/17	TUFTS SMALL ANIMAL HOSPT 0403 877-895-2613 Description TUITION/FEES	NORTH GRAFTON	MA	$195.00
04/28/17	OPC MSC SERVICE FEE24 8004874567 Description REFER TO RECEIPT	ELKHORN	NE	$5.98
04/28/17	OPC*NY ST INS FUND DISABI 444024939 5184374253 Description REFER TO RECEIPT	ALBANY	NY	$254.50
04/28/17	PEETS COFFEE & TEA 0098 412-741-0630 Description FAST FOOD RESTAURAN	BOSTON	MA	$3.65
04/28/17	C T CORPORATION SYSTEM LEGALSERVICE	(800)624-0909	NY	$120.00
04/28/17	SUNRISE MEDICAL LABORATORIES 800-487-1686	(800)782-0282	NY	$47.50
05/01/17	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	NEW YORK	NY	$325.55
05/02/17	SIRIUSXM.COM/ACCT XM SATELITE	888-635-5144	NY	$22.77
05/02/17	PRET A MANGER 617-236-0634 Description FAST FOOD RESTAURAN	BOSTON	MA	$5.87
05/02/17	VIDAL SASSOON VIDAL SASSOON 617-536-5496	BOSTON	MA	$135.00
05/02/17	BACK BAY VETERINARY CLIN 0444 617-247-2273 Description PET MEDICAL SERVICE	BOSTON	MA	$619.94
05/04/17	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$194.03
05/05/17	DROPBOX*2SZJP6PJSW3L DROPBOX*2SZJP6P 4159867057	SAN FRANCISCO	CA	$9.99
05/07/17	PODS OF NEW ENGLAND 650000006574035 8887767637 Description / Price PODS OF NEW ENGLAND / $1,029.32	NORWOOD	MA	$1,029.32

Continued on next page

G MAXWELL
Closing Date 05/18/17

Account Ending [redacted]

Detail Continued

				Amount
05/08/17	PODS OF NEW ENGLAND 650000006574035 8887767637 Description Price PODS OF NEW ENGLAND $30.00	NORWOOD	MA	$30.00
05/08/17	USPS.COM CLICKNSHIP 660427000 8002758777 Description REFER TO RECEIPT	WASHINGTON	DC	$7.15
05/09/17	BENEFIT CHARLES 18599 02114	BOSTON	MA	$167.00
05/09/17	MAXMARA - BOSTON 000000001 2125366200 Description REFER TO RECEIPT	BOSTON	MA	$1,104.69
05/09/17	PRET A MANGER 617-236-0634 Description FAST FOOD RESTAURAN	BOSTON	MA	$19.12
05/09/17	VIDAL SASSOON VIDAL SASSOON 617-536-5496	BOSTON	MA	$118.00
05/10/17	THE UPS STORE #6708 OFFICE SUPPLY STORE	PROVIDENCE	RI	$13.00
05/11/17	AT&T RECURR BILL PAYMENT 800-331-0500 Description TELECOMMUNICATIONS	DALLAS	TX	$218.86
05/11/17	MB F DOG SHOWS INFODOG MYINFOD MB F DO 336-379-9352	GREENSBORO	NC	$38.25
05/12/17	CLOVER FOOD LAB squareup.com/receipts	Boston	MA	$38.01
05/12/17	RICHDALE FOOD SHOPS 650000009596902 7819611581 Description Price RICHDALE FOOD SHOPS $47.98	BOSTON	MA	$47.98
05/16/17	VINCE 915 592717 (617)279-0659	BOSTON	MA	$239.00
05/16/17	H&M #100 0000 855-466-7467 Description APPAREL/ACCESSORIES	BOSTON	MA	$49.99
05/16/17	USPS PO BOXES ONLINE 660247000 8002758777 Description REFER TO RECEIPT	WASHINGTON	DC	$566.00
05/18/17	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL	$14.95

JENNIFER TURNER
Card Ending [redacted]

				Amount
04/17/17	JET.COM RETAIL	855-538-4323	NJ	$130.55
04/17/17	POSHMARK 650-488-7740 Description POSHMARK	MENLO PARK	CA	$10.99
04/18/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$14.99

AMEX001488

Continued on reverse

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EFTA01686286

Detail Continued

				Amount
04/18/17	JET.COM RETAIL	855-538-4323	NJ	$62.44
04/20/17	WARP & WEFT FLOOR COVERING STORE	NEW YORK	NY	$14,080.00
04/20/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$67.30
04/21/17	QVC 800 367 9444 WEST CHESTER,PA 497833575801	WEST CHESTER	PA	$164.95
04/21/17	NEST LABS 855-469-6378 Description BUSINESS SERVICES,	PALO ALTO	CA	$1,628.81
04/22/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$488.34
04/23/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$480.86
04/25/17	GODADDY.COM (480)505-8855	480-505-8855	AZ	$45.41
04/26/17	GODADDY.COM (480)505-8855	480-505-8855	AZ	$30.34
04/29/17	GODADDY.COM (480)505-8855	480-505-8855	AZ	$407.76
05/01/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$29.89
05/01/17	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.68
05/04/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$42.37
05/04/17	NEST LABS 855-469-6378 Description BUSINESS SERVICES,	PALO ALTO	CA	$1,322.81
05/08/17	1STDIBS*1STDIBS 212-627-3927 Description 1STDIBS	NEW YORK	NY	$1,049.00
05/08/17	JORDAN'S FURNITURE 508-828-4000 Description LAMPS/LIGHTING FIXT	NASHUA	NH	$168.38
05/12/17	HP.COM STORE H375424375 07666 H375424375-110.06	888-345-5409	CA	$110.06
05/13/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$10.66
05/13/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$450.33
05/14/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$9.60
05/15/17	OGI EYEWEAR 763-252-0508	MINNEAPOLIS	MN	$42.00
05/17/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$38.97
05/17/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$44.18
05/18/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$32.99

Continued on next page

Fees

	Amount
Total Fees for this Period	**$0.00**

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	-$11.25
Total Interest in 2017	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.90% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

DUPLICATE COPY

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance 636,607

Points Earned this Period 28,136

Account Summary April 1, 2017 - April 30, 2017

Opening Points Balance	608,471
Points Earned this Period	+28,136
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**636,607**

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Did You Know?

Use Points For Your Charges
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at **membershiprewards.com/yourcharges**.

Points Transaction Detail April 1, 2017 - April 30, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	4,385	**0**	4,385
Add'l Centurion XXXX-XXXXX2-[redacted]	23,751	**0**	23,751
Total	**28,136**	**0**	**28,136**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001493

SDNY_GM_00327293

EFTA_00200047

EFTA01686291

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 06/16/17

Account Ending [redacted]

New Balance	**$10,107.09**
Payment Due Date	**07/12/17‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 07/12/17, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

See page 7 **for an Important Change to Your Account Terms.**

See Page 9 **for Important Changes to Your Account Benefits.**

Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 6.**

We will debit your bank account for your payment of $10,107.09 on 07/01/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 06/29/17. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Membership Rewards® Points
Available and Pending as of 05/31/17
666,722
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$30,120.52
Payments/Credits	-$30,120.52
New Charges	+$10,107.09
Fees	+$0.00
New Balance	**$10,107.09**

Days in Billing Period: 29

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
07/12/17

AutoPay Amount
$10,107.09

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00101070900101070 9 14 ⊣

AMEX001494

SDNY_GM_00327294

EFTA_00200048

EFTA01686292

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:**	1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:**	1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:**	1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001495

SDNY_GM_00327295

EFTA_00200049

EFTA01686293

G MAXWELL
Closing Date 06/16/17

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$30,120.52
Credits	$0.00
Total Payments and Credits	**-$30,120.52**

Detail

*Indicates posting date

Payments			Amount
06/02/17*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$30,120.52

New Charges

Summary

	Total
G MAXWELL [redacted]	$8,230.75
JENNIFER TURNER [redacted]	$1,876.34
Total New Charges	**$10,107.09**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
05/22/17	BROADVIEW NETWORKS 9149227538	(800)276-2384	NY	$26.86
05/28/17	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	$16.95
05/30/17	PODS OF NEW ENGLAND 650000006574035 8887767637 Description Price PODS OF NEW ENGLAND $622.45	NORWOOD	MA	$622.45
05/30/17	AMTRAK INT From: BBY To: NYP Ticket Number: 1500910045440 AMTRAK	WASHINGTON	DC	$159.00
05/30/17	AMTRAK INT From: NYP To: BBY Ticket Number: 1500910048162 AMTRAK	WASHINGTON	DC	$179.00
05/31/17	KIEHL'S LEXINGTON AV COSMETIC STORE	NEW YORK	NY	$188.10
05/31/17	FREDERIC FEKKAI 2128910325	NEW YORK	NY	$214.23
05/31/17	PRET A MANGER 646-728-0505 Description FAST FOOD RESTAURAN	NEW YORK	NY	$8.35
05/31/17	SP * SCHUTZ SHOES 888-746-7439 Description SP * SCHUTZ SHOES	NEW YORK	NY	$391.95

Continued on reverse

Detail Continued

					Amount
06/01/17	SMILEY 212-688-1510		NEW YORK	NY	$16.06
06/01/17	EMBASY WINES AND SPIRITS 1467270010768 212-838-6551		NEW YORK	NY	$27.21
06/01/17	KIEHL'S LEXINGTON AV COSMETIC STORE		NEW YORK	NY	$203.79
06/01/17	FREDERIC FEKKAI 2128910325		NEW YORK	NY	$62.70
06/01/17	STARBUCKS STORE 1850 FAST FOOD RESTAURANT		NEW YORK	NY	$3.76
06/01/17	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT		NEW YORK	NY	$325.55
06/01/17	LE PAIN QUOTIDIEN 148 RESTAURANT FOOD/BEVERAGE	$18.19	NEW YORK	NY	$18.19
06/02/17	SIRIUSXM.COM/ACCT XM SATELITE		888-635-5144	NY	$22.77
06/02/17	UOVO INV604810 11101 BUSINESS SERVICES		LONG ISLAND C	NY	$162.56
06/04/17	TMOBILE*AUTO PAY 898805037 98006		800-937-8997	WA	$603.41
06/05/17	DROPBOX*HYJYRGSB9824 DROPBOX*HYJYRGS 4159867057		SAN FRANCISCO	CA	$9.99
06/05/17	INTUIT *QUICKBOOKS T1-F5C52-F2 92129		800-446-8848	CA	$1,578.69
06/08/17	FIG & OLIVE UPTOWN 212-207-4555 FOOD TIP	$93.63 $22.37	NEW YORK	NY	$116.00
06/08/17	PRET A MANGER 646-728-0505 Description FAST FOOD RESTAURAN		NEW YORK	NY	$8.35
06/08/17	DELMONICO 00-08030867066 MISC FOOD STORE		NEW YORK	NY	$3.80
06/08/17	PARIS THEATRE 213-235-2257		NEW YORK	NY	$15.50
06/08/17	ZARA USA WOMEN'S CLOTHING Description APPAREL/ACCESSORIES		NEW YORK	NY	$174.13
06/09/17	MEDICAL IMAGING OF MANHAT 084870020060 8887106898		888-7106898	NY	$895.00
06/09/17	Bergdorf Goodman DEPARTMENT STORE		New York		$90.00
06/09/17	CHAMPION 58 LLC CHAMPION 58 LLC PARKING LOT & GARAGE		NEW YORK	NY	$100.00
06/10/17	AT&T RECURR BILL PAYMENT 800-331-0500 Description TELECOMMUNICATIONS		DALLAS	TX	$241.14
06/14/17	APPLE ONLINE STORE 2125356833 07631 COM*PUTER/SOFTWARE W612723745 4443026903		CUPERTINO	CA	$1,730.31

Continued on next page

G MAXWELL
Closing Date 06/16/17

Account Ending [redacted]

Detail Continued

				Amount
06/15/17	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL	$14.95

JENNIFER TURNER
Card Ending [redacted]

				Amount
05/20/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$6.39
05/22/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$488.34
05/23/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$480.86
05/27/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$25.63
05/30/17	NYCTAXI1W28 09001530013 000-0000000 Description Price MERCHANDISE $23.30	BRONX	NY	$23.30
05/30/17	NYCTAXI7J18 09004720017 000-0000000 Description Price MERCHANDISE $7.30	BROOKLYN	NY	$7.30
05/30/17	NYCTAXI7F33 09002540011 000-0000000 Description Price MERCHANDISE $6.80	LONG ISLAND C	NY	$6.80
06/01/17	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.68
06/09/17	THE PARK LANE HOTEL 0000 Arrival Date Departure Date 06/08/17 06/09/17 00000000 LODGING	NEW YORK	NY	$363.93
06/10/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$12.78
06/13/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$450.33

Fees

	Amount
Total Fees for this Period	**$0.00**

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	-$11.25
Total Interest in 2017	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		9.90% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has a no pre-set spending limit.

There is a limit to your Pay Over Time feature balance
Your Pay Over Time limit is $35,000.00. We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance by the Payment Due Date.

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance and Paying Interest.

Please refer to page 2 for further important information regarding your account

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable by the Payment Due Date.

Annual Membership Fee: The annual membership fee for your Account is $2,500.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to a Feature if you make one or more late payments or if your payment is returned. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time feature(s) on your Account. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. If you are enrolled in a Feature or have a Feature balance, the APRs that apply will be noted below as of the Closing Date of this statement.

(v) Indicates variable rate
* Indicates variable penalty APR will not exceed 29.99%

Select & Pay Later

Rate Description	Transactions Dated From	To	Prime + Margin	APR
Standard	07/08/2010		Prime + 5.90%	9.90% (v)
Penalty	07/08/2010		Prime + 25.99%*	29.99% (v)*

G MAXWELL
Closing Date 06/16/17

Account Ending [redacted]

Notice of Important Changes to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Agreement can be found on the following page.

Summary of Changes, Effective Immediately	
How Rates and Fees Work - *Calculating APRs and DPRs*	If you have a Pay Over Time feature, we are adding a cap on your variable penalty APR. Your variable penalty APR will not exceed 29.99%.

ID 12472

See the reverse side for the detail of changes to your Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

How Rates and Fees Work

Effective immediately, if you have a Pay Over Time feature, we are amending the *Calculating APRs and DPRs* section of the *How Rates and Fees Work* table on page 2 of Part 1 of your Agreement by inserting the following footnote to apply to the Penalty APR row:

*The variable penalty APR will not exceed 29.99%.

G MAXWELL
Closing Date 06/16/17

Account Ending [redacted]

Notice of Updates to the Additional Benefits of Your Card

We are making several updates to your Centurion benefits. These benefits are provided to you as part of your Centurion Membership at no additional charge. Key updates are described in more detail below. If you would like more information about these updates or to receive a Description of Coverage, please visit Centurion.com and click on Card Membership Benefits or call 1-800-854-9783 Monday-Friday 8 am to 8 pm and Saturday 9 am to 6 pm ET.

Starting on September 1, 2017, unless otherwise noted:

Car Rental Loss and Damage Insurance* coverage

- Car Rental Loss and Damage Insurance coverage will now apply to vehicles rented in Ireland, Israel and Jamaica. Consistent with your current benefit, coverage will not apply to vehicles rented in Australia, Italy, and New Zealand.
- In addition to the vehicle types currently covered, eligible rental vehicles will now include certain types of full sized sport utility vehicles, exotic/expensive cars, full sized vans, trucks, pick-ups and cargo vans.

Purchase Protection* coverage

- In addition to your current coverage, Purchase Protection will now include incidents related to Natural Disasters with a maximum per occurrence limit of $500 per incident.

Extended Warranty*+, Baggage Insurance Plan*+, Travel Accident Insurance*+, Purchase Protection*+ and Car Rental Loss and Damage Insurance*+ coverage, as applicable to your Card.

We have updated several definitions and exclusions to clarify our claim administration process and the Description of Coverage. For example, your Baggage Insurance Plan is clarified to advise that medications, prosthetics, perishables, eyeglasses and hearing aids are ineligible for benefits. Similarly, certain exclusions are clarified to state that losses caused by civil disturbance, riot or participation in a felony are ineligible for benefits.

Additionally, we have clarified that benefits above and Return Protection will be applicable when you activate the benefit by using your Card to make a purchase.

Premium Global Assist® Hotline service

- Premium Global Assist® Hotline will no longer provide the Destination Guide, an online resource for travel information. For more information please call 1-800-333-2639.

Lost Wallet Protector

- Effective July 1, 2017, Lost Wallet Protector will be serviced by Optima Alliance, LLC. There will be no change to the current services provided. For more information please call 1-855-597-2639.

ID12481

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*Insurance Coverages underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. For residents of GU and MP, coverages are underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy Numbers CRCB000000107 for BIP, CRCB000000108 for CRLDI, CRCB000000109 for EW, CRCB000000110 for PP, and CRCB000000111 for TAI. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies (including Descriptions of Coverage) applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. AAC policy Numbers for EW Policy

AX0953, Policy AX0953-PR, Policy AX0953-VI or Policy EW-IND; AAC policy Numbers for BIP Policy AX0400, Policy AX0400-PR, Policy AX0400-VI or Policy BIP-IND;AAC policy Numbers for TAI Policy AX0948, Policy AX0948-PR, Policy AX0948-VI or Policy TAI-IND; AAC policy Numbers for PP Policy AX0951, Policy AX0951-PR, Policy AX0951-VI or Policy PP-IND; AAC policy Numbers for CRLDI Policy AX0925, Policy AX0925-PR, Policy AX0925-VI or Policy CRLDI-IND.

+Travel Accident Insurance updates do not apply to residents of the state of Washington. In addition, all benefit coverage updates described above do not apply to residents of Guam and Northern Mariana Islands.

DUPLICATE COPY

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance **666,722**

Points Earned this Period **30,115**

Account Summary

May 1, 2017 - May 31, 2017

Opening Points Balance	636,607
Points Earned this Period	+30,115
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**666,722**

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Did You Know?

Use Points For Your Charges
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at **membershiprewards.com/yourcharges**.

Points Transaction Detail

May 1, 2017 - May 31, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	9,141	**0**	9,141
Add'l Centurion XXXX-XXXXX2-[redacted]	20,974	**0**	20,974
Total	**30,115**	**0**	**30,115**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001505

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DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 07/18/17

Account Ending [redacted]

New Balance	**$9,141.63**
Payment Due Date	**08/12/17‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 08/12/17, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

See Page 7 for an important Privacy Notice and the following pages for important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution and a notice for WA residents.

We will debit your bank account for your payment of $9,141.63 on 08/02/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made by 07/31/17. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Your Centurion® Membership includes an annual subscription to Departures magazine (a value of $10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

Learn how to take advantage of your Pay Over Time feature on **page 5 .**

Continued on page 3

Membership Rewards® Points
Available and Pending as of 06/30/17
676,829
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$10,107.09
Payments/Credits	-$10,107.09
New Charges	+$6,641.63
Fees	+$2,500.00
New Balance	**$9,141.63**

Days in Billing Period: 32

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
08/12/17

AutoPay Amount
$9,141.63

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00091416300091416 3 14 4

AMEX001506

SDNY_GM_00327306

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:**	1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:**	1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:**	1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001507

SDNY_GM_00327307

EFTA_00200061

EFTA01686305

G MAXWELL
Closing Date 07/18/17

Account Ending [redacted]

Effective immediately, we are making changes to the Membership Rewards Program Terms & Conditions that impact Card Members who are enrolled in the Membership Rewards Program and are eligible for points transfer. Membership Rewards points can now be transferred at a 1:1 ratio into British Airways Executive Club and Iberia Plus programme and can be transferred in increments of 1,000 points.

Payments and Credits

Summary

	Total
Payments	-$8,528.40
Credits	
G MAXWELL [redacted]	-$1,578.69
Total Payments and Credits	**-$10,107.09**

Detail

*Indicates posting date

Payments			**Amount**
07/01/17*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$8,528.40
Credits			**Amount**
06/17/17	G MAXWELL	INTUIT *QUICKBOOKS 800-446-8848 CA T1-F7614-2 92129	-$1,578.69

New Charges

Summary

	Total
G MAXWELL [redacted]	$5,755.96
JENNIFER TURNER [redacted]	$885.67
Total New Charges	**$6,641.63**

Detail

G MAXWELL
Card Ending [redacted]

					Amount
06/21/17	BROADVIEW NETWORKS 9149227538		(800)276-2384	NY	$25.80
06/27/17	UNITED AIRLINES UNITED AIRLINES		HOUSTON	TX	$456.40
	From:	To:	Carrier:	Class:	
	COLUMBUS PORT COLU	N.Y. NEWARK INTL A	UA	00	
		COLUMBUS PORT COLU	UA	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 01623541906453		Date of Departure: 07/10		
	Passenger Name: BURNS/RHONDA				
	Document Type: PASSENGER TICKET				
06/27/17	OGI EYEWEAR 763-252-0508		MINNEAPOLIS	MN	$210.00
06/28/17	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675		888-642-9675	FL	$239.94

AMEX001508

Continued on reverse

Detail Continued

				Amount
06/28/17	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	$16.95
07/01/17	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	NEW YORK	NY	$325.55
07/02/17	SIRIUSXM.COM/ACCT XM SATELITE	888-635-5144	NY	$22.77
07/04/17	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$157.34
07/05/17	SP * OUIMILLIE 888-746-7439 Description SP * OUIMILLIE	CAMBRIDGE	MA	$754.00
07/05/17	DROPBOX*9NL6ZMGCHV7T DROPBOX*9NL6ZMG 4159867057	SAN FRANCISCO	CA	$9.99
07/05/17	VIDAL SASSOON VIDAL SASSOON 617-536-5496	BOSTON	MA	$135.00
07/07/17	UOVO INV605392 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$1,778.31
07/10/17	AT&T RECURR BILL PAYMENT 800-331-0500 Description TELECOMMUNICATIONS	DALLAS	TX	$218.45
07/12/17	INTERMIX 212-741-5075 Description FOOD/BEVERAGE	BOSTON	MA	$942.93
07/12/17	VIDAL SASSOON VIDAL SASSOON 617-536-5496	BOSTON	MA	$120.00
07/12/17	INTERMIX 212-741-5075 Description FOOD/BEVERAGE	BOSTON	MA	$316.63
07/13/17	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL	$14.95
07/16/17	ESPRESSO LOVE - 2 000000001 5086279211 Description REFER TO RECEIPT	EDGARTOWN	MA	$10.95

JENNIFER TURNER
Card Ending [redacted]

				Amount
06/23/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$27.76
06/29/17	FEDEX INV 158226161 I158226161 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000158226161 FedEx #1-800-622-1147	MEMPHIS	TN	$154.25
06/29/17	AMAZON MKTPLACE PMTS BOOK STORES	AMZN.COM/BILL	WA	$38.97
07/01/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$29.88
07/01/17	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.68

Continued on next page

Detail Continued

				Amount
07/03/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$42.37
07/05/17	EUROPEAN WAX CENTER BEACON HILL 6177423333	BOSTON	MA	$46.00
07/07/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$68.37
07/13/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$450.33
07/15/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$17.06

Fees

			Amount
07/18/17	G MAXWELL	ANNUAL MEMBERSHIP FEE Use Membership Rewards® Points toward your annual membership fee. Visit **www.membershiprewards.com/cardfees** to learn more.	$2,500.00
Total Fees for this Period			**$2,500.00**

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$2,488.75
Total Interest in 2017	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		10.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

Rev. 9/2012

FACTS WHAT DOES AMERICAN EXPRESS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • transaction history and account history • insurance claim history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Express chooses to share; and whether you can limit this sharing.

Reasons we can share personal information	Does American Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No (but please see the "To limit direct marketing" box below for additional privacy choices)
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although we may share aggregated or de-identified data)	We don't share personal information

To limit our sharing	• Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 - our menu will prompt you through your choices *Please note:* If you are a *new* customer, we can begin sharing your personal information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your personal information as described in this notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing	We provide additional privacy choices to customers. Privacy elections you make for any one product or service may not automatically be applied to other products and services. To let us know if you do not want us to use your personal information to communicate with you about offers by mail, telephone, and/or e-mail: • Visit us online: www.americanexpress.com/communications or • Call us at 1-855-297-7748 (except for choices about e-mail communications)
Questions?	Call 1-800-528-4800 or go to americanexpress.com/contact.

Who we are	
Who is providing this notice?	American Express Travel Related Services Company, Inc. and other American Express Affiliates that provide financial products or services, including American Express Centurion Bank, American Express Bank, FSB, and AMEX Assurance Company.

What we do	
How does American Express protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Express collect my personal information?	We collect your personal information, for example, when you • open an account or pay your bills • give us your income information or give us your contact information • use your credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing of personal information?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our affiliates include companies with the American Express name, including financial companies such as American Express Travel Related Services Company, Inc. and nonfinancial companies such as American Express Publishing. Affiliates may also include other companies related by common ownership or control, such as Serve Virtual Enterprises, Inc. and AMEX Assurance Company, a provider of American Express Card-related insurance services.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *Nonaffiliates with which we share personal information include service providers, including, for example, direct marketers, that perform services or functions on our behalf.*
Joint marketing	A formal agreement between nonaffiliated companies that together market financial products or services to you. • *Our joint marketing partners include financial companies.*

Other important information
We may transfer personal information to other countries, for example, for customer service or to process transactions. **AMEX Assurance Company customers**: You may have the right to access and correct recorded personal information. Personal information may be disclosed by us to detect fraud or misrepresentation, to verify insurance coverage, to an insurance regulatory authority, law enforcement or other governmental authority pursuant to law, or to a group policyholder for purposes of reporting claims experience or conducting an audit. Personal information related to insurance claim activity obtained from a report prepared by an insurance-support organization on our behalf may be retained by such organization and disclosed as required by law. State law may be more protective than federal law. **California**: If your American Express account has a California billing address, we will not share your personal information except to the extent permitted under California law. **Vermont**: If your American Express account has a Vermont billing address, we will automatically treat your account as if you have directed us not to share information about your creditworthiness with our affiliates.

Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.
After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Annual EFT Error Resolution Notice
This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate using your American Express Card, including Express Cash transactions, or electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

(1) Your name and card account number.

(2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.

(3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

Notice for residents of Washington State
In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

S04N4 BP/PRVCCSG/1114

DUPLICATE COPY

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**676,829**

Points Earned this Period	**10,107**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Account Summary

June 1, 2017 - June 30, 2017

Opening Points Balance	666,722
Points Earned this Period	+10,107
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**676,829**

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

Did You Know?

Use Points For Your Charges
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at **membershiprewards.com/yourcharges**.

Points Transaction Detail

June 1, 2017 - June 30, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	8,231	**0**	8,231
Add'l Centurion XXXX-XXXXX2-[redacted]	1,876	**0**	1,876
Total	**10,107**	**0**	**10,107**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001517

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EFTA01686315

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 08/18/17

Account Ending [redacted]

New Balance	**$5,001.32**
Payment Due Date	**09/12/17‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 09/12/17, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

See page 6 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

We will debit your bank account for your payment of $5,001.32 on 09/02/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 08/31/17. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

For information on your Pay Over Time feature and limit, see **page 5**

Effective immediately, we are making changes to the Membership Rewards Program Terms & Conditions that impact Card Members who are enrolled in the Membership Rewards Program and are eligible for points transfer. Membership Rewards points can now be transferred at a 1:1 ratio into British Airways Executive Club and Iberia Plus programme and can be transferred in increments of 1,000 points.

Membership Rewards® Points
Available and Pending as of 07/31/17
681,891
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$9,141.63
Payments/Credits	-$9,141.63
New Charges	+$5,001.32
Fees	+$0.00
New Balance	**$5,001.32**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
09/12/17

AutoPay Amount
$5,001.32

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00050013200050013 2 14 4

AMEX001518

SDNY_GM_00327318

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001519

SDNY_GM_00327319

EFTA_00200073

EFTA01686317

G MAXWELL
Closing Date 08/18/17

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$9,141.63
Credits	$0.00
Total Payments and Credits	**-$9,141.63**

Detail

*Indicates posting date

Payments			**Amount**
08/02/17*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$9,141.63

New Charges

Summary

	Total
G MAXWELL [redacted]	$3,826.39
JENNIFER TURNER [redacted]	$1,174.93
Total New Charges	**$5,001.32**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
07/21/17	BROADVIEW NETWORKS 9149227538	(800)276-2384	NY	$26.59
07/25/17	NIOS 000000001 2128639058	NEW YORK	NY	$26.13
07/28/17	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	$16.95
07/28/17	IFLYBUSINES 8008079834 Description TRAVEL AGENCY	8008079834	CA	$1,980.00
07/29/17	DELTA AIR LINES DELTA AIR LINES	ATLANTA		$5.60

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 0060879238227
Passenger Name: MAXWELL/GHISLAINE NOELLE
Document Type: ADDITIONAL COLLECTION

07/31/17	MODELL'S SPORTING GOODS 999-000-0000	BOSTON	MA	$89.99
07/31/17	EUROPEAN WAX CENTER BEACON HILL 6177423333	BOSTON	MA	$142.00
08/01/17	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	NEW YORK	NY	$325.55
08/01/17	PEET'S #29405 FAST FOOD RESTAURANT	BOSTON	MA	$6.26

Continued on reverse

Detail Continued

				Amount
08/02/17	SIRIUSXM.COM/ACCT XM SATELITE	888-635-5144	NY	$22.77
08/03/17	UOVO INV607686 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
08/04/17	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$185.79
08/05/17	DROPBOX*XNHCQZKPKFVN DROPBOX*XNHCQZK 4159867057	SAN FRANCISCO	CA	$9.99
08/08/17	SP * DRESS BOSTON 888-746-7439 Description SP * DRESS BOSTON	BOSTON	MA	$515.00
08/09/17	TST* TATTE BAKERY CHARLES 000001001 6177235555 Description Price RESTAURANTS $9.63	BOSTON	MA	$9.63
08/10/17	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL	$14.95
08/10/17	AT&T RECURR BILL PAYMENT 800-331-0500 Description TELECOMMUNICATIONS	DALLAS	TX	$219.13
08/17/17	WPY*GIANT STEPS CHARITY R 855-469-3729	PALO ALTO	CA	$50.00
08/17/17	THE LANDING AT 7 CENTRAL 978-526-7494 Description FOOD/BEVERAGE	MANCHESTER	MA	$17.50

JENNIFER TURNER
Card Ending [redacted]

				Amount
07/19/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA	$31.86
07/22/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$5.33
07/22/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$25.63
07/31/17	FARFETCH DIRECT MKTG MISC	LOS ANGELES		$509.06
08/01/17	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.68
08/03/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$4.26
08/07/17	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00
08/08/17	BELLA SANTE THE SPA ON NE 000000001 6174249930	BOSTON	MA	$115.00
08/13/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ	$450.33
08/15/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$12.78

Continued on next page

G MAXWELL
Closing Date 08/18/17

Account Ending [redacted]

Fees

	Amount
Total Fees for this Period	**$0.00**

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$2,488.75
Total Interest in 2017	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		10.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

Centurion® Card

Notice of Important Membership Rewards® Program Change

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the change appears below. The detailed change can be found after the summary chart.

Summary of Changes, effective November 1, 2017	
Using Points - Transferring Points to Frequent Customer Programs	Virgin America will no longer participate in the U.S. Membership Rewards® program as an eligible airline point transfer partner. Therefore, all mentions of Virgin America will be struck from the Membership Rewards program Terms and Conditions and Card Members will no longer be able to transfer Membership Rewards points to a Virgin America Elevate account. Any transfers made to a Virgin America Elevate account before November 1, 2017 will be honored by American Express and Virgin America.

ID 12492

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Using Points: Transferring Points to Frequent Customer Programs

Effective November 1, 2017, in the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section of the Terms & Conditions, the seventh bullet point under *Conversion Rates and Increments* is deleted in its entirety.

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Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**681,891**

Points Earned this Period	**5,062**

Account Summary

July 1, 2017 - July 31, 2017

Opening Points Balance	676,829
Points Earned this Period	+5,062
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**681,891**

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Did You Know?

Use Points For Your Charges
Use your Card for charges like travel, dining, groceries, and more, then go online and use the points you earned toward your eligible charges.

Learn more at **membershiprewards.com/yourcharges**.

Points Transaction Detail

July 1, 2017 - July 31, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	4,177	**0**	4,177
Add'l Centurion XXXX-XXXXX2-[redacted]	885	**0**	885
Total	**5,062**	**0**	**5,062**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001525

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EFTA01686323

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Centurion® Card

G MAXWELL
Closing Date 09/17/17

Account Ending [redacted]

New Balance	**$4,060.47**
Payment Due Date	**10/12/17‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 10/12/17, you may have to pay a late fee of up to $38.00.

Membership Rewards® Points
Available and Pending as of 08/31/17
686,895
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$5,001.32
Payments/Credits	-$5,001.32
New Charges	+$4,060.47
Fees	+$0.00
New Balance	**$4,060.47**

Days in Billing Period: 30

See page 2 for important information about your account.

See Page 7 for Important information regarding benefits underwritten by AMEX Assurance Company.

We will debit your bank account for your payment of $4,060.47 on 10/02/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 09/30/17. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

For information on your Pay Over Time feature and limit, see **page 5**

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Awarded for Customer Satisfaction
DEDICATED TO YOU.
Thanks to you, J.D. Power ranked us "Highest in Customer Satisfaction with Credit Card Companies" for the 9th time.
Learn more at americanexpress.com/jdpower

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
10/12/17

AutoPay Amount
$4,060.47

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00040604700040604 7 14 d

AMEX001526

SDNY_GM_00327326

EFTA_00200080

EFTA01686324

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

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Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
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Large Print & Braille Statements	1-877-877-0987	**FAX:**	1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:**	1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001527

SDNY_GM_00327327

EFTA_00200081

EFTA01686325

G MAXWELL
Closing Date 09/17/17

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$5,001.32
Credits	$0.00
Total Payments and Credits	**-$5,001.32**

Detail

*Indicates posting date

Payments			Amount
09/02/17*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$5,001.32

New Charges

Summary

	Total
G MAXWELL [redacted]	$3,480.68
JENNIFER TURNER [redacted]	$579.79
Total New Charges	**$4,060.47**

Detail

G MAXWELL
Card Ending [redacted]

				Foreign Spend	Amount
08/21/17	BROADVIEW NETWORKS 9149227538	(800)276-2384	NY		$24.12
08/22/17	BOSTON LOGAN AIRPORT 084870006611781 6175610637	BOSTON	MA		$63.70
08/22/17	PRET A MANGER 617-236-0634 Description FAST FOOD RESTAURAN	BOSTON	MA		$8.11
08/28/17	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA		$16.95
08/30/17	IFLYBUSINES 8008079834 Description TRAVEL AGENCY	8008079834	CA		$2,020.00
08/31/17	DELTA AIR LINES DELTA AIR LINES	LONDON	GB	362.67 Pounds Sterling	$469.15

From:	To:	Carrier:	Class:
N/A	N/A	YY	00
	N/A	YY	00
	N/A	YY	00
	N/A	YY	00

Ticket Number: 0060879743316
Passenger Name: MAXWELL/GHISLAINE
Document Type: ADDITIONAL COLLECTION

08/31/17	UOVO INV609088 11101 BUSINESS SERVICES	LONG ISLAND C	NY		$162.56

Continued on reverse

Detail Continued

				Foreign Spend	Amount
09/01/17	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	NEW YORK	NY		$325.55
09/02/17	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	WA		$7.47
09/02/17	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY		$22.77
09/04/17	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA		$115.94
09/05/17	DROPBOX*Q43YDTXT64RQ DROPBOX*Q43YDTX 4159867057	SAN FRANCISCO	CA		$9.99
09/07/17	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL		$14.95
09/10/17	AT&T RECURR BILL PAYMENT 800-331-0500 Description TELECOMMUNICATIONS	DALLAS	TX		$219.42

JENNIFER TURNER
Card Ending [redacted]

				Foreign Spend	Amount
08/19/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		$11.72
08/22/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		$21.36
09/01/17	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA		$10.68
09/06/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		$8.53
09/07/17	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU		$52.26
09/09/17	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU		$10.00
09/13/17	0804 EXTRA SPACE STORAGE 8042785629684 2019960020	RIVER EDGE	NJ		$450.33
09/16/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA		$14.91

Fees

	Amount
Total Fees for this Period	**$0.00**

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$2,488.75
Total Interest in 2017	$0.00

G MAXWELL
Closing Date 09/17/17

Account Ending [redacted]

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		10.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

G MAXWELL
Closing Date 09/17/17

Account Ending [redacted]

Notice of Update to an Additional Benefit of Your Card

As described below, we made an update to your Baggage Insurance Plan*+ Card benefit. This benefit is provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions about these changes, please call 1-800-645-9700.

Baggage Insurance Plan

Effective immediately, the coverage amount for High Risk Items under the Baggage Insurance Plan has been increased from $250 to $1,000. High-risk items can include computers, jewelry and furs. Please see policy for full details.

* Insurance Coverages underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. For residents of GU and MP, coverages are underwritten by Tokio Marine Pacific Insurance Limited, Hagatna, Guam under Policy CRCB000000107. This benefit is not available to residents of American Samoa, Federated States of Micronesia, Marshall Islands, Palau and the US Minor Outlying Islands. Coverage is determined by the terms, conditions, and exclusions of the Policies (including Descriptions of Coverage) applicable to your Card and is subject to change with notice. This document does not supplement or replace the Policies. AAC policy Numbers for BIP Policy AX0400, Policy AX0400-PR, Policy AX0400-VI or Policy BIP-IND.

+ Baggage Insurance Plan updates do not apply to residents of Indiana, Puerto Rico, Guam and Northern Mariana Islands.

ID12504

~~DUPLICATE COPY~~

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**686,895**

Points Earned this Period	**5,004**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Account Summary

August 1, 2017 - August 31, 2017

Opening Points Balance	681,891
Points Earned this Period	+5,004
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**686,895**

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

Did You Know?

The **Membership Rewards® Monthly Statement and Program News** will no longer be included with your billing statements beginning with your statement that has a Closing Date in November 2017.

To see information about your points balance and transactions, log into your account at **membershiprewards.com**

Points Transaction Detail

August 1, 2017 - August 31, 2017

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX2-[redacted]	3,829	**0**	3,829
Add'l Centurion XXXX-XXXXX2-[redacted]	1,175	**0**	1,175
Total	**5,004**	**0**	**5,004**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001535

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 10/18/17

Account Ending [redacted]

New Balance	**$8,655.02**
Payment Due Date	**11/12/17‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 11/12/17, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

See page 8 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

See Page 9 for an Important Notice About a Change to Your Cardmember Agreement.

We will debit your bank account for your payment of $8,655.02 on 11/02/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 10/31/17. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Learn how to take advantage of your Pay Over Time feature on **page 6**

Continued on page 3

Membership Rewards® Points
Available and Pending as of 09/30/17
690,956
For up to date point balance and full program details, visit **membershiprewards.com**

Account Summary

Previous Balance	$4,060.47
Payments/Credits	-$4,060.47
New Charges	+$8,655.02
Fees	+$0.00
New Balance	**$8,655.02**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
11/12/17

AutoPay Amount
$8,655.02

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00086550200086550 2 14 d

AMEX001536

SDNY_GM_00327336

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:**	1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:**	1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:**	1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001537

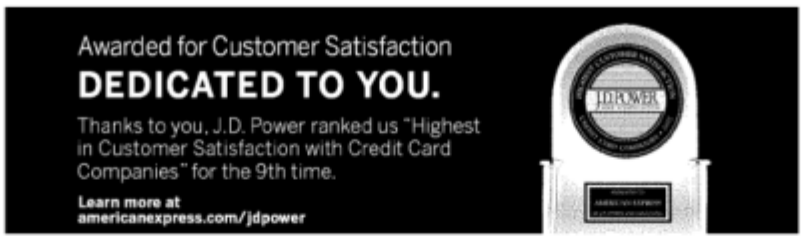
SDNY_GM_00327337

EFTA_00200091

EFTA01686335

G MAXWELL
Closing Date 10/18/17

Account Ending [redacted]



Payments and Credits

Summary

	Total
Payments	-$4,060.47
Credits	$0.00
Total Payments and Credits	**-$4,060.47**

Detail

*Indicates posting date

Payments			Amount
10/02/17*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$4,060.47

New Charges

Summary

	Total
G MAXWELL [redacted]	$8,016.26
JENNIFER TURNER [redacted]	$638.76
Total New Charges	**$8,655.02**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
09/18/17	DELAWARE DIV OF CORP HTTP://CORP.DELAWARE.GOV/ Description MISC. PRODUCTS	DOVER	DE	$530.00
09/18/17	DELAWARE DIV OF CORP HTTP://CORP.DELAWARE.GOV/ Description MISC. PRODUCTS	DOVER	DE	$530.00
09/21/17	BROADVIEW NETWORKS 9149227538	(800)276-2384	NY	$24.84
09/25/17	WISH K & D 617-571-6105	ACTON	MA	$94.00
09/28/17	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	$16.95
09/28/17	PRET A MANGER 376792894867006-12116 RESTAURANT	BOSTON	MA	$8.11
09/28/17	SORDILLOS BOUTIQUE INC - 8990000025038 (617)369-0190	BOSTON	MA	$45.00

Continued on reverse

Detail Continued

				Amount
09/28/17	MANDARIN ORIENTAL SPA 286740 (617)531-0888 Description Discontinued - Esse	BOSTON	MA	$224.20
10/01/17	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	HERMOSA BEACH	CA	$325.55
10/02/17	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	$22.77
10/03/17	VISELLI SALON 857-350-4856	BOSTON	MA	$177.00
10/03/17	PATISSERIE ON NEWBU 617-670-6040	BOSTON	MA	$10.17
10/03/17	FLORIDA DEPT OF STATE DI 0000000008753 8502456939	TALLAHASSEE	FL	$238.75
10/04/17	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$122.74
10/04/17	AMTRAK INT From: BBY To: NYP Ticket Number: 2770719517019 AMTRAK	WASHINGTON	DC	$162.00
10/05/17	UOVO INV610485 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
10/05/17	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL	$14.95
10/05/17	DROPBOX*JRJRTHRDD8LW DROPBOX*JRJRTHR 4159867057	SAN FRANCISCO	CA	$9.99
10/05/17	PRET A MANGER 376792384667006-12116 RESTAURANT	BOSTON	MA	$8.11
10/05/17	INTERMIX 212-741-5075 Description FOOD/BEVERAGE	BOSTON	MA	$270.63
10/09/17	IN *KMHUDSON LTD 5085408371	BOSTON	MA	$183.00
10/10/17	NYCTAXI1K80 09000290015 000-0000000 Description Price MERCHANDISE $12.90	LONG ISLAND C	NY	$12.90
10/10/17	AT&T RECURR BILL PAYMENT 800-331-0500 Description TELECOMMUNICATIONS	DALLAS	TX	$218.42
10/10/17	JOAN L KENT MC PC 046405000502517 212-772-2900	NEW YORK	NY	$400.00
10/10/17	NYCTAXI1T42 09021480017 000-0000000 Description Price MERCHANDISE $11.80	SUNNYSIDE	NY	$11.80
10/10/17	MAISON PICKLE RESTAURANT	NEW YORK	NY	$140.14
10/10/17	FREDERIC FEKKAI 2128910325	NEW YORK	NY	$64.79

Continued on next page

G MAXWELL
Closing Date 10/18/17

Account Ending [redacted]

Detail Continued

				Amount
10/10/17	TAXI CREDIT CARD TAXICAB & LIMOUSINE Description TAXI SVC WOODSIDE 11:22 163 W 53rd S 11:35 178 E 68th S	WOODSIDE	NY	$10.80
10/10/17	DIAMOND TAXI 212 245 8000 Description TAXI SVC NEW YORK 21:22 2313 Broadwa 21:35 843 7th Ave	NEW YORK	NY	$12.30
10/10/17	AMTRAK POS F&B 0000 800-872-7245 Description OTHER TRANSPORTATIO	WASHINGTON	DC	$6.50
10/11/17	NYCTAXI4M35 09001640010 000-0000000 Description Price MERCHANDISE $14.80	LONG ISLAND C	NY	$14.80
10/11/17	STARBUCKS STORE 0861 FAST FOOD RESTAURANT	NEW YORK	NY	$4.63
10/11/17	STARBUCKS STORE 0861 FAST FOOD RESTAURANT	NEW YORK	NY	$4.63
10/11/17	KIEHL'S LEXINGTON AV COSMETIC STORE	NEW YORK	NY	$240.35
10/11/17	NYC-TAXI VERIFONE 718-786-8585 Description TAXI SVC LONG ISA 14:09 127 E 66th S 14:22 236 Central	LONG ISLAND CITY	NY	$12.30
10/11/17	ASTORIA TAXI LEASING TAXICAB & LIMOUSINE Description TAXI SVC LONG ISL 18:50 40 W 55th St 19:01 606 Park Ave	LONG ISLAND CITY	NY	$10.80
10/11/17	JTL MANAGEMENT TAXI 718-392-7000 Description TAXI SVC LONG ISL 21:26 123 E 65th S 21:29 625 Lexingto	LONG ISLAND CITY	NY	$6.80
10/11/17	DAVID A SILVERMAN MD DOCTOR & PHYSICIAN	NEW YORK	NY	$2,927.00
10/12/17	STARBUCKS STORE 0769 FAST FOOD RESTAURANT	NEW YORK	NY	$8.71
10/12/17	CONRAD NEW YORK MIDTOWN Arrival Date Departure Date 10/10/17 10/11/17 00000000 ASSURED RESERVATION -- NO SHOW	NEW YORK	NY	$727.27

Continued on reverse

Detail Continued

				Amount
JENNIFER TURNER				
Card Ending [redacted]				
				Amount
09/18/17	FEDEX INV 245608304 I245608304 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000245608304 FedEx #1-800-622-1147	MEMPHIS	TN	$11.95
09/22/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$21.36
09/28/17	EUROPEAN WAX CENTER BEA 000000001 6177423333	BOSTON	MA	$121.00
10/01/17	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.68
10/03/17	WWW.ITUNES.COM/BILL ITUNES STORE & APP STORE	CUPERTINO	CA	$8.53
10/13/17	0804 EXTRA SPACE STORAGE 2019960020	RIVER EDGE	NJ	$450.33
10/16/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$14.91

Fees

	Amount
Total Fees for this Period	**$0.00**

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$2,488.75
Total Interest in 2017	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		10.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time Features

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Continued on next page

Information on Pay Over Time Features continued

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

Centurion® Card

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference.

Summary of Changes, Effective November 1, 2017	
Additional Terms	We are changing the language concerning fraudulent earning or use of points to make clear that we may act if we suspect abuse, misuse or gaming activity, and we are adding that we may: • Temporarily suspend your ability to redeem points • Temporarily suspend your ability to earn points

ID 12506

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Additional Terms

Effective November 1, 2017, in the *Additional Terms* section of the Terms & Conditions, the first paragraph will be replaced with the following:

> If we in our sole discretion determine that you have engaged in abuse, misuse or gaming in connection with earning or using points or that you may attempt to do so, we may:
>
> • Take away any points in your program account
> • Temporarily suspend your ability to redeem points
> • Temporarily suspend your ability to earn points
> • Cancel your program account
> • Cancel any of your American Express Cards

G MAXWELL
Closing Date 10/18/17

Account Ending [redacted]

Notice of Important Change to Your Account Terms

We are making a change to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. Any language in the Agreement contrary to or conflicting with the terms amended below is deleted in its entirety to the extent of the conflict. All terms of the Agreement not amended herein remain in full force and effect. We urge you and any Additional Cardmembers on your Account to read the below notice carefully and file it along with your Agreement in a safe place for future reference. The detailed change to your Cardmember Agreement can be found after the summary chart.

Summary of Changes, effective immediately	
Using the card	Currently, you may arrange for merchants and third parties to store certain account information for certain purposes (for example, for recurring billing). When you arrange for merchants and third parties to store this information, you acknowledge that we may share updates to this information with these merchants and third parties. Effective immediately, we are updating your Agreement to say that if you decide that you do not want us to share updated information as described, then you may contact the number on the back of your card and request that such information no longer be shared.

ID 12512

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card.

Using the Card

Effective immediately, in Part 2 of the Agreement, we are amending the *Using the card* sub-section of the *About using your card* section by deleting the following paragraph:

> We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. You must notify the merchants and third parties directly if you want them to stop charging your Account.

And replacing with the following paragraph:

> We may (but are not required to) tell these merchants and third parties if your expiration date or card number changes or if your account status is updated, including if your account is cancelled. If you do not want us to share your updated account information, please contact us using the number on the back of your card.

DUPLICATE COPY

Membership Rewards®
Monthly Statement and Program News

Prepared for G MAXWELL **Account Number** [redacted]

Total Points Balance	**690,956**

Points Earned this Period	**4,061**

Questions About Your Account?

membershiprewards.com

1-800-297-1300
International Collect: 1-336-393-1111

Account Summary

September 1, 2017 - September 30, 2017

Opening Points Balance	686,895
Points Earned this Period	+4,061
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	**690,956**

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing.

Did You Know?

The **Membership Rewards® Monthly Statement and Program News** will no longer be included with your billing statements beginning with your statement that has a Closing Date in November 2017.

To see information about your points balance and transactions, log into your account at **membershiprewards.com**

Points Transaction Detail

September 1, 2017 - September 30, 2017

Points Earned this Period	**Points Activity On Eligible Charges**	**Bonus Points Awarded**	**Total Points Activity Per Card**
Centurion XXXX-XXXXX2-[redacted]	3,481	**0**	3,481
Add'l Centurion XXXX-XXXXX2-[redacted]	580	**0**	580
Total	**4,061**	**0**	**4,061**

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com**. Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-297-1300. From overseas, call collect 1-336-393-1111.

AMEX001547

SDNY_GM_00327347

EFTA_00200101

EFTA01686345

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 11/17/17

Account Ending [redacted]

New Balance	**$6,107.59**
Payment Due Date	**12/12/17‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 12/12/17, you may have to pay a late fee of up to $38.00.

Available and Pending as of 10/31/17
699,614
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$8,655.02
Payments/Credits	-$9,128.17
New Charges	+$6,580.74
Fees	+$0.00
New Balance	**$6,107.59**

Days in Billing Period: 30

See page 2 for important information about your account.

We will debit your bank account for your payment of $6,107.59 on 12/02/17. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 11/30/17. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Learn how to take advantage of your Pay Over Time feature on **page 7**

Effective November 9, 2017, Telecharge will no longer be part of the Pay with Points program. Card Members will not be able to redeem Membership Rewards points on **Telecharge.com** or over the phone directly with Telecharge.

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

SHOP SMALL

Shop where you live. Love where you shop.
Invite friends and family to Shop Small® with you at your favorite small businesses on Small Business Saturday®, Nov 25.
Visit **americanexpress.com/shopsmallmap** to find places near you.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
12/12/17

AutoPay Amount
$6,107.59

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00061075900061075914 4

AMEX001548

SDNY_GM_00327348

EFTA_00200102

EFTA01686346

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001549

SDNY_GM_00327349

EFTA_00200103

EFTA01686347

G MAXWELL
Closing Date 11/17/17

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$8,655.02
Credits	
G MAXWELL [redacted]	-$438.15
JENNIFER TURNER [redacted]	-$35.00
Total Payments and Credits	**-$9,128.17**

Detail

*Indicates posting date

Payments			**Amount**
11/02/17*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$8,655.02
Credits			**Amount**
10/25/17*	G MAXWELL	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-$33.52
11/03/17*	G MAXWELL	Dispute - LEBANESE TAVERNA EXPRE 00	-$9.63
11/07/17	G MAXWELL	NEIMAN MARCUS BERGDORFGOODMAN IRVING TX 1-888-774-2424 Description TROP WOOL CORSET PA	-$395.00
11/06/17	JENNIFER TURNER	CHARLES STREET FAMILY CHIROPRA 6500000 BOSTON MA 6177201992 Description Price CHIROPRACTORS $35.00	-$35.00

New Charges

Summary

	Total
G MAXWELL [redacted]	$5,184.47
JENNIFER TURNER [redacted]	$1,396.27
Total New Charges	**$6,580.74**

Detail

G MAXWELL
Card Ending [redacted]

					Amount
10/23/17	AMERICAN AIRLINES 45105410 AMERICAN AIRLINES		800-433-7300	TX	$33.52
	From:	To:	Carrier:	Class:	
	N/A	N/A	YY	Y	
		N/A	YY	00	
		N/A	YY	00	
		N/A	YY	00	
	Ticket Number: 0010610442388		Date of Departure: 10/23		
	Passenger Name: MAXWELL/GHISLAINE NO				
	Document Type: PREFERRED SEAT UPGRADE				

Continued on reverse

Detail Continued

				Amount
10/23/17	AMERICAN EXPRESS TVL SVC AMERICAN AIRLINES	PHOENIX	AZ	$509.90
	From: / To: / Carrier: / Class: BOSTON LOGAN INTER / WASHINGTON NATIONA / AA / M BOSTON LOGAN INTER / AA / I N/A / YY / 00 N/A / YY / 00 Ticket Number: 00170176920922 / Date of Departure: 10/24 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET			
10/23/17	BROADVIEW NETWORKS 9149227538	(800)276-2384	NY	$25.16
10/24/17	UOVO INV611951 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
10/24/17	THE TUMI STORE 9087564400 Description / Price MISC RETAIL / $100.46	WASHINGTON	DC	$100.46
10/25/17	BOS TAXI 0577 09010510014 000-0000000 Description / Price MERCHANDISE / $20.20	BOSTON	MA	$20.20
10/25/17	FOUR SEASONS WASHINGTN 60210 Arrival Date / Departure Date 10/24/17 / 10/25/17 00000000 LODGING	WASHINGTON	DC	$952.86
10/25/17	LEBANESE TAVERNA EXPRE 000000001 7034151111 Description REFER TO RECEIPT	CHICAGO	IL	$9.63
10/25/17	PARADIES #9391 DCA II 4043447905	ARLINGTON	VA	$7.41
10/25/17	GODADDY.COM (480)505-8855	480-505-8855	AZ	$5.43
10/28/17	eFAX.COM SERVICES INTERNET SVC	800-958-2983	CA	$16.95
11/01/17	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	HERMOSA BEACH	CA	$325.55
11/01/17	NEIMAN MARCUS BERGDORFGOODMAN 1-888-774-2424 Description TROP WOOL CORSET PA	IRVING	TX	$395.00
11/02/17	NETWORK SOLUTIONS DOMAIN-SALES 888-642-9675	888-642-9675	FL	$14.95
11/02/17	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	$22.77
11/02/17	PRET A MANGER 376792377927006-12116 RESTAURANT	BOSTON	MA	$8.11
11/03/17	PARISH CAFE 195510000040806 (617)247-4777	BOSTON	MA	$16.00
11/04/17	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$238.93
11/05/17	DROPBOX*9M16PFR23CXS DROPBOX*9M16PFR 4159867057	SAN FRANCISCO	CA	$9.99

Continued on next page

G MAXWELL
Closing Date 11/17/17

Account Ending [redacted]

Detail Continued

					Amount
11/07/17	TST* GREGORY S COFFEE - 8 300006440 9173883850 Description Price RESTAURANTS $6.11		NEW YORK	NY	$6.11
11/07/17	LE PAIN QUOTIDIEN 148 RESTAURANT FOOD/BEVERAGE $15.19 TIP $2.00		NEW YORK	NY	$17.19
11/07/17	LE PAIN QUOTIDIEN 148 RESTAURANT FOOD/BEVERAGE $3.50		NEW YORK	NY	$3.50
11/08/17	NYCTAXI2V14 09026310011 000-0000000 Description Price MERCHANDISE $8.30		WOODSIDE	NY	$8.30
11/08/17	NELLO'S 212-736-8700 Description FOOD/BEVERAGE		NEW YORK	NY	$79.48
11/08/17	KIEHL'S LEXINGTON AV COSMETIC STORE		NEW YORK	NY	$240.35
11/08/17	Bergdorf Goodman DEPARTMENT STORE		New York		$324.45
11/08/17	VERONICA BEARD MADISON 0001 646-350-2575 Description FOOD/BEVERAGE		NEW YORK	NY	$925.44
11/08/17	NYC-TAXI VERIFONE 718-786-8585 Description TAXI SVC LONG ISA 12:45 69 E 76th St 12:48 668 Park Ave		LONG ISLAND CITY	NY	$6.30
11/08/17	ZARA USA WOMEN'S CLOTHING Description APPAREL/ACCESSORIES		NEW YORK	NY	$59.80
11/08/17	PASTEUR PHARMACY 650000000987423 2128382500 Description Price DRUG STORES/PHARMAC $10.29		NEW YORK	NY	$10.29
11/08/17	AMALI 2123398363 FOOD/BEVERAGE $76.22 TIP $8.00		NEW YORK	NY	$84.22
11/08/17	RITUALSCOSMETICS MISC/SPECIALTY RETAIL		NEW YORK CITY		$141.33
11/09/17	IPARK 16 650000009064158 2124722596 Description Price PARKING LOTS/GARAGE $180.00		NEW YORK	NY	$180.00
11/09/17	PRET A MANGER 376792215767006-110022 RESTAURANT		NEW YORK	NY	$14.77
11/09/17	BAKED BY MELISSA - UES 000000001 2128420220 Description REFER TO RECEIPT		NEW YORK	NY	$18.00

Continued on reverse

Detail Continued

				Amount
11/15/17	UOVO INV613779 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
11/16/17	FL DL & TAG GO-RENEW 0474 850-617-2000 Description RETAIL	TALLAHASSEE	FL	$27.00

JENNIFER TURNER
Card Ending [redacted]

				Amount
10/19/17	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00
10/20/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$52.85
10/22/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$25.63
10/24/17	VTS DISTRICT CAB/NON 202-398-0526 Description TAXI SVC WASHINGT 13:41 2401 S Smith 13:53 2802 Pennsyl	WASHINGTON	DC	$19.65
10/25/17	BAY CAB GOSQ.COM squareup.com/receipts	Arlington	VA	$19.62
10/26/17	EUROPEAN WAX CENTER BEA 000000001 6177423333	BOSTON	MA	$142.00
10/27/17	CHARLES STREET FAMILY CHI 650000004869 6177201992 Description Price CHIROPRACTORS $100.00	BOSTON	MA	$100.00
10/27/17	VIDAL SASSOON VIDAL SASSOON 617-536-5496	BOSTON	MA	$90.00
10/30/17	TILE INC ECOMM BLUETOOTH	888-441-7123	CA	$63.00
10/31/17	CHARLES STREET FAMILY CHI 650000004869 6177201992 Description Price CHIROPRACTORS $35.00	BOSTON	MA	$35.00
10/31/17	CHARLES STREET FAMILY CHI 650000004869 6177201992 Description Price CHIROPRACTORS $100.00	BOSTON	MA	$100.00
10/31/17	IN *KRZYSHILL STORES LLC 8573664237	BOSTON	MA	$118.00
11/01/17	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.68
11/04/17	CHARLES STREET FAMILY CHI 650000004869 6177201992 Description Price CHIROPRACTORS $135.00	BOSTON	MA	$135.00
11/06/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$10.66
11/13/17	0804 EXTRA SPACE STORAGE 2019960020	RIVER EDGE	NJ	$450.33
11/16/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$13.85

Continued on next page

G MAXWELL
Closing Date 11/17/17

Account Ending [redacted]

Fees

	Amount
Total Fees for this Period	**$0.00**

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$2,488.75
Total Interest in 2017	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		10.15% (v)	$0.00	$0.00
Promotional Select & Pay Later Rate Expires 05/18/2018 then will go to 10.15% (v)*	11/15/2017		0.00%	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

AMEX001555

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EFTA01686353

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 12/18/17

Account Ending [redacted]

New Balance	**$11,852.84**
Payment Due Date	**01/12/18‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 01/12/18, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $11,852.84 on 01/02/18. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 12/31/17. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Learn how to take advantage of your Pay Over Time feature on **page 5**

Effective February 2, 2018, Card Members will no longer be able to transfer Membership Rewards points to the Plenti rewards program.

Available and Pending as of 11/30/17
705,755
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$6,107.59
Payments/Credits	-$6,107.59
New Charges	+$11,852.84
Fees	+$0.00
New Balance	**$11,852.84**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
01/12/18

AutoPay Amount
$11,852.84

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00118528400118528 4 14 d

AMEX001556

SDNY_GM_00327356

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:**	1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:**	1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:**	1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001557

SDNY_GM_00327357

EFTA_00200111

EFTA01686355

G MAXWELL
Closing Date 12/18/17

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$6,107.59
Credits	$0.00
Total Payments and Credits	**-$6,107.59**

Detail

*Indicates posting date

Payments			Amount
12/02/17*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$6,107.59

New Charges

Summary

	Total
G MAXWELL [redacted]	$10,888.74
JENNIFER TURNER [redacted]	$964.10
Total New Charges	**$11,852.84**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
11/20/17	THE UPS STORE 5768 BUSINESS SERVICE	BOSTON	MA	$258.90
11/21/17	BROADVIEW NETWORKS 9149227538	(800)276-2384	NY	$16.06
11/30/17	NETWORK SOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
12/01/17	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	HERMOSA BEACH	CA	$325.55
12/01/17	THE UPS STORE #1083 BUSINESS SERVICE	NEW YORK	NY	$76.22
12/02/17	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	$23.91
12/04/17	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$162.50
12/04/17	ULTIMATE SPECTACLE 212-792-8123	NEW YORK	NY	$100.00
12/04/17	Illesteva 212-935-1017	NEW YORK	NY	$706.63
12/05/17	DROPBOX*BY26SCTXDX8Q DROPBOX*BY26SCT 4159867057	SAN FRANCISCO	CA	$9.99
12/05/17	EXACT SCIENCES LABORATORY H	(844)870-8878	WI	$549.00
12/05/17	LE PAIN QUOTIDIEN 148 RESTAURANT FOOD/BEVERAGE $20.05	NEW YORK	NY	$20.05

Continued on reverse

Detail Continued

				Amount
12/05/17	RPY*EAST RIVER MED IMAGIN 000000018 2122881575	NEW YORK	NY	$550.00
12/05/17	REGISTER.COM*13621EDDJ WEBSITE SVC	877-731-4442	FL	$38.00
12/08/17	JULIEN FAREL 2128880407 Description REFER TO RECEIPT	NEW YORK	NY	$64.79
12/12/17	IN *THE RANCH AT LIVE OAK MALIBU 13547 90265	MALIBU	CA	$7,800.00
12/13/17	TST* TATTE BAKERY CHARLES 000001001 6177235555 Description Price RESTAURANTS $9.63	BOSTON	MA	$9.63
12/15/17	UOVO INV615436 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56

JENNIFER TURNER
Card Ending [redacted]

				Amount
11/17/17	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00
11/20/17	EUROPEAN WAX CENTER BEA 000000001 6177423333	BOSTON	MA	$142.00
11/21/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$4.26
11/22/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$21.36
11/24/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$4.26
11/30/17	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
11/30/17	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
12/01/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$3.99
12/01/17	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.68
12/05/17	LE PAIN QUOTIDIEN 148 RESTAURANT FOOD/BEVERAGE $10.02 TIP $3.00	NEW YORK	NY	$13.02
12/06/17	KIEHL'S LEXINGTON AV COSMETIC STORE	NEW YORK	NY	$250.80
12/06/17	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
12/06/17	LE PAIN QUOTIDIEN 148 RESTAURANT FOOD/BEVERAGE $15.79 TIP $2.21	NEW YORK	NY	$18.00
12/07/17	IPARK 95 650000009067003 2127520485 Description Price PARKING LOTS/GARAGE $240.00	NEW YORK	NY	$240.00
12/07/17	PRET A MANGER 376792218365026-110022 RESTAURANT	NEW YORK	NY	$11.29
12/08/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$7.97

AMEX001559

Continued on next page

G MAXWELL
Closing Date 12/18/17

Account Ending [redacted]

Detail Continued

				Amount
12/10/17	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00
12/13/17	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
12/16/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$91.47
12/17/17	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2017 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2017	$2,488.75
Total Interest in 2017	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		10.40% (v)	$0.00	$0.00
Promotional Select & Pay Later Rate Expires 05/18/2018 then will go to 10.40% (v)*	11/15/2017		0.00%	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

Continued on reverse

Information on Pay Over Time continued

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 01/18/18

Account Ending [redacted]

New Balance	**$3,635.64**
Payment Due Date	**02/12/18‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 02/12/18, you may have to pay a late fee of up to $38.00.

Available and Pending as of 12/31/17
717,619
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$11,852.84
Payments/Credits	-$11,852.84
New Charges	+$3,635.64
Fees	+$0.00
New Balance	**$3,635.64**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

See page 2 for important information about your account.

We will debit your bank account for your payment of $3,635.64 on 02/02/18. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 01/31/18. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Learn how to take advantage of your Pay Over Time feature on **page 5**

Effective February 1, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

We want to let you know that starting on 2/8/2018, we'll be making some changes to simplify the way your transaction details are displayed in your paper statement. You can continue to view the full details of each transaction when you log into your account at **americanexpress.com.**

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
02/12/18

AutoPay Amount
$3,635.64

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00036356400036356 4 14 d

AMEX001562

SDNY_GM_00327362

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:**	1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:**	1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:**	1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001563

SDNY_GM_00327363

EFTA_00200117

EFTA01686361

G MAXWELL
Closing Date 01/18/18

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$11,852.84
Credits	$0.00
Total Payments and Credits	**-$11,852.84**

Detail

*Indicates posting date

Payments			Amount
01/02/18*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$11,852.84

New Charges

Summary

	Total
G MAXWELL [redacted]	$3,543.95
JENNIFER TURNER [redacted]	$91.69
Total New Charges	**$3,635.64**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
12/23/17	R LAUREN 8065 8065 201-531-6000 Description SPECIALTY RETAIL	BOSTON	MA	$118.00
12/23/17	LULULEMON PRUDENTIAL SPORTING GOODS STORE	BOSTON	MA	$108.00
12/23/17	LULULEMON NEWBURY SPORTING GOODS STORE	BOSTON	MA	$128.00
12/28/17	EUROPEAN WAX CENTER BEA 000000001 6177423333	BOSTON	MA	$142.00
12/28/17	NETWORK SOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
12/29/17	TST* TATTE BAKERY CHARLES 000001001 6177235555 Description Price RESTAURANTS $9.63	BOSTON	MA	$9.63
12/29/17	GODADDY.COM (480)505-8855	480-505-8855	AZ	$15.17
01/01/18	JASON POSSUMATO 000000001 9177740347 Description REFER TO RECEIPT	HERMOSA BEACH	CA	$325.55
01/02/18	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	$23.91
01/04/18	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$89.57
01/05/18	DROPBOX*FD4GZZ8SWR3B DROPBOX*FD4GZZ8 4159867057	SAN FRANCISCO	CA	$9.99

Continued on reverse

Detail Continued

				Amount
01/06/18	AMERICAN EXPRESS TVL SVC JETBLUE	PHOENIX	AZ	$2,396.62

From:	To:	Carrier:	Class:
BOSTON LOGAN INTER	LOS ANGELES INTERN	B6	J
	BOSTON LOGAN INTER	B6	J
	N/A	YY	00
	N/A	YY	00

Ticket Number: 27970357502721
Passenger Name: MAXWELL/GHISLAINE
Document Type: PASSENGER TICKET
Date of Departure: 01/26

01/15/18	UOVO INV617290 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56

JENNIFER TURNER
Card Ending [redacted]

				Amount
12/16/17	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00
12/22/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$19.99
12/22/17	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$3.99
12/28/17	ApIPay UBER TECHNOLOGIES TRANSPORTATN	866-576-1039	CA	$10.10
01/01/18	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65
01/05/18	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
01/06/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$11.96

Fees

	Amount
Total Fees for this Period	**$0.00**

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$0.00
Total Interest in 2018	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	Transactions Dated To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		10.40% (v)	$0.00	$0.00

Continued on next page

Interest Charge Calculation Continued

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Promotional Select & Pay Later Rate Expires 05/18/2018 then will go to 10.40% (v)*	11/15/2017		0.00%	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

AMEX001567

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 02/15/18

Account Ending [redacted]

New Balance	**$7,868.51**
Payment Due Date	**03/12/18‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 03/12/18, you may have to pay a late fee of up to $38.00.

Available and Pending as of 01/31/18
721,287
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$3,635.64
Payments/Credits	-$3,635.64
New Charges	+$7,868.51
Fees	+$0.00
New Balance	**$7,868.51**

Days in Billing Period: 28

See page 2 for important information about your account.

American Express Centurion Bank ("AECB") will undergo a legal entity change and be known as **American Express National Bank** ("AENB") as of April 1, 2018. Following that date, AENB will become the issuer of your Account. To review our Privacy Notice, please visit **americanexpress.com/privacycenter**.

See Page 7 for an Important Notice About a Change to Your Cardmember Agreement.

See page 9 for Important Information About Your Account Terms.

We will debit your bank account for your payment of $7,868.51 on 03/02/18. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 02/28/18. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Learn how to take advantage of your Pay Over Time feature on **page 5**

Effective February 28, 2018, Card Members will no longer earn 2X Membership Rewards® points on Uber rides.

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
03/12/18

AutoPay Amount
$7,868.51

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00078685100078685l 14 d

AMEX001568

SDNY_GM_00327368

EFTA_00200122

EFTA01686366

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:**	1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:**	1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:**	1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001569

SDNY_GM_00327369

EFTA_00200123

EFTA01686367

G MAXWELL
Closing Date 02/15/18

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$3,635.64
Credits	$0.00
Total Payments and Credits	**-$3,635.64**

Detail

*Indicates posting date

Payments			Amount
02/02/18*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$3,635.64

New Charges

Summary

	Total
G MAXWELL [redacted]	$6,277.59
JENNIFER TURNER [redacted]	$1,590.92
Total New Charges	**$7,868.51**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
01/22/18	NORTH RIVER OUTFIT 542929806975124 5086277789	BOSTON	MA	$39.99
01/25/18	NETWORK SOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
01/26/18	VIDAL SASSOON VIDAL SASSOON 310-274-8791	BEVERLY HILLS	CA	$110.00
01/27/18	THE PENINSULA BEVERLY HILLS FB THE PEN 310-975-2736	BEVERLY HILLS	CA	$31.00
01/27/18	SEPHORA 928 COSMETIC STORE	LOS ANGELES	CA	$32.85
01/28/18	THE LITTLE DOOR THE LITTLE DOOR 323-951-1210	LOS ANGELES	CA	$238.86
01/28/18	MAISON 140 BEVERLY HIL Arrival Date 01/26/18 Departure Date 01/28/18 00000000 LODGING	BEVERLY HILLS	CA	$684.60
01/29/18	WAV*TONER CONSULTING SERV INVOICE 2 94610	OAKLAND	CA	$2,000.00
02/01/18	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
02/02/18	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	$23.91
02/03/18	HEIST squareup.com/receipts	Venice	CA	$191.63
02/04/18	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$168.15

Continued on reverse

Detail Continued

				Amount
02/04/18	THE PENINSULA BEVERLY HILLS FB THE PEN 310-975-2736	BEVERLY HILLS	CA	$117.00
02/04/18	PENINSULA BV HILLS SPA 310-551-2880	BEVERLY HILLS	CA	$150.00
02/04/18	XPRESSPA 313035 0001 212-750-9595	LOS ANGELES	CA	$40.00
02/05/18	DROPBOX*159TKR1YG4CY DROPBOX*159TKR1 4159867057	SAN FRANCISCO	CA	$9.99
02/06/18	IN *THE RANCH AT LIVE OAK MALIBU 3107745996	MALIBU	CA	$1,484.54
02/13/18	STANDARD SPA MIAMI Arrival Date 02/16/18 Departure Date 02/17/18 00000000	MIAMI BEACH	FL	$614.57

JENNIFER TURNER
Card Ending [redacted]

				Amount
01/20/18	AplPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
01/22/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$29.96
01/22/18	CHARLES STREET FAMILY CHI 650000004869 6177201992	BOSTON	MA	$370.00
01/23/18	AplPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
01/25/18	EUROPEAN WAX CENTER BEA 000000001 6177423333	BOSTON	MA	$142.00
01/26/18	UBER *TRIP PF33F HELP.UBER.COM	HELP.UBER.COM	CA	$16.04
01/26/18	UNITED INDEPENDENT TAXI D 323-653-5050	LOS ANGELES	CA	$45.85
01/27/18	PENINSULA BV HILLS SPA 310-551-2880	BEVERLY HILLS	CA	$240.00
01/27/18	VIDAL SASSOON VIDAL SASSOON 310-274-8791	BEVERLY HILLS	CA	$135.00
01/28/18	UBER *6SEDD HELP.UBER.COM	HELP.UBER.COM	CA	$14.38
01/28/18	AplPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
01/28/18	AplPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
02/03/18	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65
02/03/18	UBER *N3W2V HELP.UBER.COM	HELP.UBER.COM	CA	$24.78
02/03/18	UBER *637BE HELP.UBER.COM	HELP.UBER.COM	CA	$15.44
02/04/18	MAISON 140 BEVERLY HIL Arrival Date 02/03/18 Departure Date 02/04/18 00000000 LODGING	BEVERLY HILLS	CA	$200.14
02/04/18	MAISON 140 BEVERLY HIL Arrival Date 02/03/18 Departure Date 02/04/18 00000000 LODGING	BEVERLY HILLS	CA	$92.45

Continued on next page

G MAXWELL
Closing Date 02/15/18

Account Ending [redacted]

Detail Continued

				Amount
02/04/18	UBER *TRIP IWNNS HELP.UBER.COM	HELP.UBER.COM	CA	$28.88
02/05/18	UBER *7KWJG HELP.UBER.COM	HELP.UBER.COM	CA	$7.92
02/05/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$7.98
02/06/18	SAVENORS MARKET SAVENORS MARKET 617-576-6328	BOSTON	MA	$30.49
02/07/18	PAYPAL *CHICVINTERN 402-935-7733	4029357733	CH	$69.00
02/14/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$9.96

Fees

	Amount
Total Fees for this Period	**$0.00**

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$0.00
Total Interest in 2018	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		10.40% (v)	$0.00	$0.00
Promotional Select & Pay Later Rate Expires 05/18/2018 then will go to 10.40% (v)*	11/15/2017		0.00%	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Continued on reverse

Information on Pay Over Time continued

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

G MAXWELL
Closing Date 02/15/18

Account Ending [redacted]

Notice of Important Changes to Your Account Terms

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, Beginning in April 2018	
Determining the Prime Rate	Currently on your Pay Over Time feature, the Prime Rate used to calculate interest is the Prime Rate published by the Wall Street Journal 2 days prior to the Closing Date of your billing period. Effective for your billing period beginning in April 2018, we are updating your Agreement to say that the Prime Rate used to calculate interest will be the Prime Rate published by the Wall Street Journal on the Closing Date of your billing period.

ID12553

See the following page for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement (the "Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Determining the Prime Rate

Effective with billing periods beginning in April 2018, in Part 2 of the Agreement, we are amending the *Determining Prime Rate* sub section of the *About Interest Charges on Pay Over Time Balance* section by deleting the following paragraph:

> We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period.

And replacing with the following paragraph:

> We use the Prime Rate from the rates section of *The Wall Street Journal*. The Prime Rate for each billing period is the Prime Rate published in *The Wall Street Journal* on the Closing Date of the billing period.

Notice of Important Changes to Your Account Terms

We are making changes to your Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

[redacted]

The following is a summary of changes that are being made to your account terms. Unless otherwise noted, these changes will take effect on June 1, 2018.

We are amending your Cardmember Agreement to change the names of the Pay Over Time feature: Select & Pay Later will be known as Select, Extended Payment Option will be known as Direct, and Sign & Travel® will be known as Pay Over Time Travel.

We are amending the Cardmember Agreement so that if you are enrolled in both Pay Over Time Select and Pay Over Time Direct, you will be able to alternate between those Pay Over Time settings by visiting us online at **americanexpress.com/payovertime**, if you have an online account, or by calling the number on the back of your Card.

Starting on July 1, 2018, you will no longer be able to enroll in Pay Over Time Travel. If you are eligible for Pay Over Time Travel and wish to enroll (and have not already), you must do so before July 1, 2018. If your Account is enrolled in Pay Over Time Travel, we will automatically place eligible travel-related charges in your Pay Over Time Travel balance. If you cancel Pay Over Time Travel after July 1, 2018, you will not be able to re-enroll.

[redacted]

Pay Over Time Limit	We are adding this limit above the *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement.
Paying Interest	Your due date is at least 25 days after the close of each billing period. For transactions added to a Pay Over Time balance at your request, we will begin charging interest as of the date they are added to your Pay Over Time balance. For transactions added automatically to a Pay Over Time balance, we will charge interest beginning on the date of each transaction. We will not charge interest on charges added to your Pay Over Time balances automatically if you pay the Account Total New Balance by the due date each month.

ID 12557

Summary of Other Changes, as of June 1, 2018	
Late Payment	We are revising this row to clarify how late payments work under *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement.
About Pay Over Time	We are adding a new row called *About Pay Over Time* under *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement to provide details about the Pay Over Time feature. Effective July 1, 2018, ***disregard*** the Pay Over Time Travel paragraph in *About Pay Over Time feature* if you have not enrolled in Pay Over Time Travel by such date. It will not be part of your Cardmember Agreement.
About Pay Over Time features	We are deleting this sub-section and replacing it with a new sub-section called *More About Pay Over Time* to provide additional details about the Pay Over Time feature in Part 2 of the Cardmember Agreement.
How we calculate your Minimum Payment Due	We are revising this sub-section under *About your Minimum Payment Due* to reflect the terminology used in your billing statement.
When we charge interest	We are revising this sub-section under *About interest charges on Pay Over Time balances* to explain when we charge interest on transactions added to the Pay Over Time feature.
How we calculate interest	We are revising this sub-section under *About interest charges on Pay Over Time balances* to reflect the new Pay Over Time balance options.

The following new Pay Over Time terms have been added to the Cardmember Agreement to conform with the above changes: Pay Over Time Direct balance, Pay Over Time Select balance, and Pay Over Time Travel balance.

For ease of reference, you will find these terms and other general updates in the following rows and sub-sections of the Cardmember Agreement.

Page 1 and Page 2 of Part 1:

- *Annual Percentage Rate (APR)* row of the *Rates and Fees Table*
- *Penalty APR and When It Applies* row of the *Rates and Fees Table*
- *Penalty APR for New Transactions* row under *How Rates and Fees Work*
- *Returned Payment* row under *How Rates and Fees Work*

Part 2:

- *When you must pay* sub-section under *About your payments*
- *How to make payments* sub-section under *About your payments*
- *How we apply payments and credits* sub-section under *About your payments*

See the following page(s) for the detail of changes to your Cardmember Agreement.

G MAXWELL
Closing Date 02/15/18

Account Ending [redacted]

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Cardmember Agreement") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Effective June 1, 2018, your Cardmember Agreement will be amended as follows:

Your Pay Over Time Limit amount is added above the *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement.

The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is amended by deleting the *Paying Interest* row and replacing it with the following:

Paying Interest	Your due date is at least 25 days after the close of each billing period. For transactions added to a Pay Over Time balance at your request, we will begin charging interest as of the date they are added to your Pay Over Time balance. For transactions added automatically to a Pay Over Time balance, we will charge interest beginning on the date of each transaction. We will not charge interest on charges added to your Pay Over Time balances automatically if you pay the Account Total New Balance by the due date each month.

How Rates and Fees Work on Page 2 of Part 1 of the Cardmember Agreement is amended by deleting the *Late Payment* row and replacing it with the following:

Late Payment	Up to $38. If we do not receive the Amount Due (Minimum Payment Due if you have a Pay Over Time balance) by its Payment Due Date, the fee is $27. If this happens again within the next 6 billing periods, the fee is $38. However, the late fee will not exceed the Amount Due or the Minimum Payment Due, as applicable. Paying late may also result in a penalty APR. See *Penalty APR for new transactions* above.

How Rates and Fees Work on Page 2 of Part 1 of the Cardmember Agreement is further amended by adding the following new row called *About Pay Over Time;* however, effective July 1, 2018, the third paragraph in the new row regarding Pay Over Time Travel will be deleted from your Cardmember Agreement if you have not enrolled in Pay Over Time Travel by such date:

About Pay Over Time See *More About Pay Over Time* in Part 2 of this Agreement for important additional information about the Pay Over Time feature.	We may add a feature to your Account that allows you to pay certain charges over time, with interest (*Pay Over Time*). If the Pay Over Time feature on your Account is set to Select, you may request to place eligible purchases from the current or preceding billing period in your Pay Over Time Select balance. If we approve your request, we will place the charge in your Pay Over Time Select balance. If we decline your request, you must pay the charge in full by the Payment Due Date. A charge is eligible for Pay Over Time if it equals or is more than a certain dollar amount. We will tell you this amount when you enroll, and it is subject to change. We will tell you if we change it. If we allow you to enroll in the Pay Over Time Direct feature, we will automatically place eligible purchases in your Pay Over Time Direct balance. You may alternate between the Select and Direct settings. You can do so by visiting us online at **americanexpress.com/payovertime** or by calling the number on the back of your Card. If your Account is enrolled in Pay Over Time Travel, we will automatically place eligible travel-related charges in your Pay Over Time Travel balance regardless of whether your Pay Over Time feature is set to Select or Direct. Some examples are airfare and cruise ship tickets, hotels, car rentals and charges made outside the U.S. If you request to cancel your Pay Over Time Travel feature at any time, you will not be able to re-enroll.

About using your card in Part 2 of the Cardmember Agreement is amended by deleting the *About Pay Over Time features* sub-section and replacing it with the following:

More About Pay Over Time	With Pay Over Time, you have the option to pay your Account Total New Balance each month, the Minimum Payment Due or anything in between. On each statement, your Account Summary will show your Pay Over Time New Balance, which is the amount that is eligible to be paid over time (see *When you must pay* in Part 2). We apply a charge to the relevant Pay Over Time balance in accordance with the selection in effect at 8 p.m. Eastern Time on the transaction date provided by the merchant. The transaction date provided by the merchant may differ from the date you made the charge if, for example, there is a delay in the merchant submitting the transaction to us or if the merchant uses the shipping date as the transaction date.	Certain charges are not eligible for Pay Over Time, such as cash and similar transactions. We may change which charges are eligible to be placed into your Pay Over Time feature. We assign a Pay Over Time limit to your Account. We will not place any charge into a Pay Over Time balance if it would cause the total of your Pay Over Time balances to go over your Pay Over Time Limit. Your Pay Over Time Limit is shown on page 1 of Part 1 and on each statement. We may increase or reduce your Pay Over Time Limit. We may do so even if you pay on time and your Account is not in default. We will tell you if we change that amount. You must pay in full all charges that are not placed into a Pay Over Time balance.

About your Minimum Payment Due in Part 2 of the Cardmember Agreement is amended by deleting the *How we calculate your Minimum Payment Due* sub-section and replacing it with the following:

How we calculate your Minimum Payment Due	The Minimum Payment Due is the Pay In Full New Balance plus any Pay Over Time Minimum Due. To calculate the Pay Over Time Minimum Due for each statement, we start with the *higher* of: **(1)** interest charged on the statement plus 1% of the Pay Over Time New Balance (excluding interest on the statement); or **(2)** $35. Then we round to the nearest dollar and add any Pay Over Time amount past due. Your Pay Over Time Minimum Due will not exceed your Pay Over Time New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time. ***EXAMPLE:*** *Assume that you have a Pay Over Time New Balance of $3,000, interest of $29.57, no amounts past due, and a $400 Pay In Full New Balance.* **(1)***$29.57 + 1% multiplied by ($3,000 - $29.57) =$59.27* **(2)** *$35* *The higher of (1) or (2) is $59.27, which rounds to $59.00. The Pay Over Time Minimum Due of $59.00 plus the Pay In Full New Balance of $400 together make up the Minimum Payment Due of $459.00.*

About interest charges on Pay Over Time balances in Part 2 of the Cardmember Agreement is amended by deleting the *When we charge interest* sub-section and replacing it with the following:

When we charge interest	**For transactions added to a Pay Over Time balance at your request** (for example, if your Pay Over Time feature is set to "Select"), we charge interest from the date they are added to a Pay Over Time balance until they are paid. **For transactions added automatically to a Pay Over Time balance** (for example, if your Pay Over Time feature is set to "Direct"), we charge interest from the transaction date until they are paid. However, we will not charge interest on these transactions in a billing period if: • your *Pay Over Time Previous Balance* for the billing period is zero; or • you paid the *Account Total New Balance* on your statement, if any, for each of the previous two billing periods in full by the Payment Due Date shown on each of those statements.

About interest charges on Pay Over Time balances in Part 2 of the Cardmember Agreement is further amended by deleting the *How we calculate interest* sub-section and replacing it with the following:

How we calculate interest	We calculate interest for a billing period by first figuring the interest on each balance. Balances within the Pay Over Time feature -such as "Select" and "Direct" - may have different interest rates. We use the **Average Daily Balance method (including new transactions)** to figure interest charges for each balance. The total interest charged for a billing period is the sum of the interest charged on each balance. **Interest** The interest charged for a balance in a billing period, except for variations caused by rounding, equals: **(1)** Average Daily Balance (*ADB*) multiplied by **(2)** Daily Periodic Rate (*DPR*) multiplied by **(3)** number of days the DPR was in effect. **ADB** To get the ADB for a balance, we add up its *daily balances*. Then we divide the result by the number of days the DPR for that balance was in effect. If the daily balance is negative, we treat it as zero. **DPR** A DPR is 1/365th of an APR, rounded to one ten-thousandth of a percentage point. Your DPRs are shown in *How Rates and Fees Work* in Part 1. ***EXAMPLE: Calculating Interest*** *Assume that you have a single interest rate of 15.99%, your ADB is $2,250 and there are 30 days in the billing period.* *The **DPR** is 15.99% divided by 365 days = 0.0438%* *The **Interest** is $2,250 multiplied by 0.0438% multiplied by 30 days = $29.57* **Daily Balance** For each day a DPR is in effect, we figure the daily balance for each balance by: • taking the *beginning balance* for the day, • adding any new charges, • subtracting any payments or credits; and • making any appropriate adjustments. We add a new charge to a daily balance as of its transaction date.

How we calculate interest	**Beginning balance** For the first day of a billing period, the beginning balance is the ending balance for the prior billing period, including unpaid interest. For the rest of the billing period, the beginning balance is the previous day's daily balance *plus an amount of interest equal to the previous day's daily balance multiplied by the DPR for that balance. This method of figuring the beginning balance results in daily compounding of interest.* When an interest rate changes, the new DPR may come into effect during-not just at the beginning of- the billing period. When this happens, we will create a new balance and apply the new DPR to it. To get the beginning balance on the first day for this new balance, we multiply the previous day's daily balance by the old DPR and add the result to that day's daily balance. **Other methods** To figure the ADB and interest charges, we may use other formulas or methods that produce equivalent results. Also, we may choose not to charge interest on certain types of charges.

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 03/18/18

Account Ending [redacted]

New Balance	**$8,151.91**
Amount Due	**$7,537.34**
Payment Due Date	**04/12/18‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 04/12/18, you may have to pay a late fee of up to $38.00.

Available and Pending as of 02/28/18
729,234
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$7,868.51
Payments/Credits	-$7,942.49
New Charges	+$8,225.89
Fees	+$0.00
New Balance	**$8,151.91**

Days in Billing Period: 31

See page 2 for important information about your account.

See page 7 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

We will debit your bank account for your payment of $8,151.91 on 04/02/18. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 03/31/18.

Learn how to take advantage of your Pay Over Time feature on **page 5**

Your billing inquiry is under investigation. **No payment on the amount under review of $614.57 is required at this time.** To view the status of your investigation, please visit us at **americanexpress.com/inquirycenter.**

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
04/12/18

AutoPay Amount
$8,151.91

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00081519100075373 4 14 4

AMEX001582

SDNY_GM_00327382

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:**	1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:**	1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:**	1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001583

SDNY_GM_00327383

EFTA_00200137

EFTA01686381

G MAXWELL
Closing Date 03/18/18

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$7,868.51
Credits	
G MAXWELL [redacted]	-$29.00
JENNIFER TURNER [redacted]	-$44.98
Total Payments and Credits	**-$7,942.49**

Detail *Indicates posting date

Payments			**Amount**
03/02/18*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$7,868.51
Credits			**Amount**
03/02/18*	G MAXWELL	CR ADJ - ANNUAL MEMBERSHIP FEE	-$29.00
03/15/18	JENNIFER TURNER	GODADDY.COM 480-505-8855 AZ (480)505-8855	-$44.98

New Charges

Summary

	Total
G MAXWELL [redacted]	$7,646.98
JENNIFER TURNER [redacted]	$578.91
Total New Charges	**$8,225.89**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
02/17/18	FRANKIE 000000001 7864172202	MIAMI BEACH	FL	$2,421.84
02/17/18	SUNSET CLOTHING 00-08022921996 FAMILY CLOTHING	MIAMI BEACH	FL	$117.70
02/18/18	UOVO INV618940 11101	LONG ISLAND C	NY	$162.56
02/18/18	FLYING LIZARD - CG 305-411-6777	MIAMI	FL	$138.03
02/19/18	CNN NEWS ST822 822 800-326-7711	FT LAUDERDALE	FL	$211.99
02/20/18	DELTA AIR LINES DELTA AIR LINES Ticket Number: 0060196301694 Passenger Name: MAXWELL/G Document Type: CLUB MEMBERSHIP FEE	ATLANTA		$29.00
02/22/18	NETWORK SOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
03/01/18	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
03/04/18	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$99.02

Continued on reverse

Detail Continued

				Amount
03/05/18	DROPBOX*PR7QT8RYVN5Q DROPBOX*PR7QT8R 4159867057	SAN FRANCISCO	CA	$9.99
03/05/18	ZARA USA 3753 0000 WOMEN'S CLOTHING	BOSTON	MA	$49.90
03/06/18	AMTRAK RSA From: BOS To: NYP Ticket Number: 0659527530243 AMTRAK	WASHINGTON	DC	$211.00
03/09/18	JULIEN FAREL 2128880407	NEW YORK	NY	$430.54
03/09/18	AMTRAK RSA From: NYP To: BBY Ticket Number: 0683046524040 AMTRAK	WASHINGTON	DC	$195.00
03/10/18	NIKETOWN SPORTING GOODS STORE	NEW YORK	NY	$220.66
03/10/18	NYCTAXI3G55 09026630012 917-3748538	NEW YORK	NY	$15.30
03/10/18	LOEWS HOTELS REGENCY CAFE LOEWS HOTELS 888-320-6065	NEW YORK	NY	$10.34
03/10/18	KIEHL'S LEXINGTON AV COSMETIC STORE	NEW YORK	NY	$188.10
03/11/18	LE BOTANISTE 1 1876987866 10065	NEW YORK	NY	$24.93
03/12/18	IN *ERI DESIGN, INC. 8211 016044	WORCESTER	MA	$145.00
03/12/18	WAV*TONER CONSULTING SERV INVOICE 3 94610	OAKLAND	CA	$2,369.00
03/16/18	Itoya Topdrawer - B 617-902-0132	Boston	MA	$94.02
03/18/18	UOVO INV620487 11101	LONG ISLAND C	NY	$162.56

JENNIFER TURNER
Card Ending [redacted]

				Amount
02/19/18	CHARLES STREET FAMILY CHI 650000004869 6177201992	BOSTON	MA	$135.00
02/23/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$27.97
02/26/18	Dig Inn Season Market 212-545-7867	New York	NY	$12.50
03/01/18	MICROSOFT *OFFICE 365 0000 Z20KLRY5GECA 07666	MSBILL.INFO	WA	$106.61
03/01/18	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65
03/05/18	EUROPEAN WAX CENTER BEA 000000001 6177423333	BOSTON	MA	$142.00
03/08/18	UBER *TRIP ZZVHG HELP.UBER.COM	HELP.UBER.COM	CA	$7.97
03/08/18	ALL TAXI MANAGEMENT ALL TAXI MANAGE 718-361-0055	41-25 36TH ST LIC	NY	$16.80
03/10/18	LE BOTANISTE 1 1876223504 10065	NEW YORK	NY	$22.75
03/10/18	UBER *TRIP 4IGJB HELP.UBER.COM	HELP.UBER.COM	CA	$11.84

Continued on next page

G MAXWELL
Closing Date 03/18/18

Account Ending [redacted]

Detail Continued

				Amount
03/11/18	UBER *TRIP 4HCYB HELP.UBER.COM	HELP.UBER.COM	CA	$12.09
03/12/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$12.75
03/15/18	GODADDY.COM (480)505-8855	480-505-8855	AZ	$44.98
03/16/18	BAR METHOD THE BOSTON 436845555734812 6172364455	BOSTON	MA	$15.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	-$29.00
Total Interest in 2018	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		10.40% (v)	$0.00	$0.00
Promotional Select & Pay Later Rate Expires 05/18/2018 then will go to 10.40% (v)*	11/15/2017		0.00%	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

Continued on reverse

Information on Pay Over Time continued

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes summarized below to the Membership Rewards Program Terms & Conditions. We urge you and any Additional Card Members on your Account to read the below notice carefully and file it along in a safe place for future reference.

Summary of Changes, Effective Immediately	
Getting Points	We are updating the list of transactions that are not eligible purchases and for which you will not earn points by adding: • Purchases of cash equivalents • Person-to-person payments

ID12560

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Getting Points: Using Your Card

Effective immediately, in the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the last paragraph will include the following additional bullets:

- Purchases of cash equivalents
- Person-to-person payments

AMEX001589

SDNY_GM_00327389

EFTA_00200143

EFTA01686387

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 04/17/18

Account Ending [redacted]

New Balance	**$2,628.66**
Amount Due	**$2,014.09**
Payment Due Date	**05/12/18‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 05/12/18, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $2,628.66 on 05/02/18. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 04/30/18.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Learn how to take advantage of your Pay Over Time feature on **page 5**

Your billing inquiry is under investigation. **No payment on the amount under review of $614.57 is required at this time.** To view the status of your investigation, please visit us at **americanexpress.com/inquirycenter.**

Available and Pending as of 03/31/18
737,419
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$8,151.91
Payments/Credits	-$7,537.34
New Charges	+$2,014.09
Fees	+$0.00
New Balance	**$2,628.66**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
05/12/18

AutoPay Amount
$2,628.66

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00026286600020140914 4

AMEX001590

SDNY_GM_00327390

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:**	1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:**	1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:**	1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001591

SDNY_GM_00327391

EFTA_00200145

EFTA01686389

G MAXWELL
Closing Date 04/17/18

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$7,537.34
Credits	$0.00
Total Payments and Credits	**-$7,537.34**

Detail

*Indicates posting date

Payments			Amount
04/02/18*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$7,537.34

New Charges

Summary

	Total
G MAXWELL [redacted]	$1,560.21
JENNIFER TURNER [redacted]	$453.88
Total New Charges	**$2,014.09**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
03/22/18	NETWORK SOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
03/30/18	WAV*TONER CONSULTING SERV INVOICE 4 94610	OAKLAND	CA	$1,020.00
04/01/18	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
04/04/18	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$128.65
04/05/18	DROPBOX*983FGWRWFQX1 DROPBOX*983FGWR 4159867057	SAN FRANCISCO	CA	$9.99
04/14/18	FREE PEOPLE 8002822200	ASPEN	CO	$61.07

JENNIFER TURNER
Card Ending [redacted]

				Amount
03/22/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$27.69
03/23/18	UBER *TRIP GELS4 HELP.UBER.COM	HELP.UBER.COM	CA	$8.66
03/23/18	UBER *TRIP EK4OE HELP.UBER.COM	HELP.UBER.COM	CA	$10.43
03/23/18	UBER *TRIP FB7RJ HELP.UBER.COM	HELP.UBER.COM	CA	$11.24
03/27/18	UBER *TRIP Y7YVI HELP.UBER.COM	HELP.UBER.COM	CA	$7.48
04/01/18	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65

Continued on reverse

Detail Continued

				Amount
04/02/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$8.51
04/05/18	SASSOON 1909 SASSOON 1909 907-522-5223	BOSTON	MA	$103.00
04/05/18	TOSCANA EUROPEAN DAY SPA 0479 617-424-1234	BOSTON	MA	$75.00
04/06/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$6.38
04/06/18	EUROPEAN WAX CENTER BEACO 000000001 2604607290	BOSTON	MA	$132.41
04/09/18	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00
04/12/18	UBER *TRIP W3625 HELP.UBER.COM	HELP.UBER.COM	CA	$7.48
04/16/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$20.22
04/17/18	UBER *TRIP VY6TY HELP.UBER.COM	HELP.UBER.COM	CA	$14.73

Fees

	Amount
Total Fees for this Period	**$0.00**

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	-$29.00
Total Interest in 2018	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		10.65% (v)	$0.00	$0.00
Promotional Select & Pay Later Rate Expires 05/18/2018 then will go to 10.65% (v)*	11/15/2017		0.00%	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

AMEX001595

SDNY_GM_00327395

EFTA_00200149

EFTA01686393

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 05/18/18

Account Ending [redacted]

New Balance	**$4,258.43**
Payment Due Date	**06/12/18‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 06/12/18, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $4,258.43 on 06/02/18. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 05/31/18. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Learn how to take advantage of your Pay Over Time feature on **page 6**

Available and Pending as of 04/30/18
739,433
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$2,628.66
Payments/Credits	-$2,628.66
New Charges	+$4,258.43
Fees	+$0.00
New Balance	**$4,258.43**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
06/12/18

AutoPay Amount
$4,258.43

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00042584300042584 3 14 4

AMEX001596

SDNY_GM_00327396

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Sign & Travel and Extended Payment Option)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:**	1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:**	1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:**	1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001597

SDNY_GM_00327397

EFTA_00200151

EFTA01686395

G MAXWELL
Closing Date 05/18/18

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$2,014.09
Credits	
G MAXWELL [redacted]	-$614.57
Total Payments and Credits	**-$2,628.66**

Detail

*Indicates posting date

Payments			**Amount**
05/02/18*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$2,014.09
Credits			**Amount**
05/08/18*	G MAXWELL	Dispute - STANDARD SPA MIAMI	-$614.57

New Charges

Summary

	Total
G MAXWELL [redacted]	$3,304.24
JENNIFER TURNER [redacted]	$954.19
Total New Charges	**$4,258.43**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
04/18/18	UOVO INV622830 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
04/19/18	NETWORK SOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
04/26/18	AMERICAN EXPRESS TVL SVC JETBLUE From: To: Carrier: Class: BOSTON LOGAN INTER FT LAUDERDALE/HOLL B6 V Ticket Number: 27971400536380 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	PHOENIX Date of Departure: 04/27	AZ	$317.20
04/26/18	JETBLUE AIRWAYS 9010001 JETBLUE AIRWAYS Ticket Number: 27906184907086 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: ADDITIONAL COLLECTION	JETBLUE Date of Departure: 04/26	NY	$66.00
04/27/18	AMERICAN EXPRESS TVL SVC DELTA AIR LINES From: To: Carrier: Class: MIAMI INTERNATIONA NEW YORK LA GUARDI DL A Ticket Number: 00671405835413 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	PHOENIX Date of Departure: 04/28	AZ	$425.20
04/27/18	UBER *TRIP MAA2R HELP.UBER.COM	HELP.UBER.COM	CA	$10.41

Continued on reverse

Detail Continued

				Amount
04/27/18	THE HOTEL 570100101624001 Arrival Date 04/27/18 Departure Date 04/28/18 00000000 LODGING CARDEPOSIT	MIAMI BEACH	FL	$396.33
04/28/18	BARRY'S BOOTCAMP MBE 436845558140157 JP@BARRYSBOOTCAMP.COM	MIAMI BEACH	FL	$99.30
04/28/18	CECCONIS - MIAMI BEACH 368035 (786)507-7900	MIAMI BEACH	FL	$32.38
04/29/18	LE PAIN QUOTIDIEN 148 RESTAURANT	NEW YORK	NY	$18.00
04/29/18	AUGUST RESTAURANT 212-935-1433	NEW YORK	NY	$120.72
04/30/18	NARS COSMETICS 201-337-3750	NEW YORK	NY	$32.66
05/01/18	THE VINTAGE TWIN, LLC squareup.com/receipts	New York	NY	$128.47
05/01/18	AUGUST RESTAURANT 212-935-1433	NEW YORK	NY	$55.27
05/01/18	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
05/01/18	JULIEN FAREL 2128880407	NEW YORK	NY	$261.25
05/02/18	AMTRAK RSA From: NYP To: BBY Ticket Number: 1227016638833 AMTRAK	WASHINGTON	DC	$144.00
05/02/18	JULIEN FAREL 2128880407	NEW YORK	NY	$64.79
05/02/18	ROSA ROSA INC 0774 212-935-4706	NY	NY	$114.32
05/02/18	BANANAREPUBLIC US 82 MEN'S/WOMEN'S CLOTHNG	NEW YORK	NY	$37.00
05/04/18	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$92.38
05/05/18	DROPBOX*J2PGB3HG49G9 DROPBOX*J2PGB3H 4159867057	SAN FRANCISCO	CA	$9.99
05/15/18	THE UPS STORE 5768 BUSINESS SERVICE	BOSTON	MA	$198.00
05/17/18	NETWORK SOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
05/18/18	UOVO INV624636 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56

JENNIFER TURNER
Card Ending [redacted]

				Amount
04/20/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$58.63
04/20/18	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
04/20/18	UBER *TRIP XMQAR HELP.UBER.COM	HELP.UBER.COM	CA	$11.63
04/25/18	GODADDY.COM (480)505-8855	480-505-8855	AZ	$5.43

Continued on next page

Detail Continued

				Amount
04/26/18	UBER *TRIP 7CNY4 HELP.UBER.COM	HELP.UBER.COM	CA	$8.77
04/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$25.57
04/26/18	SASSOON 1909 SASSOON 1909 907-522-5223	BOSTON	MA	$95.00
04/27/18	UBER *TRIP G66ED HELP.UBER.COM	HELP.UBER.COM	CA	$16.58
04/27/18	YELLOW CAB YELLOW CAB\3703 TAXICAB & LIMOUSINE	FORT LAUDERDALE	FL	$36.30
04/28/18	UBER *TRIP RBKZ5 HELP.UBER.COM	HELP.UBER.COM	CA	$29.44
04/28/18	UBER *TRIP XIT27 HELP.UBER.COM	HELP.UBER.COM	CA	$9.74
04/29/18	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
04/30/18	UBER *TRIP SKJON HELP.UBER.COM	HELP.UBER.COM	CA	$128.48
04/30/18	UBER *TRIP ZA37V HELP.UBER.COM	HELP.UBER.COM	CA	$13.21
05/02/18	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65
05/02/18	UBER *TRIP R7EGC HELP.UBER.COM	HELP.UBER.COM	CA	$22.41
05/03/18	KIEHL'S LEXINGTON AV COSMETIC STORE	NEW YORK	NY	$188.10
05/03/18	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
05/07/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$12.75
05/11/18	EUROPEAN WAX CENTER BEACO 000000001 2604607290	BOSTON	MA	$181.50
05/17/18	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	-$29.00
Total Interest in 2018	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Select & Pay Later	07/08/2010		10.65% (v)	$0.00	$0.00
Promotional Select & Pay Later Rate Expires 05/18/2018 then will go to 10.65% (v)*	11/15/2017	05/18/2018	0.00%	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

You are currently enrolled in Select & Pay Later
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 06/17/18

Account Ending [redacted]

New Balance	**$1,021.36**
Payment Due Date	**07/12/18‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 07/12/18, you may have to pay a late fee of up to $38.00.

Available and Pending as of 05/31/18
743,076
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$4,258.43
Payments/Credits	-$4,286.10
New Charges	+$1,049.03
Fees	+$0.00
New Balance	**$1,021.36**

Days in Billing Period: 30

See page 2 for important information about your account.

See page 7 for an Important Notice About Changes to Your Cardmember Agreement.

See page 9 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

See Page 12 for Important information regarding benefits underwritten by AMEX Assurance Company.

Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 5.**

We will debit your bank account for your payment of $1,021.36 on 07/02/18. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 06/30/18. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Learn how to take advantage of your Pay Over Time feature on **page 4**

Continued on page 3

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
07/12/18

AutoPay Amount
$1,021.36

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00010213600010213 6 14 d

AMEX001602

SDNY_GM_00327402

EFTA_00200156

EFTA01686400

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:**	1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:**	1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:**	1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

Avoid late fees
Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001603

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EFTA_00200157

EFTA01686401

G MAXWELL
Closing Date 06/17/18

Account Ending [redacted]

ⓘ After July 31, 2018, Centurion Members will no longer be able to enroll in the Relais & Chateaux Club 5C program.

Payments and Credits

Summary

	Total
Payments	-$4,258.43
Credits	
G MAXWELL [redacted]	$0.00
JENNIFER TURNER [redacted]	-$27.67
Total Payments and Credits	**-$4,286.10**

Detail

*Indicates posting date

Payments			**Amount**
06/02/18*	G MAXWELL	PAYMENT RECEIVED - THANK YOU	-$4,258.43
Credits			**Amount**
06/14/18*	JENNIFER TURNER	Dispute - BABIATORS LLC 46168200079	-$27.67

New Charges

Summary

	Total
G MAXWELL [redacted]	$605.63
JENNIFER TURNER [redacted]	$443.40
Total New Charges	**$1,049.03**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
06/01/18	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
06/01/18	USPS PO BOXES ONLINE 660247000 8002758777	WASHINGTON	DC	$163.00
06/04/18	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$92.14
06/05/18	DROPBOX*1VDTV3K8864J DROPBOX*1VDTV3K 4159867057	SAN FRANCISCO	CA	$9.99
06/14/18	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$14.95

JENNIFER TURNER
Card Ending [redacted]

				Amount
05/18/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$10.63
05/31/18	BABIATORS LLC 461682000793950 GARRETT.EDEL@BABIATORS.CO	ATLANTA	GA	$27.67
05/31/18	EUROPEAN WAX CENTER BEACO 000000001 2604607290	BOSTON	MA	$21.00

Continued on reverse

Detail Continued

				Amount
06/01/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$25.57
06/01/18	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65
06/07/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$6.38
06/07/18	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$50.00
06/11/18	EUROPEAN WAX CENTER BEACO 000000001 2604607290	BOSTON	MA	$181.50
06/12/18	SASSOON 1909 SASSOON 1909 907-522-5223	BOSTON	MA	$110.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	-$29.00
Total Interest in 2018	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		10.90% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance and Paying Interest.

Please refer to page 2 for further important information regarding your account

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable by the Payment Due Date.

Annual Membership Fee: The annual membership fee for your Account is $2,500.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to a Feature if you make one or more late payments or if your payment is returned. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time feature(s) on your Account. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. If you are enrolled in a Feature or have a Feature balance, the APRs that apply will be noted below as of the Closing Date of this statement.

(v) Indicates variable rate
* Indicates variable penalty APR will not exceed 29.99%

Pay Over Time Select

	Transactions Dated			
Rate Description	**From**	**To**	**Prime + Margin**	**APR**
Standard	07/08/2010		Prime + 5.90%	10.90% (v)
Penalty	07/08/2010		Prime + 25.99%*	29.99% (v)*

G MAXWELL
Closing Date 06/17/18

Account Ending [redacted]

Notice of Important Changes to Your Cardmember Agreement

We are making changes summarized below to your account terms, which are contained in the American Express Cardmember Agreement ("Agreement") governing your Account referenced in this notice. We encourage you to read this notice, share it with Additional Cardmembers on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. The detailed changes to your Cardmember Agreement can be found on the following page.

Summary of Changes, Effective Immediately	
Credit Reports	Currently, the Credit Reports section of your Agreement states that you agree that we may use credit reports and other information about you for any purpose, subject to applicable law. Effective Immediately, we are updating your Agreement to provide two examples of how we may use credit reports and other information about you.
We may contact you	Effective Immediately, we are adding language to clarify the various ways we, our affiliates, agents and contractors can contact you, including email notifications, in order to service your account or collect amounts you owe to us.

ID 12655

See the following page for the Detail of Changes to your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends the Cardmember Agreement ("Agreement") as described below. We have the right to amend as described in the Agreement. Any terms in the Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective Immediately, we are deleting the last sentence of the first paragraph of the *Credit Reports* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

> And you agree that we will use such information for any purposes (for example, marketing to you or evaluating you for a new account), subject to applicable law.

Effective Immediately, we are deleting the *We may contact you* subsection of the *Other important information* section in Part 2 of the Agreement and replacing it with the following:

We may contact you	**Servicing and Collections** If we need to contact you to service your account or to collect amounts you owe, you authorize us (and our affiliates, agents and contractors, such as debt collection agencies and service providers) to contact you at any phone number or email address you provide, from which you contact us, or at which we believe we can reach you. We may contact you in any way, such as calling, texting, emailing, sending mobile application push notifications or using any other method of communication permitted by law. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless or similar device, even if you are charged for it. **Call monitoring** We may monitor and record any calls between you and us.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the change appears below. The detailed change can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	The Gold Card from American Express will now be known as the American Express Classic Gold Card.
Getting Points & Using Points	We are changing the Pay Over Time feature names which will also impact the Membership Rewards T&Cs: Previously, the feature was known as Select & Pay Later. The feature will now be known as Pay Over Time Select. Previously, the feature was known as Expo. The feature will now be known as Pay Over Time Direct. Previously, the feature was known as Sign & Travel. The feature will now be known as Pay Over Time Travel.

Summary of Changes, effective August 1, 2018	
Using Points - Transferring Points to Frequent Customer Programs	SPG® has announced changes to its loyalty program and how its members will earn Starpoints: Starpoints will be referred to as points. These points do not refer to Membership Rewards points. On August 1, 2018, Starpoint balances in loyalty member accounts will convert to points at a 1:3 ratio (one Starpoint will convert to three points). For example, 1,000 Starpoints will become 3,000 points. In general, the number of points needed to redeem in the loyalty program will have corresponding changes. To align with this, we are making changes to the Membership Rewards Program Terms & Conditions that impact Card Members who are enrolled in the Membership Rewards program and are eligible for a Membership Rewards point transfer. Membership Rewards points can now be transferred at a 1:1 ratio into the Starwood Preferred Guest® program and can be transferred in increments of 1,000 points.

Summary of Changes, effective September 1, 2018	
Using Points - Shop with Points at Amazon.com	We are making enhancements on how your eligible purchases made at **Amazon.com**, using only points or a combination of points and your Card, will appear on your billing statement.

ID 12644

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. **Effective immediately**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to the Gold Card from American Express, located in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and the *Getting Additional Points* and *Buying Points* sub-sections under the *Getting Points* section, will be deleted and replaced with American Express Classic Gold Card.

B. **Effective immediately**, your Terms & Conditions will be amended as follows:

GETTING POINTS: USING YOUR CARD

In the *Using Your Card* sub-section of the *Getting Points* section of the Terms & Conditions, the bullets in the first paragraph will be deleted in their entirety and replaced with the following:

For Consumer Cards:
- Pay Over Time
- Eligible American Express Credit Card purchases

For Business Cards:
- Extended Payment Option
- Eligible American Express Credit Card purchases

USING POINTS: USING PAY WITH POINTS TO BOOK TRAVEL ON AMEXTRAVEL.COM, FOR PRODUCTS THROUGH MEMBERSHIPREWARDS.COM, AND ELSEWHERE

In the *Using Pay with Points to Book Travel on AMEXTRAVEL.COM, for Products Through MEMBERSHIPREWARDS.COM, and Elsewhere* sub-section of the *Using Points* section of the Terms & Conditions, the first sentence in the final paragraph will be deleted in its entirety and replaced with the following:

If you use a Pay Over Time feature (such as Pay Over Time Direct for Consumer Cards, or the Extended Payment Option for Business Cards) for a purchase using Pay with Points, the statement credit you get may not be applied to that feature.

C. **Effective August 1, 2018**, your Terms & Conditions will be amended as follows:

USING POINTS: TRANSFERRING POINTS TO FREQUENT CUSTOMER PROGRAMS

In the *Transferring Points to Frequent Customer Programs* sub-section of the *Using Points* section of the Terms & Conditions, the last bullet point under *Conversion Rates and Increments*, which states "Starwood Preferred Guest®: 1,000 Membership Rewards=333 Starpoints®", will be deleted in its entirety.

D. **Effective September 1, 2018**, your Terms & Conditions will be amended as follows:

USING POINTS: SHOP WITH POINTS AT AMAZON.COM

In the *Shop with Points at Amazon.com* sub-section of the *Using Points* section of the Terms & Conditions, the *Ordering* language will be deleted in its entirety and replaced with the following:

Ordering

Card Members may make eligible purchases at Amazon.com using only points, or a combination of points and your American Express Card. When you use points at Amazon.com for your entire purchase, American Express will charge your purchase to your Card account and deduct the points you used from your program account, and you will see a corresponding statement credit for the points you used. If you elect to use points for only a portion of your purchase, American Express will separately charge the portion of your purchase that you did not cover with points to your Card account after the purchase ships. For example, if you make a $500 purchase and elect to cover $300 of that purchase with points, American Express will:

- Charge your Card account $300,
- Apply a $300 credit to your Card account, and
- After your purchase ships, charge your Card account $200.

Returning products purchased at Amazon.com

Returns are subject to Amazon.com's policies and must be authorized by Amazon.com before you receive a statement credit for the points you used.

Centurion® Card

Notice of Update to an Additional Benefit of Your Card

As described below, We made an update to Your Purchase Protection card benefit. This benefit is provided to You at no additional charge as part of Your Card Membership. We encourage You to read this notice and file it for future reference.

Purchase Protection[1]

Purchase Protection is provided to You as a benefit of Card Membership at no additional charge when a purchase is made with Your eligible Card. For claims submitted to Us on and after **August 1, 2018**, the coverage duration on eligible purchases will be increased from 90 days to 120 days*.

*For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration remains at 90 days.

To learn more about other benefits that may be available to You as a part of Your Card Membership, please visit **americanexpress.com/benefitsguide.**

ID 12649

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[1]Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions.

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 07/18/18

Account Ending [redacted]

New Balance	**$4,583.84**
Payment Due Date	**08/12/18‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 08/12/18, you may have to pay a late fee of up to $38.00.

Available and Pending as of 06/30/18
744,099
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$1,021.36
Payments/Credits	-$1,021.36
New Charges	+$2,083.84
Fees	+$2,500.00
New Balance	**$4,583.84**

Days in Billing Period: 31

See page 2 for important information about your account.

See important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 7

We will debit your bank account for your payment of $4,583.84 on 08/02/18. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 07/31/18. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Your Centurion® Membership includes an annual subscription to Departures magazine (a value of $10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

Learn how to take advantage of your Pay Over Time feature on **page 5**

Continued on page 3

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
08/12/18

AutoPay Amount
$4,583.84

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00045838400045838 4 14 d

AMEX001614

SDNY_GM_00327414

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001615

SDNY_GM_00327415

EFTA_00200169

EFTA01686413

G MAXWELL
Closing Date 07/18/18

Account Ending [redacted]

You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com

Payments and Credits

Summary

	Total
Payments	-$1,021.36
Credits	$0.00
Total Payments and Credits	**-$1,021.36**

Detail

*Indicates posting date

Payments			Amount
07/02/18*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$1,021.36

New Charges

Summary

	Total
G MAXWELL [redacted]	$1,521.65
JENNIFER TURNER [redacted]	$562.19
Total New Charges	**$2,083.84**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
06/18/18	UOVO INV626552 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
06/19/18	JULIEN FAREL 2128880407	NEW YORK	NY	$261.25
06/20/18	PRET A MANGER 0105 0105 376792526188004151O019 RESTAURANT	NEW YORK	NY	$8.25
06/20/18	JULIEN FAREL 2128880407	NEW YORK	NY	$59.57
06/20/18	LE PAIN QUOTIDIEN 148 RESTAURANT	NEW YORK	NY	$1.99
06/21/18	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$89.94
06/22/18	PRET A MANGER 0105 0105 376792440608004151O019 RESTAURANT	NEW YORK	NY	$18.67
06/22/18	TST* BIN 26 ENOTECA 000000068 6177235939	BOSTON	MA	$60.73

Continued on reverse

Detail Continued

				Amount
06/25/18	MADAM HAD'EM 948907989600217 (781)718-2843	MANCHESTER	MA	$130.00
06/30/18	NYCDOT PARKING METERS NYCDOT PARKING 212-639-9675	LONG IS CITY	NY	$1.50
07/01/18	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
07/04/18	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$92.14
07/05/18	DROPBOX*1H1LTLDTVWRL DROPBOX*1H1LTLD 4159867057	SAN FRANCISCO	CA	$9.99
07/10/18	SASSOON 1909 SASSOON 1909 907-522-5223	BOSTON	MA	$122.00
07/12/18	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
07/18/18	UOVO INV629040 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56

JENNIFER TURNER
Card Ending [redacted]

				Amount
06/18/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$10.59
06/18/18	EUROPEAN WAX CENTER BEACO 000000001 2604607290	BOSTON	MA	$21.00
06/18/18	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
06/19/18	SILVER MIRROR FACIAL BAR 4368455573894 2134401333	NEW YORK	NY	$83.60
06/20/18	NYCTAXI9D10 09027260017 617-3343413	BROOKLYN	NY	$13.30
06/21/18	NYCTAXI9V74 09028450013 917-3964908	LONG ISLAND C	NY	$6.80
06/21/18	PRET A MANGER 0105 0105 376792428965026151001 9 RESTAURANT	NEW YORK	NY	$2.82
06/21/18	QUEENS MEDALLION LEA QUEENS MEDALLIO 718-784-9292	LONG ISLAND CITY	NY	$12.80
06/21/18	EDDY'S MANAGEMENT SH 718-707-3463	LONG ISLAND CITY	NY	$8.30
06/21/18	ALL TAXI MANAGEMENT ALL TAXI MANAGE 718-361-0055	41-25 36TH ST LIC	NY	$14.30
06/21/18	GRACE & ESSEX CLEANERS GRACE & ESSEX C DRY CLEANER	NEW YORK	NY	$49.00
06/22/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$25.48
06/27/18	TST* TATTE BAKERY CHARLES 000001001 6177235555	BOSTON	MA	$16.58
06/29/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$12.22
06/29/18	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
06/30/18	51686 - 27-33 EAST 50TH ST 65000001042 2123217500	NEW YORK	NY	$50.00
07/01/18	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65

Continued on next page

Detail Continued

				Amount
07/09/18	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00
07/13/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$14.58
07/17/18	ApIPay ETSY.COM 542929806099479 8005953865	BROOKLYN	NY	$150.17

Fees

			Amount
07/18/18	G MAXWELL	ANNUAL MEMBERSHIP FEE Cover your annual membership fee and other eligible transactions using Membership Rewards points. Visit to explore and learn more.	$2,500.00
Total Fees for this Period			**$2,500.00**

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$2,471.00
Total Interest in 2018	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		10.90% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

G MAXWELL
Closing Date 07/18/18

Account Ending [redacted]

Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

AN/CC/BillingRights/11-2014

Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate using your American Express Card, including Express Cash transactions, or electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. 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.

AMEX001620

When you contact us, please provide the following information:
(1) Your name and card account number.
(2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
(3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/CC/EFT/11-2014

Notice for residents of Washington State
In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

AN/CC/WA/11-2014

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 08/17/18

Account Ending [redacted]

New Balance	**$1,538.72**
Payment Due Date	**09/12/18‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 09/12/18, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $1,538.72 on 09/01/18. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 08/30/18. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Learn how to take advantage of your Pay Over Time feature on **page 5**

Available and Pending as of 07/31/18
546,797
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$4,583.84
Payments/Credits	-$4,583.84
New Charges	+$1,538.72
Fees	+$0.00
New Balance	**$1,538.72**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
09/12/18

AutoPay Amount
$1,538.72

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00015387200015387 2 14 4

AMEX001622

SDNY_GM_00327422

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

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Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001623

SDNY_GM_00327423

EFTA_00200177

EFTA01686421

G MAXWELL
Closing Date 08/17/18

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$2,589.95
Credits	
G MAXWELL [redacted]	-$1,993.89
Total Payments and Credits	**-$4,583.84**

Detail

*Indicates posting date

Payments			**Amount**
08/02/18*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$2,589.95
Credits			**Amount**
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$14.58
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$25.48
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$1.99
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$1.50
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$325.55
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$25.00
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$261.25
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$89.94
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$10.59
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$16.58
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$130.00
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$150.17
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$13.30
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$8.25
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$6.80
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$92.14
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$25.00
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$12.80
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$2.82
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$122.00
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$12.22
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$18.67
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$162.56
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$162.56
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$14.95
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$9.99
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$14.30
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$59.57
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$83.60
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$10.00
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$60.73
07/21/18*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$49.00

Continued on reverse

New Charges

Summary

	Total
G MAXWELL [redacted]	$605.59
JENNIFER TURNER [redacted]	$933.13
Total New Charges	**$1,538.72**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
08/01/18	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
08/04/18	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$92.10
08/05/18	DROPBOX*L9XVS2NHXQJC DROPBOX*L9XVS2N 4159867057	SAN FRANCISCO	CA	$9.99
08/09/18	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
08/15/18	USPS PO BOXES ONLINE 660247000 8002758777	800-344-7779	DC	$163.00

JENNIFER TURNER
Card Ending [redacted]

				Amount
07/22/18	AplPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
07/24/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$96.32
07/26/18	EUROPEAN WAX CENTER BEACO 000000001 2604607290	BOSTON	MA	$21.00
07/31/18	VINCE 915 592717 (617)279-0659	BOSTON	MA	$737.51
08/01/18	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65
08/02/18	FEDEX INV 389623532 I389623532 1-800-622-1147 116 E 65TH ST LLC NY DIRECT BILLING TRANSACTION FEDEX INV# 000389623532 FedEx #1-800-622-1147	MEMPHIS	TN	$24.71
08/05/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$9.47
08/16/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$8.47

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

G MAXWELL
Closing Date 08/17/18

Account Ending [redacted]

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$2,471.00
Total Interest in 2018	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		10.90% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

AMEX001627

SDNY_GM_00327427

EFTA_00200181

EFTA01686425

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Centurion® Card

G MAXWELL
Closing Date 09/17/18

Account Ending [redacted]

New Balance	**$2,596.35**
Payment Due Date	**10/12/18‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 10/12/18, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $2,596.35 on 10/02/18. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 09/30/18. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Learn how to take advantage of your Pay Over Time feature on **page 4**

Available and Pending as of 08/31/18
546,339
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$1,538.72
Payments/Credits	-$1,538.72
New Charges	+$2,596.35
Fees	+$0.00
New Balance	**$2,596.35**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

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Visit ShopSmallNow.com

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
10/12/18

AutoPay Amount
$2,596.35

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00025963500025963514 4

AMEX001628

SDNY_GM_00327428

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

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- Save time

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001629

SDNY_GM_00327429

EFTA_00200183

EFTA01686427

G MAXWELL
Closing Date 09/17/18

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$1,538.72
Credits	$0.00
Total Payments and Credits	**-$1,538.72**

Detail

*Indicates posting date

Payments			Amount
09/01/18*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$1,538.72

New Charges

Summary

	Total
G MAXWELL [redacted]	$2,283.13
JENNIFER TURNER [redacted]	$313.22
Total New Charges	**$2,596.35**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
08/18/18	UOVO INV630498 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
08/21/18	VINCE 915 592717 (617)279-0659	BOSTON	MA	$150.00
09/01/18	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
09/04/18	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$97.62
09/04/18	LOTTE NY PALACE F&B Arrival Date 09/04/18 Departure Date 09/04/18 00000000 LODGING	NEW YORK	NY	$152.37
09/05/18	DROPBOX*HSNCK51B7X3X DROPBOX*HSNCK51 4159867057	SAN FRANCISCO	CA	$9.99
09/05/18	AUGUST RESTAURANT 212-935-1433	NEW YORK	NY	$128.81
09/05/18	DIGS 0000 212-750-0101	NEW YORK	NY	$495.28
09/06/18	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
09/06/18	Illesteva 212-952-2664	New York	NY	$575.00
09/14/18	VINCE 915 592717 (617)279-0659	BOSTON	MA	$171.00

Continued on reverse

Detail Continued

				Amount
JENNIFER TURNER				
Card Ending [redacted]				
				Amount
08/24/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$29.72
08/28/18	DEBORAH COULL SALON 650000004832880 9782821778	GLOUCESTER	MA	$185.00
09/01/18	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65
09/07/18	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$52.26
09/08/18	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
09/10/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$10.59

Fees

	Amount
Total Fees for this Period	**$0.00**

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$2,471.00
Total Interest in 2018	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		10.90% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

Continued on next page

Information on Pay Over Time continued

You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

AMEX001633

SDNY_GM_00327433

EFTA_00200187

EFTA01686431

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 10/18/18

Account Ending [redacted]

New Balance	**$2,578.87**
Payment Due Date	**11/12/18‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 11/12/18, you may have to pay a late fee of up to $38.00.

Available and Pending as of 09/30/18
548,937
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$2,596.35
Payments/Credits	-$2,766.90
New Charges	+$2,749.42
Fees	+$0.00
New Balance	**$2,578.87**

Days in Billing Period: 31

See page 2 for important information about your account.

See page 7 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

We will debit your bank account for your payment of $2,578.87 on 11/02/18. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 10/31/18. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Learn how to take advantage of your Pay Over Time feature on **page 5**

Continued on page 3

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
11/12/18

AutoPay Amount
$2,578.87

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00025788700025788 7 14 d

AMEX001634

SDNY_GM_00327434

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:**	1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:**	1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:**	1-800-522-1897

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

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- Save time

Deduct your payment from your bank account automatically each month

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For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001635

SDNY_GM_00327435

EFTA_00200189

EFTA01686433

G MAXWELL
Closing Date 10/18/18

Account Ending [redacted]

You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com

Payments and Credits

Summary

	Total
Payments	-$2,596.35
Credits	
G MAXWELL [redacted]	-$170.55
Total Payments and Credits	**-$2,766.90**

Detail

*Indicates posting date

Payments			**Amount**
10/02/18*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$2,596.35
Credits			**Amount**
10/03/18	G MAXWELL	VINCE 915 592717 BOSTON MA (617)279-0659	-$170.55

New Charges

Summary

	Total
G MAXWELL [redacted]	$2,419.14
JENNIFER TURNER [redacted]	$330.28
Total New Charges	**$2,749.42**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
09/18/18	UOVO INV632795 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
09/18/18	MIKE`S PLACE 978-282-0777	GLOUCESTER	MA	$23.87
09/18/18	CROSBY'S MARKETPLACE-MAN 0000000002738 9785264444	MANCHESTER	MA	$45.21
09/24/18	Illesteva 212-952-2664	New York	NY	$575.00
09/25/18	VINCE 915 592717 (617)279-0659	BOSTON	MA	$660.26
09/27/18	REG OF MOTOR VHCL 8573688670	BOSTON	MA	$115.00

Continued on reverse

Detail Continued

				Amount
10/01/18	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
10/02/18	THE PARK LANE HOTEL 0000 Arrival Date 10/14/18 Departure Date 10/17/18 00000000 LODGING CARDEPOSIT	NEW YORK	NY	$1.00
10/04/18	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$91.00
10/04/18	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
10/05/18	DROPBOX*SMDGWR7MDL58 DROPBOX*SMDGWR7 4159867057	SAN FRANCISCO	CA	$9.99
10/15/18	LOEWS HOTELS REGENCY BAR LOEWS HOTELS 888-320-6065	NEW YORK	NY	$54.00
10/15/18	AMOUR DE HAIR BEAUTY/BARBER SHOP	NEW YORK	NY	$79.50
10/16/18	JULIEN FAREL 2128880407	NEW YORK	NY	$261.25

JENNIFER TURNER
Card Ending [redacted]

				Amount
09/24/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$31.83
09/25/18	UBER TRIP JNBC3 HELP.UBER.COM	HELP.UBER.COM	CA	$7.04
09/25/18	EUROPEAN WAX CENTER NEWBU 000000001 2604607290	BOSTON	MA	$71.00
09/25/18	SASSOON 1909 SASSOON 1909 907-522-5223	BOSTON	MA	$105.00
09/25/18	UBER TRIP USIUZ HELP.UBER.COM	HELP.UBER.COM	CA	$9.93
09/25/18	UBER TRIP JJXQV HELP.UBER.COM	HELP.UBER.COM	CA	$10.25
10/01/18	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65
10/05/18	MADAM HAD'EM 948907989600217 (781)718-2843	MANCHESTER	MA	$60.00
10/08/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$14.58
10/09/18	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

G MAXWELL
Closing Date 10/18/18

Account Ending [redacted]

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$2,471.00
Total Interest in 2018	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		11.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	The Premier Rewards Gold Card from American Express will now be known as the American Express® Gold Card. We are changing how additional points are awarded on this product to award more additional points for purchases at U.S. restaurants and U.S. supermarkets and to no longer award additional points for purchases at U.S. gas stations. All existing Premier Rewards Gold Card Members will continue to receive one (1) additional point (for a total of two (2) points) on gasoline purchase at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations) until October 4, 2019.
Using Points	The functionality to use points for Pending Charges on your Mobile App is no longer available.

Summary of Changes, effective November 1, 2018	
About The Program and Getting Points	The International Dollar Platinum Card® Card Members will be eligible to earn 2X Membership Rewards points on dining charges, according to applicable Terms and Conditions.

Summary of Changes, effective January 11, 2019	
About The Program and Getting Points	The Mercedes-Benz Credit Card from American Express and The Platinum Card® from American Express Exclusively for Mercedes-Benz will no longer be part of the Membership Rewards program.

ID12679

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. **Effective immediately**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to the Premier Rewards Gold Card from American Express, in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted and replaced with American Express® Gold Card. In the *Getting Additional Points* sub-section of the *Getting Points* section, the Premier Rewards Gold Card from American Express section will be deleted in its entirety and replaced with the following:

American Express Gold Card

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your American Express Gold Card you will earn:

- Three (3) additional points (for a total of four (4) points) at restaurants located in the U.S.
- Three (3) additional points (for a total of four (4) points) on the first $25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).
- Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).

B. **Effective immediately**, your Terms & Conditions will be amended as follows:

USING POINTS: USING POINTS FOR YOUR CHARGES

In the *Using Points for Your Charges* sub-section of the *Using Points* section, the last section, entitled "How to Use Points for Select Pending Charges", will be deleted in its entirety.

C. **Effective November 1, 2018**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The International Dollar Platinum Card® will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the International Dollar Platinum Card will be added with the following:

The International Dollar Platinum Card®

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your International Dollar Platinum Card you will earn:

- One (1) additional point (for a total of two (2) points) at restaurants located in the U.S.

D. **Effective January 11, 2019**, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

All references to The Mercedes-Benz Credit Card from American Express and The Platinum Card from American Express Exclusively for Mercedes-Benz in the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section, will be deleted in its entirety.

G MAXWELL
Closing Date 10/18/18

Account Ending [redacted]

AMEX001643

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 11/16/18

Account Ending [redacted]

New Balance	**$11,543.04**
Payment Due Date	**12/12/18‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 12/12/18, you may have to pay a late fee of up to $38.00.

Available and Pending as of 10/31/18
551,517
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$2,578.87
Payments/Credits	-$2,578.87
New Charges	+$11,543.04
Fees	+$0.00
New Balance	**$11,543.04**

Days in Billing Period: 29

See page 2 for important information about your account.

We will debit your bank account for your payment of $11,543.04 on 12/01/18. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 11/29/18. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Learn how to take advantage of your Pay Over Time feature on **page 5**

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
12/12/18

AutoPay Amount
$11,543.04

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00115430400115430 4 14 d

AMEX001644

SDNY_GM_00327444

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001645

SDNY_GM_00327445

EFTA_00200199

EFTA01686443

G MAXWELL
Closing Date 11/16/18

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$2,578.87
Credits	$0.00
Total Payments and Credits	**-$2,578.87**

Detail

*Indicates posting date

Payments			Amount
11/02/18*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$2,578.87

New Charges

Summary

	Total
G MAXWELL [redacted]	$10,667.53
JENNIFER TURNER [redacted]	$875.51
Total New Charges	**$11,543.04**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
10/24/18	Illesteva 857-250-2497	BOSTON	MA	$127.50
10/29/18	IN *THE RANCH AT LIVE OAK MALIBU 17604 90265	MALIBU	CA	$7,800.00
10/30/18	UOVO INV634438 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
11/01/18	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
11/01/18	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
11/04/18	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$91.09
11/05/18	DROPBOX*7S18KC23XGW4 DROPBOX*7S18KC2 4159867057	SAN FRANCISCO	CA	$9.99
11/06/18	NYCTAXI2G17 09012460010 000-0000000	LONG ISLAND C	NY	$12.30
11/06/18	PRET A MANGER 151588 10022 RESTAURANT	NEW YORK	NY	$13.24
11/06/18	JTL Management Inc. JTL Management 7183927000	Long Island City	NY	$7.80
11/07/18	WARWICK HOTEL 212-247-2700	NEW YORK	NY	$31.50
11/07/18	PRET A MANGER 101677 10019 RESTAURANT	NEW YORK	NY	$16.51

Continued on reverse

Detail Continued

				Amount
11/07/18	CONCEPT SALON LTD 000000001 2126446366	NEW YORK	NY	$99.28
11/07/18	PQ EAST 65TH ST RESTAURANT	NEW YORK	NY	$31.00
11/08/18	ST REGIS HOTEL 212-753-4500	NEW YORK	NY	$87.00
11/09/18	APPLE STORE R021 R021 COMPUTER STORE	CAMBRIDGE	MA	$1,198.50
11/10/18	CVS PHARMACY 8007467287 PHARMACIES	BEVERLY	MA	$8.70
11/14/18	APPLE STORE R095 R095 COMPUTER STORE	NEW YORK	NY	$75.12
11/14/18	APPLE STORE R095 R095 COMPUTER STORE	NEW YORK	NY	$172.02
11/14/18	APPLE STORE R095 R095 COMPUTER STORE	NEW YORK	NY	$162.22
11/14/18	SEPHORA 00000000000000000010022	NEW YORK	NY	$57.70
11/15/18	USPS PO BOXES ONLINE 660247000 8002758777	800-344-7779	DC	$163.00

JENNIFER TURNER
Card Ending [redacted]

				Amount
10/19/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$10.59
10/24/18	EUROPEAN WAX CENTER BEACO 000000001 2604607290	BOSTON	MA	$747.00
10/25/18	GODADDY.COM (480)505-8855	480-505-8855	AZ	$4.99
10/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$36.09
11/01/18	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65
11/06/18	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
11/09/18	UBER TRIP KLY62 HELP.UBER.COM	HELP.UBER.COM	CA	$5.60
11/12/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$10.59
11/15/18	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

G MAXWELL
Closing Date 11/16/18

Account Ending [redacted]

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$2,471.00
Total Interest in 2018	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		11.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

Monitor what Matters with CreditSecure®

Get premium credit monitoring, identity protection and resolution services. Exclusively for American Express® Card Members.

Only $1 for the first 30 days, $16.99 every 30 days thereafter.
Sales tax may apply. Terms and Conditions apply.

Enroll at AmericanExpress.com/CreditSecure

MARKEL®

Markel Specialty now accepts American Express® Cards!

With over 70+ years of experience, Markel Specialty* is dedicated to delivering superior service to our customers. This experience has enabled us to offer a portfolio of small business and specialty insurance products nationwide. We provide:

- Experience and stability from your insurance provider
- Payment plans to meet every budget
- Professional, experienced, in-house claims teams
- Extensive risk management and loss control tools to help you identify and mitigate loss drivers

*Products and services are offered through Markel Specialty, a business division of Markel Service Incorporated. Policies are written by one or more Markel insurance companies. Lic. No. 27585

Terms and conditions for rate and coverage, may vary by state and class of business. For more information, visit markelinsurance.com or call 888-500-3344.

You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com

AMEX001651

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 12/18/18

Account Ending [redacted]

New Balance	**$3,536.59**
Payment Due Date	**01/12/19‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 01/12/19, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $3,536.59 on 01/02/19. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 12/31/18. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Learn how to take advantage of your Pay Over Time feature on **page 5**

Available and Pending as of 11/30/18
563,064
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$11,543.04
Payments/Credits	-$11,543.04
New Charges	+$3,536.59
Fees	+$0.00
New Balance	**$3,536.59**

Days in Billing Period: 32

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

You Spoke. We Listened.

Over 1.5 million more places in the U.S. started accepting American Express® Cards in 2017.

Visit ShopSmallNow.com

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
01/12/19

AutoPay Amount
$3,536.59

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00035365900035365914 4

AMEX001652

SDNY_GM_00327452

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001653

SDNY_GM_00327453

EFTA_00200207

EFTA01686451

G MAXWELL
Closing Date 12/18/18

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$11,543.04
Credits	$0.00
Total Payments and Credits	**-$11,543.04**

Detail

*Indicates posting date

Payments			Amount
12/01/18*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$11,543.04

New Charges

Summary

	Total
G MAXWELL [redacted]	$3,260.55
JENNIFER TURNER [redacted]	$276.04
Total New Charges	**$3,536.59**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
11/18/18	UOVO INV636334 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
11/27/18	NYCTAXI7L68 09012460010 000-0000000	LONG ISLAND C	NY	$12.30
11/27/18	PRIVE BY LAURENT D squareup.com/receipts	New York	NY	$386.65
11/28/18	NYCTAXI1V73 09012460010 000-0000000	LONG ISLAND C	NY	$11.30
11/28/18	TST* FLORA BAR 274240683 9177741081	NEW YORK	NY	$87.49
11/28/18	PRET A MANGER 169600 10022 RESTAURANT	NEW YORK	NY	$7.81
11/28/18	JULIEN FAREL 2128880407	NEW YORK	NY	$235.13
11/28/18	JULIEN FAREL 2128880407	NEW YORK	NY	$59.57
11/28/18	LOEWS HOTEL REGENCY GRILL LOEWS HOTEL 888-320-6065	NEW YORK	NY	$37.00
11/29/18	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
12/01/18	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
12/04/18	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$91.11
12/05/18	DROPBOX*KBLRF57GFTPW 4159867057	SAN FRANCISCO	CA	$9.99

Continued on reverse

Detail Continued

				Amount
12/06/18	MEDICAL IMAGING OF MANHAT 084870020710 2127942500	NEW YORK	NY	$925.00
12/06/18	PQ EAST 65TH ST RESTAURANT	NEW YORK	NY	$21.00
12/06/18	VTS G N TAXI FLEET C VTS G N TAXI FL 718-627-7097	BROOKLYN	NY	$22.30
12/06/18	SILVER MIRROR FACIAL BAR 4368455573894 2134401333	NEW YORK	NY	$83.60
12/07/18	NYCTAXI1J15 09012460010 000-0000000	LONG ISLAND C	NY	$18.80
12/07/18	PRET A MANGER 195895 02116 RESTAURANT	BOSTON	MA	$8.11
12/09/18	TST* VIDALIAS 000000236 2126479956	WEST NEWBURY	MA	$76.77
12/11/18	THE UPS STORE 5768 BUSINESS SERVICE	BOSTON	MA	$396.00
12/13/18	SASSOON 1909 SASSOON 1909 907-522-5223	BOSTON	MA	$105.00
12/18/18	UOVO INV638397 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56

JENNIFER TURNER
Card Ending [redacted]

				Amount
11/20/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$16.97
11/22/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$21.24
11/28/18	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
12/01/18	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65
12/03/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$8.48
12/08/18	WEB*REGISTERWEBSITE 800-899-9723	800-899-9723	FL	$39.99
12/11/18	EUROPEAN WAX CENTER BEACO 000000001 2604607290	BOSTON	MA	$21.00
12/13/18	BOSTON WELLNESS MASSAG 617-959-3901	BOSTON	MA	$95.00
12/14/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$12.71
12/17/18	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

G MAXWELL
Closing Date 12/18/18

Account Ending [redacted]

2018 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2018	$2,471.00
Total Interest in 2018	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		11.15% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

AMEX001657

SDNY_GM_00327457

EFTA_00200211

EFTA01686455

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 01/18/19

Account Ending [redacted]

New Balance	**$4,327.04**
Payment Due Date	**02/12/19‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 02/12/19, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $4,327.04 on 02/02/19. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 01/31/19. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Learn how to take advantage of your Pay Over Time feature on **page 5**

Available and Pending as of 12/31/18
566,602
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$3,536.59
Payments/Credits	-$3,536.59
New Charges	+$4,327.04
Fees	+$0.00
New Balance	**$4,327.04**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
02/12/19

AutoPay Amount
$4,327.04

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00043270400043270 4 14 4

AMEX001658

SDNY_GM_00327458

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001659

SDNY_GM_00327459

EFTA_00200213

EFTA01686457

G MAXWELL
Closing Date 01/18/19

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$3,536.59
Credits	$0.00
Total Payments and Credits	**-$3,536.59**

Detail

*Indicates posting date

Payments			Amount
01/02/19*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$3,536.59

New Charges

Summary

	Total
G MAXWELL [redacted]	$3,274.81
JENNIFER TURNER [redacted]	$1,052.23
Total New Charges	**$4,327.04**

Detail

G MAXWELL
Card Ending [redacted]

				Foreign Spend	Amount
12/19/18	TOKYO MIDTOWN -MINATO-KU TOKYO JAPAN MISC/SPECIALTY RETAIL	*	JP	4,860 Japanese Yen	$43.35
12/26/18	ZARA SHIBUYA -SHIBUYA-KU TOKYO JAPAN MISC APPAREL STORE	*	JP	7,990 Japanese Yen	$72.44
12/27/18	BEST BUY 888-BESTBUY	CAMBRIDGE	MA		$31.86
12/27/18	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL		$14.95
01/01/19	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA		$325.55
01/04/19	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA		$91.09
01/05/19	DROPBOX*K64MSHYMQXNR 4159867057	SAN FRANCISCO	CA		$9.99
01/08/19	CARLYLE HOTEL RESTAURANT	NEW YORK	NY		$101.00
01/08/19	PQ EAST 65TH ST RESTAURANT	NEW YORK	NY		$28.50
01/08/19	NYC-TAXI VERIFONE 718-786-8585	LONG ISLAND CITY	NY		$8.80
01/08/19	NIKE NY UPPER E 359 SPORTING GOODS STORE	NEW YORK			$90.00
01/09/19	NYCTAXI7D49 09002810018 000-0000000	BROOKLYN	NY		$6.30
01/09/19	JULIEN FAREL 2128880407	NEW YORK	NY		$299.92

Continued on reverse

Detail Continued

				Foreign Spend	Amount
01/10/19	PRIVE BY LAURENT D squareup.com/receipts	New York	NY		$261.25
01/10/19	GARDEN COURT CAFE 0000 212-570-5202	NEW YORK	NY		$40.57
01/10/19	BLOOMINGDALES NEW YORK 000000001 8665932540	NEW YORK	NY		$50.08
01/10/19	JOAN L KENT MC PC 046405000502517 212-772-2900	NEW YORK	NY		$400.00
01/16/19	AMERICAN EXPRESS TVL SVC JETBLUE From: To: Carrier: Class: BOSTON LOGAN INTER LOS ANGELES INTERN B6 I BOSTON LOGAN INTER B6 I Ticket Number: 27972405523451 Date of Departure: 01/25 Passenger Name: MAXWELL/GHISLAINE NO Document Type: PASSENGER TICKET	PHOENIX	AZ		$1,236.60
01/18/19	UOVO INV640504 11101 BUSINESS SERVICES	LONG ISLAND C	NY		$162.56

JENNIFER TURNER
Card Ending [redacted]

				Foreign Spend	Amount
12/19/18	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU		$10.00
12/21/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$14.85
12/28/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$25.48
12/29/18	GODADDY.COM (480)505-8855	480-505-8855	AZ		$15.17
01/01/19	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA		$10.65
01/03/19	SASSOON 1909 SASSOON 1909 907-522-5223	BOSTON	MA		$125.00
01/09/19	AJB Taxi Management AJB Taxi Manage 2129563177	New York	NY		$14.80
01/09/19	DIGS 0000 212-750-0101	NEW YORK	NY		$374.81
01/10/19	GOSQ.COM CHARLES BREUEL squareup.com/receipts	Briarcliff Manor	NY		$275.00
01/10/19	EUROPEAN WAX CENTER 2ND A 000000001 6465533663	NEW YORK	NY		$66.88
01/10/19	EUROPEAN WAX CENTER 2ND A 000000001 6465533663	NEW YORK	NY		$10.00
01/11/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		$10.59
01/16/19	& OTHER STORIES WEB 7800 855-466-7467	BURLINGTON	NJ		$99.00

Fees

	Amount
Total Fees for this Period	**$0.00**

Continued on next page

G MAXWELL
Closing Date 01/18/19

Account Ending [redacted]

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$0.00
Total Interest in 2019	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		11.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

AMEX001663

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 02/15/19

Account Ending [redacted]

New Balance	**$7,533.36**
Payment Due Date	**03/12/19‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 03/12/19, you may have to pay a late fee of up to $38.00.

Available and Pending as of 01/31/19
570,931
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$4,327.04
Payments/Credits	-$4,527.04
New Charges	+$7,733.36
Fees	+$0.00
New Balance	**$7,533.36**

Days in Billing Period: 28

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

See page 2 for important information about your account.

See page 7 for Important Changes to Your Account Terms.

See page 15 for Important Information about Changes to Your Agreement for Transferring Funds Electronically.

See page 16 for Important Information about Your Account.

See page 17 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

We will debit your bank account for your payment of $7,533.36 on 03/02/19. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 02/28/19. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Learn how to take advantage of your Pay Over Time feature on **page 5**

Continued on page 3

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
03/12/19

AutoPay Amount
$7,533.36

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00075333600075333 6 14 d

AMEX001664

SDNY_GM_00327464

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001665

SDNY_GM_00327465

EFTA_00200219

EFTA01686463

G MAXWELL
Closing Date 02/15/19

Account Ending [redacted]

Awarded for Customer Satisfaction

The Amex® App is ranked Highest in Customer Satisfaction among Mobile Credit Card Apps for appearance, availability of info, clarity of info, and navigation.
Learn more by visiting amex.co/exploreapp.

For J.D. Power 2018 award information, visit jdpower.com/awards.

Payments and Credits

Summary

	Total
Payments	-$4,327.04
Credits	
G MAXWELL [redacted]	-$200.00
Total Payments and Credits	**-$4,527.04**

Detail

*Indicates posting date

Payments			**Amount**
02/02/19*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$4,327.04
Credits			**Amount**
02/14/19*	G MAXWELL	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-$136.67
02/14/19*	G MAXWELL	AMEX Airline Fee Reimbursement TRANSACTION PROCESSED BY AMERICAN EXPRESS	-$63.33

New Charges

Summary

	Total
G MAXWELL [redacted]	$5,021.35
JENNIFER TURNER [redacted]	$2,712.01
Total New Charges	**$7,733.36**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
01/24/19	SASSOON 1909 SASSOON 1909 907-522-5223	BOSTON	MA	$90.00
01/24/19	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
01/25/19	OCEAN PRIME 47 OCEAN PRIME 47 BEVERLY HILLS 9595 WILSHI	BEVERLY HILLS	CA	$147.00
01/28/19	SLS BEVERLY HILLS SLS BEVERLY HIL Arrival Date 01/25/19 Departure Date 01/27/19 00000000 LODGING	LOS ANGELES	CA	$961.56
01/31/19	BU FITREC ECOM 617-353-1855	BOSTON	MA	$150.00

Continued on reverse

Detail Continued

				Amount
02/01/19	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
02/04/19	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$91.42
02/05/19	DROPBOX*PZ838QZ86S1G 4159867057	SAN FRANCISCO	CA	$9.99
02/06/19	IN *THE RANCH AT LIVE OAK MALIBU 18539 90265	MALIBU	CA	$1,455.00
02/07/19	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$139.94
02/09/19	BEACON HILL BISTRO LODGING	BOSTON	MA	$26.00
02/12/19	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES Ticket Number: 0010641888339 Passenger Name: MAXWELL/GHISLAINE Document Type: ADDITIONAL COLLECTION	800-433-7300 Date of Departure: 02/12	TX	$136.67
02/12/19	AMERICAN EXPRESS TVL SVC AMERICAN AIRLINES From: / To: / Carrier: / Class: BOSTON LOGAN INTER / MIAMI INTERNATIONA / AA / L BOSTON LOGAN INTER / AA / K Ticket Number: 00172496624005 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET	PHOENIX Date of Departure: 02/22	AZ	$643.30
02/12/19	AMERICAN EXPRESS TVL SVC AMERICAN AIRLINES From: / To: / Carrier: / Class: BOSTON LOGAN INTER / MIAMI INTERNATIONA / AA / L BOSTON LOGAN INTER / AA / K Ticket Number: 00172496624016 Passenger Name: BORGERSON/SCOTT Document Type: PASSENGER TICKET	PHOENIX Date of Departure: 02/22	AZ	$643.30
02/12/19	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES Ticket Number: 0010641888340 Passenger Name: BORGERSON/SCOTT Document Type: ADDITIONAL COLLECTION	800-433-7300 Date of Departure: 02/12	TX	$136.67
02/13/19	BU FITREC ECOM 617-353-1855	BOSTON	MA	$50.00

JENNIFER TURNER
Card Ending [redacted]

				Amount
01/18/19	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
01/22/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$38.21
01/25/19	UBER TRIP KIMX6 HELP.UBER.COM	HELP.UBER.COM	CA	$16.05
01/26/19	UBER TRIP P6H4I HELP.UBER.COM	HELP.UBER.COM	CA	$6.24
02/01/19	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65
02/04/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$8.48
02/08/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	$22.66
02/09/19	UBER TRIP BY7GH HELP.UBER.COM	HELP.UBER.COM	CA	$9.87

Continued on next page

G MAXWELL
Closing Date 02/15/19

Account Ending [redacted]

Detail Continued

				Amount
02/09/19	UBER TRIP YS4LE HELP.UBER.COM	HELP.UBER.COM	CA	$14.77
02/09/19	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
02/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	$12.17
02/10/19	UBER TRIP Q6D66 HELP.UBER.COM	HELP.UBER.COM	CA	$10.89
02/10/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	$11.77
02/12/19	EUROPEAN WAX CENTER BEACO 000000001 2604607290	BOSTON	MA	$21.00
02/12/19	SASSOON 1909 SASSOON 1909 907-522-5223	BOSTON	MA	$110.00
02/14/19	EVAS FARM ORGANIC BUTC 978-563-8001	BEVERLY	MA	$2,267.25
02/14/19	DELUCAS MARKET 930553410140503 VJAIELLO@GMAIL.COM	BOSTON	MA	$9.59
02/14/19	CROSBY'S MARKETPLACE-MAN 0000000002738 9785264444	MANCHESTER	MA	$92.41

Fees

	Amount
Total Fees for this Period	**$0.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$0.00
Total Interest in 2019	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		11.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Continued on reverse

Information on Pay Over Time continued

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

G MAXWELL
Closing Date 02/15/19

Account Ending [redacted]

Notice of Important Changes to Your Card Account Terms

Effective **May 1, 2019**, we will no longer offer the Express Cash service for your Card account. When you use your Card to obtain cash or make certain cash equivalent transactions, we will treat those transactions as cash advances. We will charge interest and a fee on cash advances. For more information about cash advances, please call the number on the back of your Card or on your billing statement.

Accordingly, we are making changes summarized below to the Cardmember Agreement governing your account referenced above. We encourage you to read this notice, share it with any Additional Cardmembers on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found on the following pages.

[redacted]

The following is a summary of changes that are being made to your account terms. These changes will take effect on **May 1, 2019 at 12:01 a.m. MST**. The date of a cash advance transaction is the date the ATM operator or merchant provides to us. For more detailed information, please see the Detail of Changes on the following page(s).

Revised Terms, as of May 1, 2019	
APR for Cash Advances	**27.49%** This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing period. For transactions added to a Pay Over Time balance at your request, we will begin charging interest as of the date they are added to your Pay Over Time balance. For transactions added automatically to a Pay Over Time balance, we will charge interest beginning on the date of each transaction. We will not charge interest on transactions added to your Pay Over Time balances automatically if you pay the Account Total New Balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**

Revised Terms, as of May 1, 2019	
Transaction Fees • Cash Advance	Either **$10** or **5%** of the amount of each cash advance, whichever is greater.

ID 12733

See reverse page for additional Changes to Your Agreement

Summary of Other Changes, as of May 1, 2019	
Cash Advance	We are changing the name of the first section of the *How Rates and Fees Work* table on Page 2 of Part 1 of the Cardmember Agreement to *Rates for Pay Over Time and/or Cash Advances* and we are adding a new Rate Description, Prime + Margin, APR and DPR for cash advances in the row called *Calculating APRs and DPRs*. We are also adding a new row called *Cash Advances* in the *Fees* section of the *How Rates and Fees Work* table on Page 2 of Part 1 of the Cardmember Agreement to add a cash advance fee. The cash advance fee will be 5% of the amount of cash obtained from an ATM (including any fee charged by the ATM operator) or other cash advance transaction, with a minimum of $10. We will add this fee to the Cash Advance balance.
Words we use in the Agreement	We are updating this sub-section under *Introduction* in Part 2 of the Cardmember Agreement to define what we mean by "cash advance" when we use this word in your Cardmember Agreement. We are also updating this sub-section to reflect that a "charge" includes a cash advance.
Using the card	We are updating this sub-section under *About using your card* in Part 2 of the Cardmember Agreement to reflect that we may permit you to make cash advances at our discretion and that cash from an ATM will no longer be withdrawn from your checking account. Instead, it will be charged to your Card account.
Limits on cash advances	We are adding a new row called *Limits on Cash Advances* under *About using your card* in Part 2 of the Cardmember Agreement to explain the maximum Cash Advance balance based on the Card you have.
More About Pay Over Time	We are changing the second sentence of the last paragraph of this sub-section in Part 2 of the Cardmember Agreement to clarify that we will not place a charge into a Pay Over Time balance if doing so would cause the total of your Pay Over Time balances and your Cash Advance balance to exceed your Pay Over Time Limit.
When you must pay	We are changing the second sentence of this sub-section in Part 2 of the Cardmember Agreement to clarify that your statement will show a Minimum Payment Due if it includes either a Pay Over Time balance or a Cash Advance balance.
How we apply payments and credits	We are updating this sub-section under *About your payments* in Part 2 of the Cardmember Agreement to reflect how we apply payments and credits when you have a Cash Advance balance on your account.
How we calculate your Minimum Payment Due	We are updating this sub-section under *About your Minimum Payment Due* in Part 2 of the Cardmember Agreement to reflect how we calculate your Minimum Payment Due when you have a Cash Advance balance on your account.

When we charge interest	We are updating this sub-section under *About interest charges on Pay Over Time balances* in Part 2 of the Cardmember Agreement to reflect that cash advances will be charged interest from the date of the transaction and you cannot avoid paying interest on cash advances.
How we calculate interest	We are updating this sub-section under *About interest charges on Pay Over Time balances* in Part 2 of the Cardmember Agreement to reflect that cash advances may have a different interest rate than other balances on your account.

See the following page(s) for the Detail of Changes to Your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Cardmember Agreement") as described below. Any terms in the Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card or on your billing statement.

Effective May 1, 2019, your Cardmember Agreement will be amended as follows:

The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is amended by adding the *APR for Cash Advances* row under *Interest Rates*:

APR for Cash Advances	**27.49%** This APR will vary with the market based on the Prime Rate.

The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is further amended by deleting the *Paying Interest* row under *Interest Rates* and replacing it with the following:

Paying Interest	Your due date is at least 25 days after the close of each billing period. For transactions added to a Pay Over Time balance at your request, we will begin charging interest as of the date they are added to your Pay Over Time balance. For transactions added automatically to a Pay Over Time balance, we will charge interest beginning on the date of each transaction. We will not charge interest on transactions added to your Pay Over Time balances automatically if you pay the Account Total New Balance by the due date each month. We will begin charging interest on cash advances on the transaction date.

The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is further amended by adding a *For Credit Card Tips from the Consumer Financial Protection Bureau* row under *Interest Rates*:

For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**

The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is further amended by adding a *Cash Advance* row to the *Transaction Fees* row under *Fees*:

Transaction Fees • Cash Advance	Either **$10** or **5%** of the amount of each cash advance, whichever is greater.

The heading of the *Rates for Pay Over Time balances* section of *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement is changed to *Rates for Pay Over Time and/or Cash Advance balances.*

The *Rates for Pay Over Time and/or Cash Advances* sub-section of *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement is amended by adding the following APR and Daily Periodic Rate (*DPR*) for Cash Advance:

Calculating APRs and DPRs	**Rate Description**	**Prime + Margin**	**APR**	**DPR**
	Cash Advance	Prime + 21.99%	27.49%	0.0753%

The *Fees* sub-section of *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement is amended in the *Late Payment* row by replacing the second sentence with the following sentence:

Late Payment	If we do not receive the Amount Due (Minimum Payment Due if you have a Pay Over Time or Cash Advance balance) by its Payment Due Date, the fee is $27.

The *Fees* sub-section of *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement is amended in the *Returned Payment* row by replacing the fourth and fifth sentences with the following sentences:

Returned Payment	However, the returned payment fee will not exceed the Amount Due or, if you have a Pay Over Time or Cash Advance balance, the Minimum Payment Due. A returned payment may also result in a penalty APR for any Pay Over Time balances you may have.

How Rates and Fees Work on Page 2 of Part 1 of the Cardmember Agreement is amended by adding the following new row called *Cash Advance* under the *Fees* sub-section:

Cash Advance	5% of an ATM cash advance (including any fee charged by the ATM operator) or other cash advance, with a minimum of $10. We will add this fee to the Cash Advance balance.

How Your American Express Account Works in Part 2 of the Cardmember Agreement is amended by deleting the second paragraph in the *Words we use in the Agreement* sub-section and replacing it with the following:

> ***Card*** means any card or other device that we issue to access your Account. A ***charge*** is any amount added to your Account, such as purchases, cash advances, fees and interest charges. A ***purchase*** is a charge for goods or services. A ***cash advance*** is a charge to get cash or cash equivalents, including travelers cheques, gift cheques, foreign currency, money orders, casino gaming chips, race track wagers or similar offline and online betting transactions.

About using your card in Part 2 of the Cardmember Agreement is amended by deleting the first two paragraphs of the *Using the card* sub-section and replacing them with the following:

> You may use the card to make purchases. At our discretion, we may permit you to make cash advances.
>
> We decide whether to approve a charge, including cash advances subject to *Limits on Cash Advances* below, based on how you spend and pay on this Account and other accounts you have with us and our Affiliates. We also consider your credit history and your personal resources that we know about.

About using your card in Part 2 of the Cardmember Agreement is further amended by adding the following new sub-section called *Limits on Cash Advances*:

Limits on Cash Advances	Your Cash Advance balance may not exceed: Zync Card® $3,000 Green Card $3,000 Gold Card $6,000 Platinum Card® $8,000 Centurion® Card $10,000	You agree to manage your Account so that your Cash Advance balance (including fees and interest) is not more than the Limit on Cash Advances. For purposes of the Limits on Cash Advances, your Cash Advance balance will be determined by adding new cash

	There may also be a limit on the amount of cash and number of times you can obtain cash from ATMs in a given period.	advance transactions to the ending Cash Advance balance of the prior day. In addition, we may not approve a cash advance transaction if it would cause the total of your Cash Advance balance and your Pay Over Time balances to go over your Pay Over Time limit.

About using your card in Part 2 of the Cardmember Agreement is amended in the *More About Pay Over Time* sub-section by replacing the second sentence of the fourth paragraph with the following:

> We will not place any charge into a Pay Over Time balance if it would cause the total of your Pay Over Time balances and your Cash Advance balance to go over your Pay Over Time limit.

About your payments in Part 2 of the Cardmember Agreement is amended in the *When you must pay* sub-section by replacing the second sentence of the first paragraph with the following:

> If a statement includes a Pay Over Time balance and/or Cash Advance balance, it will show a Minimum Payment Due.

About your payments in Part 2 of the Cardmember Agreement is amended by deleting the *How we apply payments and credits* sub-section and replacing it with the following:

How we apply payments and credits	If a statement includes a Pay Over Time and/or Cash Advance New Balance, it will show a Minimum Payment Due. The Minimum Payment Due is the Pay In Full New Balance plus the Pay Over Time and/or Cash Advance Minimum Due. Your Account may have balances with different interest rates. For example, a Pay Over Time balance may have a lower interest rate than a Cash Advance balance. If your Account has a Pay Over Time or Cash Advance balance, here is how we generally apply payments in a billing period: • We apply your payments - up to the Minimum Payment Due - first to the Pay Over Time and/or Cash Advance balances and then to the Pay In Full New Balance. When applying a payment, up to the amount of the Pay Over Time and/or the Cash Advance Minimum Due, we apply it first to the balance with the lowest interest rate and then to balances with higher interest rates.	In most cases, we apply a credit to the same balance as the related charge. We may apply payments and credits within balances, and among balances with the same interest rate, in any order we choose.

	• After the Minimum Payment Due has been paid, we apply payments first to the balance with the highest interest rate and then to balances with lower interest rates.

About your Minimum Payment Due in Part 2 of the Cardmember Agreement is amended by deleting the *How we calculate your Minimum Payment Due* sub-section and replacing it with the following:

How we calculate your Minimum Payment Due	The Minimum Payment Due is the Pay In Full New Balance plus any Pay Over Time and/or Cash Advance Minimum Due on your statement. To calculate the Minimum Due for your Pay Over Time and/or Cash Advance New Balance for each statement, we start with the *higher* of: **(1)** interest charged on the statement plus 1% of the Pay Over Time and/or Cash Advance New Balance (excluding interest on the statement); or **(2)** $35. Then we round to the nearest dollar and add any Pay Over Time and/or Cash Advance amount past due. Your Pay Over Time and/or Cash Advance Minimum Due will not exceed your Pay Over Time and/or Cash Advance New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.	***EXAMPLE:*** *Assume that you have a Pay Over Time and/or Cash Advance New Balance of $3,000, interest of $29.57, no amounts past due, and a $400 Pay In Full New Balance.* **(1)***$29.57 + 1% multiplied by ($3,000 - $29.57) = $59.27* **(2)** *$35* *The higher of (1) or (2) is $59.27, which rounds to $59.00. The Pay Over Time and/or Cash Advance Minimum Due of $59.00 plus the Pay in Full New Balance of $400 together make up the Minimum Payment Due of $459.00.*

About interest charges on Pay Over Time balances in Part 2 of the Cardmember Agreement is amended by changing the section heading to read *About interest charges on Pay Over Time and Cash Advance balances* and by adding the following as an introductory paragraph to the *When we charge interest* sub-section:

> We charge interest on Pay Over Time Balances as described below. For cash advances, we charge interest from the transaction date. You cannot avoid paying interest on cash advances.

About interest charges on Pay Over Time and Cash Advance balances in Part 2 of the Cardmember Agreement is further amended by replacing the second sentence in the first paragraph of the *How we calculate interest* sub-section with the following sentence:

> Cash Advance balances and balances within the Pay Over Time feature -such as Select and Direct - may have different interest rates.

G MAXWELL
Closing Date 02/15/19

Account Ending [redacted]

Notice of Important Changes to Your Agreement for Transferring Funds Electronically

We are making changes summarized below to the Your Agreement for Transferring Funds Electronically (the *EFT Agreement*). We are discontinuing the Express Cash service and are amending the EFT Agreement in order to delete references to Express Cash. We encourage you to read this notice, share it with any Additional Cardmembers on your account, and file it for future reference. If you have any questions, please call the number on the back of your Card or on your billing statement.

The following is a summary of changes that are being made to the EFT Agreement. These changes will take effect on **May 1, 2019 at 12:01 a.m. MST**. For more detailed information, please see the Detail of Changes below.

Summary

We are discontinuing the Express Cash service and are amending the EFT Agreement in order to delete references to Express Cash. Instead, when you use your Card to obtain cash, we will treat those transactions as cash advances subject to the terms of your Cardmember Agreement.

ID12712

Detail of Changes to the EFT Agreement

This notice amends Your Agreement for Transferring Funds Electronically ("EFT Agreement") as described below. We have the right to amend as described in the EFT Agreement. Any terms in the EFT Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. If you have any questions, please call the number on the back of your Card or on your billing statement.

Effective May 1, 2019, the EFT Agreement will be amended as follows:

The *How Express Cash works* section is deleted.

The *Limits on amounts and frequency of withdrawals* section is deleted.

The *Unauthorized transactions* section is deleted and replaced with the following:

> **Unauthorized transactions**
>
> Tell us AT ONCE if you believe that a transaction has been made without your permission using your card or information about your card account. Calling us is the best way of keeping your possible losses down. You could lose all of the money in your bank account (plus your maximum overdraft line of credit, if applicable).
>
> Call anytime at 1-800-528-4800 (or 1-336-393-1111 collect, if not in the U.S.) You may also write to us at American Express, Electronic Funds Services, P.O. Box 981532, El Paso, TX 79998-1532.

The third bulleted sentence of the *Improper transactions or payments* section is deleted.

The *How to contact us about the services* section is deleted and replaced with the following:

> **How to contact us about the services**
>
> You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531.

The *We may end the service* section is amended by deleting the first sentence of that section.

Centurion® Card

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
ExpressPay	**Effective Immediately**, we are modifying the language concerning ExpressPay in your Cardmember Agreement to reflect the current terminology and explain how the capability works.

ID12742

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card or log into your account at **americanexpress.com**.

ExpressPay

Effective Immediately, the *ExpressPay* sub-section included in Part 2 of the Cardmember Agreement is deleted in its entirety and replaced with:

Contactless Transactions	Cards issued on your Account may be equipped to enable you to make tap and pay charges using contactless technology. You can request Cards that are not equipped with this capability. Also, we may deactivate this capability at any time.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	We are adding information about earning additional points with the new American Express® Business Gold Card.

ID12708

Details of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective immediately, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The American Express® Business Gold Card will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the American Express Business Gold Card will be added with the following:

American Express Business Gold Card

Subject to these Terms and Conditions, you get at least one Membership Rewards® point for each dollar you spend on your Card for eligible purchases. You also get 3 additional points per dollar (for a total of 4 points), on the 2 categories (of 6) where you spend the most each billing cycle, up to the first $150,000 in combined eligible purchases from these 2 categories each calendar year. Eligible purchases in excess of $150,000 in a calendar year will receive only one point per dollar spent.

Determining Your Top 2 Categories

To calculate your top 2 categories each billing cycle, we use your posted account transactions that fall into the 6 categories below and issue additional points based on your 2 highest categories of total spend less returns and credits in that same billing cycle. You will only earn 3 additional points in 2 categories each billing cycle even if you have equal spend in more than 2 categories.

The 6 categories that qualify for additional points are:

- Airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded);
- Advertising purchased in the U.S. to promote your business online, on television, or on the radio;
- Computer hardware, software, and cloud computing purchases in the U.S. made directly from select technology providers (the current list of select technology providers is available at: americanexpress.com/rewards-info);
- Gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations);
- Restaurants located in the U.S.;
- Shipping services purchased in the U.S. for courier, postal, and freight.

AMEX001681

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 03/18/19

Account Ending [redacted]

New Balance	**$4,131.61**
Amount Due	**$3,961.77**
Payment Due Date	**04/12/19‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 04/12/19, you may have to pay a late fee of up to $38.00.

Available and Pending as of 02/28/19
578,665
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$7,533.36
Payments/Credits	-$7,201.96
New Charges	+$3,800.21
Fees	+$0.00
New Balance	**$4,131.61**

Days in Billing Period: 31

See page 2 for important information about your account.

We will debit your bank account for your payment of $4,131.61 on 04/02/19. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 03/31/19.

Learn how to take advantage of your Pay Over Time feature on **page 6**

Your billing inquiry is under investigation. **No payment on the amount under review of $169.84 is required at this time.** To view the status of your investigation, please visit us at **americanexpress.com/inquirycenter.**

Effective April 1, 2019, Net-A-Porter Shopping Services & Mr. Porter Shopping Services will no longer be benefits on the Centurion® Card.

Continued on page 3

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
04/12/19

AutoPay Amount
$4,131.61

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00041316100039617 7 14 4

AMEX001682

SDNY_GM_00327482

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

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- Save time

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AMEX001683

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EFTA01686481

G MAXWELL
Closing Date 03/18/19

Account Ending [redacted]

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Pay your bill, set up AutoPay to schedule automatic payments, and even manage your Bank Accounts. Learn more about what you can do on-the-go by visiting **amex.co/exploreamexapp.**

iOS and Android only. See App Store listings for operating system info.

Payments and Credits

Summary

	Total
Payments	-$7,040.40
Credits	
G MAXWELL [redacted]	-$161.56
Total Payments and Credits	**-$7,201.96**

Detail

*Indicates posting date

Payments			**Amount**
03/02/19*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$7,040.40
Credits			**Amount**
02/19/19*	G MAXWELL	Dispute - SLS BEVERLY HILLS SLS BEV	-$161.56

New Charges

Summary

	Total
G MAXWELL [redacted]	$3,342.30
JENNIFER TURNER [redacted]	$457.91
Total New Charges	**$3,800.21**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
02/15/19	USPS PO BOXES ONLINE 660247000 8002758777	800-344-7779	DC	$155.00
02/16/19	PRET A MANGER 145863 02116 RESTAURANT	BOSTON	MA	$8.11
02/16/19	SORDILLOS BOUTIQUE INC - 8990000025038 SORDILLOS@HOTMAIL.COM	BOSTON	MA	$70.00
02/18/19	UOVO INV642376 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
02/19/19	BOUTIQUE AT STOWE MERC BOUTIQUE AT STO CARD & SOUVENIR STORE	STOWE	VT	$6.00
02/19/19	ALPINE MART 000000000223578 8027607190	STOWE	VT	$50.00

Continued on reverse

Detail Continued

				Amount
02/19/19	ALPINE MART 000000000223578 8027607190	STOWE	VT	$20.21
02/19/19	HARVEST MARKET 650000006652856 8022533800	STOWE	VT	$53.78
02/19/19	HARVEST MARKET 650000006652856 8022533800	STOWE	VT	$9.75
02/19/19	PINNACLE SKI & SPORTS 041399800664432 8022537222	STOWE	VT	$43.42
02/20/19	STOWE F&B 92141239 81620 RESTAURANT	STOWE	VT	$45.50
02/21/19	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
02/23/19	1130 LINCOLN ROAD 00000000000000000033139	MIAMI BEACH	FL	$12.84
02/24/19	DANIELA ELECTRONICS INC 3056040355	MIAMI BEACH	FL	$245.03
02/25/19	NEWSLINK 2 MIA 0000 305-594-5754	MIAMI	FL	$71.60
02/26/19	THE STANDARD MIAMI BEACH Arrival Date 02/22/19 Departure Date 02/25/19 00000000 LODGING	MIAMI BEACH	FL	$1,114.50
02/26/19	THE STANDARD MIAMI BEACH Arrival Date 02/22/19 Departure Date 02/25/19 00000000 LODGING	MIAMI BEACH	FL	$8.72
03/01/19	NATIONAL REGISTRY OF EMTS CERTIFICATIO	COLUMBUS	OH	$15.00
03/01/19	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
03/04/19	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$91.22
03/05/19	DROPBOX*YLXDPCYJCK6R 4159867057	SAN FRANCISCO	CA	$9.99
03/14/19	PRIVE BY LAURENT D squareup.com/receipts	New York	NY	$365.75
03/14/19	JULIEN FAREL 2128880407	NEW YORK	NY	$64.79
03/14/19	LOEWS HOTELS REGENCY BAR LOEWS HOTELS 888-320-6065	NEW YORK	NY	$45.00
03/14/19	AWESOME TAXI MANAGEM AWESOME TAXI MA 2129677577	New York	NY	$11.80
03/14/19	AJB Taxi Management AJB Taxi Manage 2129563177	New York	NY	$11.30
03/15/19	WINDSOR PHARMACY 0309 DRUG STORE/PHARMACY	NEW YORK	NY	$41.17
03/17/19	BEST BUY 888-BESTBUY	DANVERS	MA	$106.20
03/18/19	UOVO INV644817 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56

Continued on next page

Detail Continued

Amount

JENNIFER TURNER
Card Ending [redacted]

				Amount
02/16/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$12.71
02/17/19	TARGET DISCOUNT STORE	DANVERS	MA	$19.09
02/17/19	TARGET DISCOUNT STORE	DANVERS	MA	$3.59
02/20/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$10.61
02/22/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$25.48
02/26/19	UBER TRIP YH4OP HELP.UBER.COM	HELP.UBER.COM	CA	$3.85
02/26/19	UBER TRIP QXJTV HELP.UBER.COM	HELP.UBER.COM	CA	$7.38
02/26/19	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
02/28/19	POUR LE CORPS SKIN- GWENE 071117610010 GWENETH.RICHARD@GMAIL.COM	BOSTON	MA	$76.00
02/28/19	BOSTON WELLNESS MASSAG 617-959-3901	BOSTON	MA	$130.00
03/01/19	MICROSOFT *OFFICE 365 0000 Z30U89QMEDEG 07666 9QMEDEG Z30U89QMEDE	MSBILL.INFO	WA	$106.61
03/01/19	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65
03/09/19	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00
03/11/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$10.59
03/15/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$6.35

Fees

	Amount
Total Fees for this Period	**$0.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$0.00
Total Interest in 2019	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		11.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

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- ✓ Financial calculators and credit score simulators

State-of-the-Art Identity Monitoring

Look out for your digital and financial life with confidence using our detection and alert tools.

- ✓ Dark Web Monitoring
- ✓ Social Security Number Monitoring
- ✓ Child Monitoring

U.S.-Based Fraud Assistance

Suspect fraud or have questions? Give us a call.

- ✓ Dedicated U.S.-Based Fraud Assistance Team
- ✓ Lost Wallet Assistance

[1] Credit score calculated based on the FICO® 8 model. Your lender or insurer may use a different FICO® Score version than FICO® 8, or another type of credit score altogether.

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Centurion® Card

G MAXWELL
Closing Date 04/17/19

Account Ending [redacted]

New Balance	**$2,943.26**
Amount Due	**$2,773.42**
Payment Due Date	**05/12/19‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 05/12/19, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $2,943.26 on 05/02/19. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 04/30/19.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Learn how to take advantage of your Pay Over Time feature on **page 6**

Your billing inquiry is under investigation. **No payment on the amount under review of $169.84 is required at this time.** To view the status of your investigation, please visit us at **americanexpress.com/inquirycenter.**

Available and Pending as of 03/31/19
582,307
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$4,131.61
Payments/Credits	-$3,961.77
New Charges	+$2,773.42
Fees	+$0.00
New Balance	**$2,943.26**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
05/12/19

AutoPay Amount
$2,943.26

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00029432600027734 2 14 4

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Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

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Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

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Zip Code

Area Code and Home Phone

Area Code and Work Phone

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- Save time

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EFTA01686489

G MAXWELL
Closing Date 04/17/19

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$3,961.77
Credits	$0.00
Total Payments and Credits	**-$3,961.77**

Detail

*Indicates posting date

Payments			Amount
04/02/19*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$3,961.77

New Charges

Summary

	Total
G MAXWELL [redacted]	$2,537.61
JENNIFER TURNER [redacted]	$235.81
Total New Charges	**$2,773.42**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
03/18/19	TST* TATTE BAKERY CHARLES 000001001 6177235555	BOSTON	MA	$16.05
03/19/19	THE FISH & BONE LLC 039300982231010 KATHY@THEFISHANDBONE.COM	BOSTON	MA	$18.04
03/21/19	PATISSERIE ON NEWBURY 930553510652878 ZAREH261@NEWBURYGUESTHOUS	BOSTON	MA	$10.65
03/21/19	PRET A MANGER 170743 02116 RESTAURANT	BOSTON	MA	$8.11
03/21/19	ITOYA TOPDRAWER BACK BAY 0000 800-833-5979	BOSTON	MA	$4.25
03/21/19	LAHEY BCA 542929806637419 7817448016	BURLINGTON	MA	$300.00
03/21/19	CVS PHARMACY 8007467287 PHARMACIES	BOSTON	MA	$8.28
03/21/19	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
03/22/19	Shaws 3590 GROCERY STORE	GLOUCESTER	MA	$24.93
03/22/19	COMMON CROW 650000000990666 9782831665	GLOUCESTER	MA	$48.58
03/22/19	CROSBY'S MARKETPLACE-MAN 0000000002738 9785264444	MANCHESTER	MA	$7.00
03/27/19	USPS PO 2442840944 001371608 8002758777	MANCHESTER	MA	$25.50

Continued on reverse

Detail Continued

				Amount
03/28/19	PRET A MANGER 177244 02116 RESTAURANT	BOSTON	MA	$8.11
03/28/19	ALDEN & HARLOW 40 BRATTLE STREET CAMBRI	CAMBRIDGE	MA	$66.00
04/01/19	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
04/03/19	VINCE 933 592931 (845)827-3130	NEW YORK	NY	$130.05
04/03/19	PQ WOODBURY RESTAURANT	CENTRALVALLEY	NY	$19.84
04/03/19	NIKE WOODBURY 059 SPORTING GOODS STORE	CENTRAL VALLEY	NY	$149.39
04/04/19	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$91.11
04/04/19	HUNTER 0000 845-217-0900	CENTRAL VALLE	NY	$145.79
04/05/19	DROPBOX*NVJ6TFTV2VTD 4159867057	SAN FRANCISCO	CA	$9.99
04/07/19	AMTRAK INT From: BBY To: NYP Ticket Number: 0970602009726 AMTRAK	WASHINGTON	DC	$430.00
04/08/19	PRET A MANGER 178047 10022 RESTAURANT	NEW YORK	NY	$11.07
04/08/19	White and Blue Group White and Blue TAXICAB & LIMOUSINE	Long Island City	NY	$13.80
04/08/19	NYC-TAXI VERIFONE 718-786-8585	LONG ISLAND CITY	NY	$12.80
04/08/19	VIN SUR VINGT WINE BAR 000000001 6465599429	NEW YORK	NY	$36.00
04/09/19	ROBERTO BEZJON SALON squareup.com/receipts	New York	NY	$141.75
04/09/19	PRET A MANGER 0105 0105 196854 10019 RESTAURANT	NEW YORK	NY	$8.25
04/09/19	THE PARK LANE HOTEL 0000 Arrival Date 04/08/19 Departure Date 04/09/19 00000000 LODGING CARDEPOSIT	NEW YORK	NY	$1.00
04/09/19	PRET A MANGER 0105 0105 196443 10019 RESTAURANT	NEW YORK	NY	$2.49
04/09/19	DUANE READE #14134 000014134 NONE 10019 PHARMACIES	NEW YORK	NY	$23.41
04/09/19	TST* BIN 26 ENOTECA 000000068 6177235939	BOSTON	MA	$50.17
04/09/19	THE PARK LANE HOTEL 0000 Arrival Date 04/08/19 Departure Date 04/09/19 00000000 LODGING	NEW YORK	NY	$349.71
04/13/19	H&M0100 0000 855-466-7467	BOSTON	MA	$24.99

Continued on next page

Detail Continued

JENNIFER TURNER
Card Ending [redacted]

				Amount
03/18/19	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
03/19/19	EUROPEAN WAX CENTER NEWBU 000000001 2604607290	BOSTON	MA	$21.00
03/22/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$35.84
03/28/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	$14.43
03/29/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	$13.58
03/29/19	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
04/01/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$8.48
04/01/19	ADOBE *PHOTOGPHY PLAN Adobe Systems 800-833-6687	SAN JOSE	CA	$10.65
04/08/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	$8.32
04/09/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	$20.27
04/10/19	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
04/12/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	$14.85
04/13/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	$13.39

Fees

	Amount
Total Fees for this Period	**$0.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$0.00
Total Interest in 2019	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		11.40% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

Take control of your identity. We'll be here if you need us.

Get comprehensive credit and identity monitoring, plus dedicated fraud assistance when you need it most.

Only $1 for the first 30 days and $16.99 every month thereafter.

Sales tax may apply. Terms and Conditions apply.

Enroll at AmericanExpress.com/EnrollCreditSecure or call 1-866-617-1893 for more information

The Power of CreditSecure

3-Bureau Credit Monitoring

Stay on track with credit monitoring and calculators to plan for life's big moments.

- ✓ 3-Bureau credit reports, ongoing monitoring and monthly FICO® scores[1]
- ✓ Financial calculators and credit score simulators

State-of-the-Art Identity Monitoring

Look out for your digital and financial life with confidence using our detection and alert tools.

- ✓ Dark Web Monitoring
- ✓ Social Security Number Monitoring
- ✓ Child Monitoring

U.S.-Based Fraud Assistance

Suspect fraud or have questions? Give us a call.

- ✓ Dedicated U.S.-Based Fraud Assistance Team
- ✓ Lost Wallet Assistance

[1] Credit score calculated based on the FICO® 8 model. Your lender or insurer may use a different FICO® Score version than FICO® 8, or another type of credit score altogether.

FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

Keep an eye on spending in real time

Did you know that the American Express® App lets you set account alerts that notify you about payments, charges, and much more?

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Text **AMEXAPP** to **86509** to receive a link to download the app. Message and data rates may apply.

iOS and Android only. See App Store listing for operating system information.

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 05/17/19

Account Ending [redacted]

New Balance	**$4,226.29**
Payment Due Date	**06/12/19‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 06/12/19, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $4,226.29 on 06/01/19. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 05/30/19. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Learn how to take advantage of your Pay Over Time feature on **page 5**

Effective June 1, 2019, Hertz® certificates will no longer be available in the Membership Rewards program.

Available and Pending as of 04/30/19
585,080
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$2,943.26
Payments/Credits	-$2,887.14
New Charges	+$4,170.17
Fees	+$0.00
New Balance	**$4,226.29**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
06/12/19

AutoPay Amount
$4,226.29

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00042262900042262 9 14 4

AMEX001698

SDNY_GM_00327498

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Cash Advance at ATMs Inquiries	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

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- Save time

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AMEX001699

SDNY_GM_00327499

EFTA_00200253

EFTA01686497

G MAXWELL
Closing Date 05/17/19

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$2,424.32
Credits	
G MAXWELL [redacted]	-$359.77
JENNIFER TURNER [redacted]	-$103.05
Total Payments and Credits	**-$2,887.14**

Detail

*Indicates posting date

Payments			**Amount**
05/02/19*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$2,424.32
Credits			**Amount**
04/18/19*	G MAXWELL	Dispute - WEB*NETWORKSOLUTIONS	-$139.94
04/18/19*	G MAXWELL	Dispute - WEB*NETWORKSOLUTIONS	-$14.95
04/18/19*	G MAXWELL	Dispute - WEB*NETWORKSOLUTIONS	-$14.95
04/23/19*	G MAXWELL	Dispute - DROPBOX*NVJ6TFTV2VTD	-$9.99
04/23/19*	G MAXWELL	Dispute - DROPBOX*YLXDPCYJCK6R	-$9.99
04/30/19*	G MAXWELL	Dispute - WEB*NETWORKSOLUTIONS	-$14.95
05/17/19*	G MAXWELL	Dispute - USPS PO BOXES ONLINE 6602	-$155.00
04/23/19*	JENNIFER TURNER	Dispute - ADOBE *PHOTOGPHY PLAN Ado	-$10.65
04/23/19*	JENNIFER TURNER	Dispute - ADOBE *PHOTOGPHY PLAN Ado	-$10.65
04/30/19*	JENNIFER TURNER	Dispute - GODADDY.COM	-$36.34
04/30/19*	JENNIFER TURNER	Dispute - GODADDY.COM	-$45.41

New Charges

Summary

	Total
G MAXWELL [redacted]	$2,952.99
JENNIFER TURNER [redacted]	$1,217.18
Total New Charges	**$4,170.17**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
04/18/19	UOVO INV646830 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
04/18/19	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
04/24/19	PRET A MANGER 101315 02116 RESTAURANT	BOSTON	MA	$7.47
04/24/19	ITOYA TOPDRAWER BACK BAY 0000 800-833-5979	BOSTON	MA	$8.50

Continued on reverse

Detail Continued

				Amount
04/25/19	PRIVE BY LAURENT D squareup.com/receipts	New York	NY	$261.25
04/25/19	Dig Inn Seasonal Marke 212-545-7867	New York	NY	$11.32
04/26/19	PRET A MANGER 0105 0105 114971 10019 RESTAURANT	NEW YORK	NY	$13.69
04/26/19	HUDSON NEWS ST125 125 800-326-7711	NEW YORK	NY	$31.47
05/01/19	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
05/03/19	BRITISH AIRWAYS DIRECT SALES BRITISH AIRWAYS From: / To: BOSTON LOGAN INTER / LONDON HEATHROW AP BOSTON LOGAN INTER Ticket Number: 1258791782509 Passenger Name: MAXWELL/GHISLAINE N MS Document Type: PASSENGER TICKET	USA Carrier: / Class: BA / B BA / B Date of Departure: 06/02		$1,749.55
05/04/19	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$91.43
05/07/19	SALON DESIGN squareup.com/receipts	Boston	MA	$4.78
05/07/19	NYCTAXI1A96 09012460010 000-0000000	LONG ISLAND C	NY	$10.30
05/08/19	PARK LANE HOTEL GARAGE 917-709-6896	NEW YORK	NY	$65.00
05/08/19	THE PARK LANE HOTEL 0000 Arrival Date / Departure Date 05/07/19 / 05/08/19 00000000 LODGING	NEW YORK	NY	$40.17
05/15/19	USPS PO BOXES ONLINE 660247000 8002758777	800-344-7779	DC	$155.00

JENNIFER TURNER
Card Ending [redacted]

				Amount
04/22/19	ITUNES.COM/BILL RECORD STORE	CUPERTINO	CA	$19.09
04/22/19	ITUNES.COM/BILL RECORD STORE	CUPERTINO	CA	$21.24
04/22/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	$13.35
04/24/19	EUROPEAN WAX CENTER NEWBU 000000001 2604607290	BOSTON	MA	$24.00
04/24/19	SASSOON 1909 SASSOON 1909 907-522-5223	BOSTON	MA	$105.00
04/25/19	SILVER MIRROR FACIAL BAR 4368455573894 2134401333	NEW YORK	NY	$156.76
04/25/19	ApIPay MNR ETIX TICKET MNR ETIX TICKET	877-690-5116	NY	$17.75
04/25/19	GODADDY.COM (480)505-8855	480-505-8855	AZ	$45.41
04/26/19	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
04/26/19	GODADDY.COM (480)505-8855	480-505-8855	AZ	$36.34

Continued on next page

Detail Continued

				Amount
04/29/19	GODADDY.COM (480)505-8855	480-505-8855	AZ	$503.76
05/06/19	ITUNES.COM/BILL RECORD STORE	CUPERTINO	CA	$8.48
05/07/19	ApIPay HotelTonight.com TRANSPORTATION SERVICES	SAN FRANCISCO	CA	$216.00
05/08/19	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00

Fees

	Amount
Total Fees for this Period	**$0.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$0.00
Total Interest in 2019	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		11.40% (v)	$0.00	$0.00
Cash Advances	05/01/2019		27.49% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time and/or Cash Advance balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

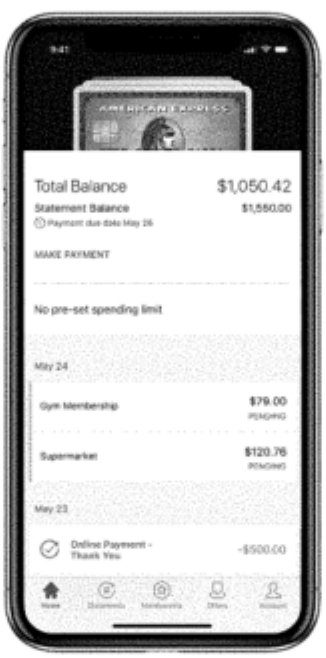
You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay the Account Total New Balance, pay the minimum due, or pay any amount in between, with interest.

Get more from your Card Membership with the American Express® App.

All the tools you use every day, right at your fingertips:
manage your account, find nearby offers, explore rewards, and more.

MAKE PAYMENTS VIRTUALLY ANYWHERE, ANYTIME

TRACK RECENT CHARGES AND PAYMENTS



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TURN ON ALERTS TO MONITOR YOUR ACCOUNT

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AMEX001705

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EFTA_00200259

EFTA01686503

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Centurion® Card

G MAXWELL
Closing Date 06/17/19

Account Ending [redacted]

New Balance	**$1,539.77**
Payment Due Date	**07/12/19‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 07/12/19, you may have to pay a late fee of up to $38.00.

Available and Pending as of 05/31/19
588,786
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$4,226.29
Payments/Credits	-$4,226.29
New Charges	+$1,539.77
Fees	+$0.00
New Balance	**$1,539.77**

Days in Billing Period: 31

See page 2 for important information about your account.

See page 7 for Important Changes to Your Account Terms.

See page 9 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 5.**

We will debit your bank account for your payment of $1,539.77 on 07/02/19. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 06/30/19. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Learn how to take advantage of your Pay Over Time feature on **page 5**

Continued on page 3

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
07/12/19

AutoPay Amount
$1,539.77

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00015397700015397 7 14 d

AMEX001706

SDNY_GM_00327506

EFTA_00200260

EFTA01686504

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

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Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Cash Advance at ATMs Inquiries	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

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AMEX001707

SDNY_GM_00327507

EFTA_00200261

EFTA01686505

G MAXWELL
Closing Date 06/17/19

Account Ending [redacted]

ⓘ Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Centurion Members, except for select locations. Visit **americanexpress.com/findalounge** for a list of available lounges.

ⓘ Effective July 1, 2019, Avis certificates and Enterprise certificates will no longer be available in the Membership Rewards program.

Payments and Credits

Summary

	Total
Payments	-$3,722.53
Credits	
G MAXWELL [redacted]	$0.00
JENNIFER TURNER [redacted]	-$503.76
Total Payments and Credits	**-$4,226.29**

Detail *Indicates posting date

Payments			**Amount**
06/01/19*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$3,722.53
Credits			**Amount**
05/18/19	JENNIFER TURNER	GODADDY.COM 480-505-8855 AZ (480)505-8855	-$503.76

New Charges

Summary

	Total
G MAXWELL [redacted]	$1,211.53
JENNIFER TURNER [redacted]	$328.24
Total New Charges	**$1,539.77**

Detail

G MAXWELL
Card Ending [redacted]

				Foreign Spend	Amount
05/18/19	UOVO INV649032 11101 BUSINESS SERVICES	LONG ISLAND C	NY		$162.56
05/21/19	ESSEN 542929805931854 9785269995	MANCHESTER BY	MA		$15.62
05/23/19	FOUR SEASONS HOTEL 6173384400	BOSTON	MA		$15.58

Continued on reverse

Detail Continued

				Foreign Spend	Amount
05/23/19	BEACON HILL BISTRO RESTAURANT	BOSTON	MA		$199.60
05/31/19	SALON DESIGN squareup.com/receipts	Boston	MA		$3.00
06/01/19	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA		$325.55
06/02/19	BOS HUDSON ST1925 1925 NEWS DEALER/NEWSSTAND	BOSTON	MA		$11.98
06/04/19	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA		$90.99
06/17/19	PRIVE BY LAURENT D squareup.com/receipts	New York	NY		$386.65

JENNIFER TURNER
Card Ending [redacted]

				Foreign Spend	Amount
05/20/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA		$19.09
05/22/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA		$21.24
05/23/19	SASSOON 1909 SASSOON 1909 907-522-5223	BOSTON	MA		$120.00
05/30/19	POUR LE CORPS SKIN 071119210010372 INFO@POURLECORPS.COM	BOSTON	MA		$12.00
05/31/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		$8.97
06/03/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA		$8.48
06/08/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	AG	36.82 Swiss Francs	$37.34
06/08/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	AG	22.08 Swiss Francs	$22.39
06/13/19	PERIOD FURNITURE HARDW 617-227-0758	BOSTON	MA		$21.25
06/13/19	EUROPEAN WAX CENTER BEACO 000000001 2604607290	BOSTON	MA		$24.00
06/13/19	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA		$25.00
06/17/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA		$8.48

Fees

	Amount
Total Fees for this Period	**$0.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$0.00
Total Interest in 2019	$0.00

G MAXWELL
Closing Date 06/17/19

Account Ending [redacted]

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		11.40% (v)	$0.00	$0.00
Cash Advances	05/01/2019		27.49% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time and/or Cash Advance balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

You are currently enrolled in Pay Over Time Select
You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay the Account Total New Balance, pay the minimum due, or pay any amount in between, with interest.

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance and Paying Interest.

Please refer to page 2 for further important information regarding your account

Payment Information: All charges made on this card, that are not included in a Pay Over Time and/or Cash Advance balance, are due and payable by the Payment Due Date.

Annual Membership Fee: The annual membership fee for your Account is $2,500.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to a Pay Over Time Feature if you make one or more late payments or if your payment is returned. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time feature(s) on your Account. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. If you are enrolled in a Feature or have a Feature balance, the APRs that apply will be noted below as of the Closing Date of this statement.

(v) Indicates variable rate
* Indicates variable penalty APR will not exceed 29.99%

Pay Over Time Select

Rate Description	Transactions Dated From	To	Prime + Margin	APR
Standard	07/08/2010		Prime + 5.90%	11.40% (v)
Penalty	07/08/2010		Prime + 25.99%*	29.99% (v)*

Continued on reverse

Renewal Notice continued

Cash Advances

Rate Description	Transactions Dated From	To	Prime + Margin	APR
Standard	05/01/2019		Prime + 21.99%	27.49% (v)

G MAXWELL
Closing Date 06/17/19

Account Ending [redacted]

Notice of Important Changes to Your Account Terms

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

[redacted]

The following is a summary of the changes that are being made to your account terms effective on **September 1, 2019**. For more detailed information, please see the Detail of Changes to your Cardmember Agreement that can be found on the following page.

The late payment fee and returned payment fee will be changed from a maximum of $38 to a maximum of $39. In addition, the first time a payment is not received by the Payment Due Date or returned unpaid by your bank, the fee will now be $28.

For Card Members with a billing address in Puerto Rico, effective **September 1, 2019**, if we do not receive your Minimum Payment Due by the Payment Due Date, you may be assessed a late fee, regardless of whether you have ever previously been assessed a late fee.

Revised Terms, as of September 1, 2019	
Late Payment Fee	Up to **$39**.
Returned Payment Fee	Up to **$39**.

ID 12738

Please see reverse side for the Detail of Changes to Your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Late Payment Fees and Returned Payment Fees

Effective September 1, 2019, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the Late Payment and Return Payment fees under the *Penalty Fees* subsection and replacing it with the following:

Penalty Fees	
• Late Payment	Up to **$39.**
• Returned Payment	Up to **$39.**

Late Payment Fee

Effective September 1, 2019, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Late Payment* row by replacing each instance of "$27" with "$28" and replacing each instance of "$38" with "$39."

Returned Payment Fee

Effective September 1, 2019, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Returned Payment* row by replacing each instance of "$27" with "$28" and replacing each instance of "$38" with "$39."

G MAXWELL
Closing Date 06/17/19

Account Ending [redacted]

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes to the Membership Rewards® Program Terms & Conditions referenced in this notice. We encourage you to read this notice and file it for future reference. The detailed changes to your Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Changes	
Effective Immediately	
About The Program	We are removing the option for a Basic Business Card Member to allow their Additional Business Card Members to have their own Membership Rewards program account.
Effective June 6, 2019	
Getting Points	Card Members with an American Express® Gold Card will be eligible to earn three (3) additional points (for a total of four (4) points) at restaurants worldwide; three (3) additional points (for a total of four (4) points) on the first $25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets); and two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).
About The Program, Getting Points, Using Points	The Blue for Students® Card will no longer be part of the Membership Rewards program.
Effective September 1, 2019	
Forfeiting and Getting Points Back	Effective for billing periods having payment due dates on or after **September 1, 2019**, we are changing the Membership Rewards Terms and Conditions to provide that, for certain eligible Cards, we must receive your payment of the amount due on your Linked Account by the payment due date for a billing period, instead of by the closing date of the next billing period, in order for you to avoid forfeiting the points that you would have earned for that billing period.
Using Points	We are changing the Membership Rewards Terms and Conditions to provide that an Additional Card must be issued to an Additional Card Member at least 90 days prior to linking your Membership Rewards program account to that Additional Card Member's frequent customer program account.
Effective September 28, 2019	
We will be cancelling existing Additional Membership Rewards program accounts held by Additional Business Card Members. Enrolled Additional Business Card Members will have until **October 31, 2019,** to redeem accumulated points. All Additional Business Card Members who currently have their own additional program account will receive notification regarding the cancellation of their account. Beginning **September 28, 2019**, purchases charged on Additional Business Cards will earn points for the Basic Business Card Member's program account.	

Effective October 31, 2019	
About The Program, Getting Points, Forfeiting and Getting Points Back, Using Points	We are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions.

ID 12776

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

G MAXWELL
Closing Date 06/17/19

Account Ending [redacted]

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. Any terms in the Terms & Conditions conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

A. **Effective Immediately,** the second paragraph of the *Who Can Use The Program & Annual Fees* sub-section of the *About The Program* section is amended by deleting the following sentences:

> For a Business Card account, any Additional Business Card Members can be permitted to have their own separate program account by the Basic Business Card Member. In order to permit any Additional Business Card Members to have their own separate program account, the Basic Business Card Member must be enrolled in the program.

B. **Effective June 6, 2019**, the *Getting Additional Points* sub-section of the *Getting Points* section is amended by deleting the bullets in the **American Express® Gold Card** section and replacing with the following:

- Three (3) additional points (for a total of four (4) points) at restaurants worldwide.
- Three (3) additional points (for a total of four (4) points) on the first $25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).
- Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).

C. **Effective June 6, 2019,** the terms and conditions of the Membership Rewards® program are amended to delete all mentions of the Blue for Students® Card.

D. **Effective September 1, 2019**, the first paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is amended and restated as follows:

> If your Linked Account is a consumer Card account or a Blue for Business Credit Card account, a Blue for Business Plus Credit Card account, a Platinum Business Credit Card account, a Business Management Credit Card account, or a Business Membership Rewards Credit Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the payment due date shown on that statement. If your Linked Account is any other kind of Business Card account or a Corporate Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the closing date of the next billing period. If you don't, you may forfeit all the points that you earned during the period covered by the statement.

E. **Effective September 1, 2019**, the last paragraph of the *Who can transfer points* of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended and restated as follows:

> If you are eligible to transfer points, you'll see this option listed in the Travel category on membershiprewards.com. The frequent customer program account that you transfer points into must be held by you or an Additional Card Member linked to your program account provided that an Additional Card must be issued to the Additional Card Member at least 90 days prior to linking your program account to that Additional Card Member's frequent customer program account.

F. **Effective October 31, 2019**, we are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions:

1. The second paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:

   > We will cancel an Additional Business Card Member's participation in the program and, if applicable, separate program account if the Basic Business Card Member exits the program.

2. The third paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:

   Additional Business Card Members who have a separate program account may not link other program-eligible Cards to the separate program account created for them as an Additional Business Card Member.

3. The first paragraph of the *Buying Points* subsection of the *Getting Points* section is amended by deleting the second sentence in its entirety.

4. The third sentence of the second paragraph of the *Buying Points* subsection of the *Getting Points* section is amended to read:

   If you have a Card enrolled in Membership Rewards when you enroll a second Card, the Cards may be linked to the same program account.

5. The third paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is deleted in its entirety.

6. The second paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:

   If you voluntarily cancel your enrollment in the program, but you keep at least one American Express® Card open and is not past due or canceled, you'll have up to 30 days from the date of cancellation to use any points in your program account.

7. The third paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:

   If you voluntarily cancel your enrollment in the program and you don't keep open any American Express Cards, all points in your program account will be immediately forfeited.

8. The second sentence of the second paragraph of the ***Who can transfer points*** sub-subsection of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended to read:

   If you have a Card enrolled in Membership Rewards when you enroll another Card, the Cards may be linked to the same program account.

9. The last sentence of the ***Excise tax offset fee*** sub-subsection of the *Transferring Points to Frequent Customer Programs* subsection of the *Using Points* section is deleted in its entirety.

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 07/18/19

Account Ending [redacted]

New Balance	**$28,982.28**
Payment Due Date	**08/12/19‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 08/12/19, you may have to pay a late fee of up to $38.00.

See page 2 for important information about your account.

See important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 7

We will debit your bank account for your payment of $28,982.28 on 08/02/19. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 07/31/19. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Important Information: To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com.**

Your Centurion® Membership includes an annual subscription to Departures magazine (a value of $10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

Continued on page 3

Available and Pending as of 06/30/19
589,822
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$1,539.77
Payments/Credits	-$1,539.77
New Charges	+$26,482.28
Fees	+$2,500.00
New Balance	**$28,982.28**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
08/12/19

AutoPay Amount
$28,982.28

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00289822800289822B 14 d

AMEX001718

SDNY_GM_00327518

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Cash Advance at ATMs Inquiries	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001719

SDNY_GM_00327519

EFTA_00200273

EFTA01686517

G MAXWELL
Closing Date 07/18/19

Account Ending [redacted]

ⓘ Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Centurion Members, except for select locations. Visit **americanexpress.com/findalounge** for a list of available lounges.

Payments and Credits

Summary

	Total
Payments	-$1,539.77
Credits	$0.00
Total Payments and Credits	**-$1,539.77**

Detail

*Indicates posting date

Payments			**Amount**
07/02/19*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$1,539.77

New Charges

Summary

	Total
G MAXWELL [redacted]	$26,141.25
JENNIFER TURNER [redacted]	$341.03
Total New Charges	**$26,482.28**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
06/17/19	AMERICAN KENNELS OF N MISC PERSONAL SERVICE	NEW YORK	NY	$39.18
06/18/19	UOVO INV651099 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
06/19/19	THEORY WOODBURY MEN'S/WOMEN'S CLOTHNG	CENTRAL VALLEY	NY	$326.90
07/01/19	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
07/04/19	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$124.50
07/11/19	HADDON MORGAN & FOREMAN P 899000003679 TGLOVER@HMFLAW.COM	DENVER	CO	$25,000.00
07/18/19	UOVO INV653459 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56

JENNIFER TURNER
Card Ending [redacted]

				Amount
06/17/19	SILVER MIRROR FACIAL BAR 4368455573894 6468610089	NEW YORK	NY	$83.60
06/18/19	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00

Continued on reverse

Detail Continued

				Amount
06/21/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$10.61
06/22/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$25.48
06/24/19	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
06/26/19	UNION JACK MARKET 00-08031437810 CARD & SOUVENIR STORE	PEABODY	MA	$102.86
07/08/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$8.48
07/08/19	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00
07/09/19	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00
07/11/19	ApIPay STARBUCKS.COM GIFT CARD	800-782-7282	WA	$25.00

Fees

			Amount
07/18/19	G MAXWELL	ANNUAL MEMBERSHIP FEE Cover your annual membership fee and other eligible transactions using Membership Rewards points. Visit to explore and learn more.	$2,500.00
Total Fees for this Period			**$2,500.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$2,500.00
Total Interest in 2019	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		11.40% (v)	$0.00	$0.00
Cash Advances	05/01/2019		27.49% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Continued on next page

Information on Pay Over Time continued

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time and/or Cash Advance balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime**.

G MAXWELL
Closing Date 07/18/19

Account Ending [redacted]

Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

AN/CC/BillingRights/11-2014

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 electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Cash Advance questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. 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.

AMEX001724

When you contact us, please provide the following information:
(1) Your name and card account number.
(2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
(3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/CC/EFT/05-2019

Notice for residents of Washington State
In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

AN/CC/WA/11-2014

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 08/18/19

Account Ending [redacted]

New Balance	**$102,243.63**
Payment Due Date	**09/12/19‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 09/12/19, you may have to pay a late fee of up to $39.00.

See page 2 for important information about your account.

We will debit your bank account for your payment of $102,243.63 on 09/02/19. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 08/31/19. If your AutoPay payment is less than your New Balance, we must receive an additional payment for at least the difference by the Payment Due Date.

Get the Amex® App

Manage your account on the go by turning on alerts, monitoring charges, and much more.
Visit amex.co/getamexapp to learn more.

iOS and Android only. See App Store listings for operating system information.

Available and Pending as of 07/31/19
616,306
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$28,982.28
Payments/Credits	-$28,982.28
New Charges	+$102,243.63
Fees	+$0.00
New Balance	**$102,243.63**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
09/12/19

AutoPay Amount
$102,243.63

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 01022436301022436 3 14 d

AMEX001726

SDNY_GM_00327526

EFTA_00200280

EFTA01686524

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Cash Advance at ATMs Inquiries	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001727

SDNY_GM_00327527

EFTA_00200281

EFTA01686525

G MAXWELL
Closing Date 08/18/19

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	-$28,982.28
Credits	$0.00
Total Payments and Credits	**-$28,982.28**

Detail

*Indicates posting date

Payments			Amount
07/22/19*	G MAXWELL	CUSTOMER SERVICE PAYMENT THANK YOU	-$28,982.28

New Charges

Summary

	Total
G MAXWELL [redacted]	$102,137.47
JENNIFER TURNER [redacted]	$106.16
Total New Charges	**$102,243.63**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
07/19/19	AA INFLIGHT MC FACET 3 AA INFLIGHT MC 800-428-4322	PHOENIX	AZ	$18.98
07/19/19	QUEEN CITY GIFTS NEW 000000001 7045253644	CHARLOTTE	NC	$12.85
07/19/19	2100-CLT CHARLOTTE'S 1482 28208	CHARLOTTE	NC	$30.00
07/20/19	IN N OUT BURGER 085 650000009325096 8662916338	SHERMAN OAKS	CA	$17.30
07/20/19	TST* MORA ITALIANO 300522721 8183860278	ENCINO	CA	$94.00
07/21/19	GRANVILLE 818-981-1171	STUDIO CITY	CA	$132.17
07/21/19	CHATEAU CHINOISERIE 00-08082594063 BEAUTY/BARBER SHOP	STUDIO CITY	CA	$216.03
07/21/19	JINKYS CAFE SHERMAN OAKS 6500000099807 8183240919	SHERMAN OAKS	CA	$57.00
07/22/19	COHEN AND GRESSER LLP LEGAL SERVICE	NEW YORK		$100,000.00
07/23/19	LA MUSIC CENTER BARS 5764 90012	LOS ANGELES	CA	$8.00
07/27/19	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$2.95
07/29/19	PIATTI RISTORANTE & BAR - 000000002 4157552000	LA JOLLA	CA	$124.00
07/30/19	CHART HOUSE DANA POINT 0035 949-493-1183	MONTEREY	CA	$96.73

Continued on reverse

Detail Continued

				Amount
08/01/19	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES Ticket Number: 0010653592355 Passenger Name: MAXWELL/GHISLAINE Document Type: ADDITIONAL COLLECTION	800-433-7300 Date of Departure: 08/01	TX	$114.58
08/01/19	AMERICAN AIRLINES 45107392 AMERICAN AIRLINES From: To: Carrier: Class: LOS ANGELES INTERN PHILADELPHIA INTER AA S MANCHESTER AA S Ticket Number: 0012369671898 Passenger Name: MAXWELL/GHISLAINE Document Type: PASSENGER TICKET	800-433-7300 Date of Departure: 08/04	TX	$292.00
08/01/19	PANZANELLA RISTORANTE 436845556897873 8187844400	SHERMAN OAKS	CA	$130.00
08/01/19	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
08/02/19	FRIDA RESTAURANT SHERM 021770021505813 N/A 91403	SHERMAN OAKS	CA	$72.00
08/04/19	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$91.24
08/04/19	LAX AIRP HOMEBOY CAFE LAX AIRP HOMEBO 866-820-1178	LOS ANGELES	CA	$5.14
08/04/19	PHL 1786A SPANX BC-28A 2154927713	PHILADELPHIA	PA	$85.90
08/05/19	WALKTHROUGH MARKET B 104149 19153 RESTAURANT	PHILADELPHIA	PA	$48.49
08/18/19	UOVO INV655468 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56

JENNIFER TURNER
Card Ending [redacted]

				Amount
07/22/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$21.24
07/22/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$19.09
07/27/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$57.35
08/09/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$8.48

Fees

	Amount
Total Fees for this Period	**$0.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$2,500.00
Total Interest in 2019	$0.00

G MAXWELL
Closing Date 08/18/19

Account Ending [redacted]

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		11.15% (v)	$0.00	$0.00
Cash Advances	05/01/2019		27.24% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time and/or Cash Advance balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

Take control of your identity. We'll be here if you need us.

Get comprehensive credit and identity monitoring, plus dedicated fraud assistance when you need it most.

New customers pay $1 for the first 30 days, then $16.99 each month.
Sales tax may apply. Terms and Conditions apply.

Enroll at AmericanExpress.com/EnrollCreditSecure or call 1-866-617-1893 for more information

The Power of CreditSecure®

3-Bureau Credit Monitoring

Stay on track with credit monitoring and calculators to plan for life's big moments.

- ✓ 3-Bureau credit reports, ongoing monitoring and monthly FICO® scores[1]
- ✓ Financial calculators and credit score simulators

Advanced Identity Monitoring

Look out for your digital and financial life with confidence using innovative detection and alert tools.

- ✓ Dark Web Monitoring
- ✓ Social Security Number Monitoring
- ✓ Child Monitoring for covered children

Dedicated Fraud Assistance

Suspect fraud or have questions? Give us a call.

- ✓ Dedicated U.S.-Based Fraud Assistance Team
- ✓ Lost Wallet Assistance

[1] Credit score calculated based on the FICO® 8 model. Your lender or insurer may use a different FICO® Score version than FICO® 8, or another type of credit score altogether.

FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

AMEX001733

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 09/17/19

Account Ending [redacted]

New Balance	**$2,833.98**
Payment Due Date	**10/12/19‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 10/12/19, you may have to pay a late fee of up to $39.00.

See page 2 for important information about your account.

See page 5 for an Important Notice About Changes to Your Cardmember Agreement.

Your AutoPay has been cancelled. Please make any payments using the payment coupon provided.

Effective October 1, 2019, Amtrak certificates will no longer be available in the Membership Rewards program.

Get the Amex® App

Manage your account on the go by turning on alerts, monitoring charges, and much more.
Visit amex.co/getamexapp to learn more.

iOS and Android only. See App Store listings for operating system information.

Available and Pending as of 08/31/19
718,549
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$102,243.63
Payments/Credits	-$100,000.00
New Charges	+$562.35
Fees	+$28.00
New Balance	**$2,833.98**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
10/12/19

Minimum Payment Due
$2,833.98

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00028339800028339 8 14 4

AMEX001734

SDNY_GM_00327534

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Cash Advance at ATMs Inquiries	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries	**Payments**
P.O. BOX 981535 EL PASO, TX 79998-1535	P.O. BOX 1270 NEWARK NJ 07101-1270

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001735

SDNY_GM_00327535

EFTA_00200289

EFTA01686533

G MAXWELL
Closing Date 09/17/19

Account Ending [redacted]

Payments and Credits

Summary

	Total
Payments	$0.00
Credits	
G MAXWELL [redacted]	-$100,000.00
Total Payments and Credits	**-$100,000.00**

Detail

*Indicates posting date

Payments			**Amount**
09/02/19*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$99,999.99
09/02/19*	G MAXWELL	AUTOPAY PAYMENT RECEIVED - THANK YOU UMB BANK, NATIONAL ASSOCIATION	-$2,243.64
09/02/19*	G MAXWELL	RETURNED AUTOPAY (DEROGATORY) ORY) TRANSACTION PROCESSED BY AMERICAN EXPRESS	$99,999.99
09/02/19*	G MAXWELL	RETURNED AUTOPAY (DEROGATORY) ORY) TRANSACTION PROCESSED BY AMERICAN EXPRESS	$2,243.64
Credits			**Amount**
09/11/19*	G MAXWELL	CREDIT FOR INVALID CHARGE Adjustment	-$100,000.00

New Charges

Summary

	Total
G MAXWELL [redacted]	$431.74
JENNIFER TURNER [redacted]	$130.61
Total New Charges	**$562.35**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
08/24/19	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
09/01/19	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
09/04/19	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$91.24

JENNIFER TURNER
Card Ending [redacted]

				Amount
08/24/19	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00
08/26/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$40.33
09/05/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$9.54

Continued on reverse

Detail Continued

				Amount
09/06/19	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00
09/07/19	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$52.26
09/16/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$8.48

Fees

*Indicates posting date

			Amount
09/05/19*	G MAXWELL	RETURNED PAYMENT FEE	$28.00
Total Fees for this Period			**$28.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$2,528.00
Total Interest in 2019	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		11.15% (v)	$0.00	$0.00
Cash Advances	05/01/2019		27.24% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time and/or Cash Advance balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

Notice of Important Changes to Your Cardmember Agreement

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
Claims Resolution and Claims Resolution for Covered Borrowers	We are making changes to the claims resolution sections in your Cardmember Agreement. These changes will be reflected on your billing statements received on or after **September 1, 2019**.
Summary of Changes, Effective November 1, 2019	
Words we use in the Agreement	We are updating this sub-section under *Introduction* in Part 2 of the Cardmember Agreement to define what we mean by person-to-person transaction when we use this word in your Cardmember Agreement. We are also updating this sub-section to reflect that a purchase includes a person-to-person transaction.
Using the card	We are updating this sub-section under *About using your card* in Part 2 of the Cardmember Agreement to reflect that we may allow you to make person-to-person transactions at our discretion.
Limits on person-to-person transactions	We are adding a new sub-section called *Limits on person-to-person transactions* under *About using your card in* Part 2 of the Cardmember Agreement to explain the limits on person-to-person transactions based on the Card you have.

ID 12816

See the following page(s) for the Detail of Changes to your Cardmember Agreement

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with these changes are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

A. Effective Immediately, the Claims Resolution and Claims Resolution for Covered Borrowers sections in Part 2 of the Cardmember Agreement are amended as follows:

Mediation

The seventh sentence is deleted and replaced with: All applicable statutes of limitation will be tolled from the date you or we send the claim notice until termination of the mediation.

Arbitration

The sixth sentence in the Claims Resolution section and seventh sentence in the Claims Resolution for Covered Borrowers section are deleted and replaced with: The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court.

Limitations on Arbitration

The third, fourth, and fifth sentences in the Claims Resolution section and second, third and fourth sentences in the Claims Resolution for Covered Borrowers section are deleted.

Arbitration Procedures

The fifth sentence is deleted and replaced with: You and we agree that the arbitration will be confidential. You and we agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law.

The eighth and ninth sentences are deleted and replaced with: The arbitrator's award will be final and binding, subject to each party's right to appeal as stated in this section and/or to challenge or appeal an arbitration award pursuant to the FAA. To initiate an appeal, a party must notify the arbitration organization and all parties in writing within 35 days after the arbitrator's award is issued. The arbitration organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. The appeal will otherwise proceed pursuant to the arbitration organization's appellate rules.

Additional Arbitration Awards

The section is deleted and replaced with: If the arbitrator rules in your favor for an amount greater than any final offer we made before the final hearing in arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than $5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.

B. Effective November 1, 2019, your Cardmember Agreement will be amended as follows:

How Your American Express Account Works in Part 2 of the Cardmember Agreement is amended by deleting the second paragraph in the *Words we use in the Agreement* sub-section and replacing it with the following:

> ***Card*** means any card or other device that we issue to access your Account. A ***charge*** is any amount added to your Account, such as purchases, cash advances, fees and interest charges. A ***purchase*** is a charge for goods, services, or person-to-person transactions. A ***cash advance*** is a charge to get cash or cash equivalents, including travelers cheques, gift cheques, foreign currency, money orders, casino gaming chips, race track wagers or similar offline and online betting transactions. A ***person-to-person transaction*** is a charge for funds sent to another person.

About using your card in Part 2 of the Cardmember Agreement is amended by deleting the second paragraph of the *Using the card* sub-section and replacing it with the following:

> We decide whether to approve a charge, including cash advances subject to *Limits on Cash Advances* and person-to-person transactions subject to *Limits on person-to-person transactions* below, based on how you spend and pay on this Account and other accounts you have with us and our Affiliates. We also consider your credit history and your personal resources that we know about.

About using your card in Part 2 of the Cardmember Agreement is further amended by adding the following new sub-section called *Limits on person-to-person transactions*:

Limits on person-to-person transactions	Your person-to-person transactions may not exceed the following limits within any 30-day period: **One from American Express® $2,000** **Zync Card® $2,000** **Green Card $2,000** **Gold Card $2,000** **Platinum Card® $4,000** **Centurion® Card $5,000**	You agree to manage your Account so that the total of your person-to-person transactions in any 30-day period do not exceed the limit on person-to-person transactions. We may not approve a person-to-person transaction if it would cause your Account to exceed the applicable person-to-person transaction limit.

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 10/18/19

Account Ending [redacted]

New Balance **$3,697.65**

Includes the past due amount of $2,833.98

Payment Due Date **11/12/19‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 11/12/19, you may have to pay a late fee of up to $39.00.

Available and Pending as of 09/30/19
619,111
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$2,833.98
Payments/Credits	-$0.00
New Charges	+$835.67
Fees	+$28.00
New Balance	**$3,697.65**

Days in Billing Period: 31

See page 2 for important information about your account.

Your account is past due.

Please refer to the section on pages 5 - 6.

Effective immediately, we will update the frequency in which we communicate the Billing Rights and Electronic Funds Transfer notices from annually, to monthly. You will find the monthly **Billing Rights Notice on page 2** of your statement, and the monthly **Electronic Funds Transfer Notice** in the section.

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 3 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]

Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
11/12/19

Amount Due
$3,697.65

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00036976500036976514 4

AMEX001742

SDNY_GM_00327542

EFTA_00200296

EFTA01686540

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
American Express, PO Box 981535, El Paso TX 79998-1535
You may also contact us on the Web: www.americanexpress.com
In your letter, give us the following information:
- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.
While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.
To use this right, all of the following must be true:
1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.
If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:
American Express, PO Box 981535, El Paso TX 79998-1535
www.americanexpress.com
While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001743

SDNY_GM_00327543

EFTA_00200297

EFTA01686541

Centurion® Card

DUPLICATE COPY

G MAXWELL
Closing Date 10/18/19

Account Ending [redacted]

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Cash Advance at ATMs Inquiries	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

New Charges

Summary

	Total
G MAXWELL [redacted]	$756.86
JENNIFER TURNER [redacted]	$78.81
Total New Charges	**$835.67**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
09/18/19	UOVO 424018-INV657795 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56
09/21/19	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$14.95
10/01/19	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
10/04/19	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$91.24
10/18/19	UOVO 442883-NULL 11101 BUSINESS SERVICES	LONG ISLAND C	NY	$162.56

JENNIFER TURNER
Card Ending [redacted]

				Amount
09/21/19	SKYPE SUBSCRIPTIONS	REDMOND	LU	$10.00
09/27/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$36.09
10/01/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$4.24
10/08/19	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00
10/14/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$8.48
10/14/19	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00

Continued on reverse

Fees

			Amount
10/12/19	G MAXWELL	Late Payment Fee	$28.00
Total Fees for this Period			**$28.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$2,556.00
Total Interest in 2019	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		10.90% (v)	$0.00	$0.00
Cash Advances	05/01/2019		26.99% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time and/or Cash Advance balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime**.

DUPLICATE COPY

G MAXWELL Closing Date 10/18/19 Account Ending [redacted]

[redacted]

To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com**.

Important Notices continued on next page.

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

End of Important Notices.

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 11/17/19

Account Ending [redacted]

New Balance	**$5,879.66**
Payment Due Date	**12/12/19‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 12/12/19, you may have to pay a late fee of up to $39.00.

Available and Pending as of 10/31/19
619,947
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$3,697.65
Payments/Credits	-$3,759.62
New Charges	+$5,941.63
Fees	+$0.00
New Balance	**$5,879.66**

Days in Billing Period: 30

See page 2 for important information about your account.

See Page 5 **for Important Changes to Your Account Benefits.**

See page 7 **for a Notice Of Change To The Membership Rewards Program Terms & Conditions.**

See page 11 **for Important Information about Your Account.**

Please refer to the section for any changes to your Account terms and any other communications on **pages 5 - 13.**

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 3 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
12/12/19

Amount Due
$5,879.66

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00058796600058796 14 d

AMEX001748

SDNY_GM_00327548

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
American Express, PO Box 981535, El Paso TX 79998-1535
You may also contact us on the Web: www.americanexpress.com
In your letter, give us the following information:
- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.
While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.
To use this right, all of the following must be true:
1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.
If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:
American Express, PO Box 981535, El Paso TX 79998-1535
www.americanexpress.com
While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit **americanexpress.com/autopay** today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

AMEX001749

SDNY_GM_00327549

EFTA_00200303

EFTA01686547

Centurion® Card

DUPLICATE COPY

G MAXWELL
Closing Date 11/17/19

Account Ending [redacted]

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Cash Advance at ATMs Inquiries	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Payments and Credits

Summary

	Total
Payments	-$3,759.62
Credits	$0.00
Total Payments and Credits	**-$3,759.62**

Detail

*Indicates posting date

Payments			**Amount**
10/28/19*	G MAXWELL	ONLINE PAYMENT - THANK YOU	-$3,759.62

New Charges

Summary

	Total
G MAXWELL [redacted]	$5,868.58
JENNIFER TURNER [redacted]	$73.05
Total New Charges	**$5,941.63**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
10/19/19	WEB*NETWORKSOLUTIONS 888-642-9675	888-642-9675	FL	$15.88
11/01/19	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
11/04/19	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$91.27
11/06/19	7W51 DENTAL GROUP 000000001 2126881090	NEW YORK	NY	$220.00
11/06/19	CITYWIDE DERMATOLOGY, PLL 000912200218 accounting@schweigerderm.	NEW YORK	NY	$5,200.00
11/16/19	Networksolutions.com 888-642-9675	800-333-7680	FL	$15.88

JENNIFER TURNER
Card Ending [redacted]

				Amount
10/20/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$4.24
10/20/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$10.61

Continued on reverse

Detail Continued

				Amount
10/21/19	SKYPE SUBSCRIPTION SKYPE SUBSCRIPT TELECOM SERVICE	LUXEMBOURG	LU	$10.00
10/22/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$21.24
11/04/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$8.48
11/09/19	SKYPE SUBSCRIPTIONS	REDMOND	LU	$10.00
11/15/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$8.48

Fees

	Amount
Total Fees for this Period	**$0.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$2,556.00
Total Interest in 2019	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		10.65% (v)	$0.00	$0.00
Cash Advances	05/01/2019		26.74% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time and/or Cash Advance balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime.**

Notice of Updates to Additional Benefits of your Card

As described below, we will be making updates to your card benefits. These benefits are provided to you at no additional charge as part of your Card Membership. We encourage you to read this notice and file it for future reference. If you have any questions, please visit the website for each benefit below, or call the number on the back of your Card.

Trip Cancellation and Trip Interruption Insurance

Effective 1/1/2020, if a round-trip is purchased with your Covered Card on or after the effective date and is cancelled or interrupted due to a Covered Loss, you can be reimbursed for the non-refundable Card payments to a Travel Supplier or other Common Carrier, up to $10,000 per Covered Trip / $20,000 per Eligible Account per 12 consecutive month period. Coverage is secondary to and in excess of any other applicable insurance or benefit. For more information about the coverage you may be eligible to receive, please visit **americanexpress.com/TCITerms** to see benefits specific to your Card*.

*Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company.

Trip Delay Insurance

Effective 1/1/2020, if a round-trip is purchased with your Covered Card on or after the effective date and is delayed for more than six (6) hours due to a Covered Loss you can be reimbursed up to $500 per Covered Trip for certain reasonable additional expenses, including meals and accommodations during your delay. Coverage is secondary to and in excess of any other applicable insurance or benefit. For more information about the coverage you may be eligible to receive, please visit **americanexpress.com/TDTerms** to see benefits specific to your Card*.

*Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company.

Premium Roadside Assistance

Effective 1/1/2020, Premium Roadside Assistance will be discontinued and will no longer be a benefit provided on this Card Account. Premium Roadside Assistance can still be used until **12/31/2019**. For terms and conditions, please visit **americanexpress.com/raterms**.

Travel Accident Insurance*

Effective 1/1/2020, Travel Accident Insurance will no longer be a benefit provided on this Card Account. This means any eligible travel purchases made on or after **1/1/2020** will not be covered by Travel Accident Insurance. Eligible travel purchases made prior to **1/1/2020** will still be covered by Travel Accident Insurance.

*Travel Accident Insurance is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/taiterms**.

Purchase Protection*

For eligible purchases made on and after **1/1/2020** the coverage duration on eligible purchases will be 90 days.

For eligible purchases made prior to **1/1/2020**, the coverage duration on eligible purchases will be 120 days**.

*Purchase Protection is underwritten by AMEX Assurance Company and Tokio Marine Pacific Insurance Limited. Subject to additional terms, conditions and exclusions. For terms and conditions, please visit **americanexpress.com/ppterms**.

**For residents of New York, Indiana, Guam, Puerto Rico, and Northern Mariana Islands coverage duration is 90 days.

ID 12858

Important Notices continued on next page.

[redacted]

Important Notices continued on next page.

Notice of Important Changes to the Membership Rewards® Program Terms

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changed can be found after the summary chart.

Summary of Changes Effective Immediately	
About the Program	We are changing the terms that concern the annual enrollment fee for certain Corporate Card Members to participate in the program. **Effective March 6, 2020**, the Membership Rewards annual enrollment fee for American Express Corporate Gold Cards will be $0. If an American Express Corporate Gold Card is enabled by your company to participate in the Membership Rewards® program it will be automatically enrolled in the program. **Effective March 6, 2020**, the Membership Rewards annual enrollment fee for American Express Corporate Green Cards will be reduced from $90 to $55. If an American Express Corporate Green Card has been enabled by your company to participate in the Membership Rewards® program, you may choose to enroll in the Program and the annual fee will be charged to your Card. **Effective March 6, 2020**, the Membership Rewards annual enrollment fee for Global Dollar Card - American Express ® Corporate Executive Gold Card will be $0. If a Global Dollar Card - American Express ® Corporate Executive Gold Card is enabled by your company to participate in the Membership Rewards® program it will be automatically enrolled in the program. **Effective March 6, 2020**, the Membership Rewards annual enrollment fee for Global Dollar Card - American Express® Corporate Card will be reduced from $75 to $55. If a Global Dollar Card - American Express® Corporate Card has been enabled by your company to participate in the Membership Rewards® program, you may choose to enroll in the Program and the annual fee will be charged to your Card.
Getting Points	We are changing the terms that concern the number of points that a Corporate Card Member earns per dollar of eligible spend (referred to in this paragraph as the "earn rate"). If you are a Corporate Card Member, effective **March 6, 2020**, your company will have the choice to determine if you earn one Membership Reward® point per dollar or one Membership Reward point per two dollars of eligible spend on your enrolled Card. Initially, your company will be able to select the earn rate until March 31, 2020, which earn rate would be activated for you on May 1, 2020. Beginning in the fall of 2020, your company will be able to select the earn rate annually during the earn rate enrollment period in October and November of each year, which would be activated for you on January 1 of the following year. If your company does not make a selection during the annual enrollment period, then the earn rate will remain unchanged. If you are enrolled in the Membership Rewards Program you will be notified by American Express if your company decides to change the earn rate for its Corporate Card Program.

Important Notices continued on next page.

Getting Additional Points	We are changing how additional points are awarded on the American Express® Green Card to award additional points for purchases on travel including transit, and global restaurants.
Arbitration (Claims Resolution)	We are making changes to the claims resolution sections of your Membership Rewards Terms & Conditions.

ID 12861

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.

Important Notices continued on next page.

Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

A. **Effective Immediately**, the *Who Can Use the Program & Annual Fees* subsection of the *About the Program* section of the Membership Rewards Terms & Conditions will be amended as follows:

The $90 annual program fee for the American Express® Corporate Gold Card will be deleted and replaced with $0 (Effective March 6, 2020).

The $90 annual program fee for the American Express® Corporate Green Card will be deleted and replaced with $55 (Effective March 6, 2020).

The $75 annual program fee for the Global Dollar Card - American Express ® Corporate Executive Gold Card will be deleted and replaced with $0 (Effective March 6, 2020).

The $75 annual program fee for the Global Dollar Card - American Express® Corporate Card will be deleted and replaced with $55 (Effective March 6, 2020).

B. **Effective Immediately** the *Using Your Card* subsection of the *Getting Points* section of the Membership Rewards Terms & Conditions will be amended as follows:

The following sentence will be added to the first paragraph:

Effective March 6, 2020, Corporate Card Members enrolled in the Membership Rewards Program will earn either one point for every dollar, or one point for every two dollars charged on the Corporate Card, depending on the earn rate selected by the company for its employees enrolled in the Membership Rewards Program. The earn rate selected will apply to all eligible charges made on the Corporate Card.

C. **Effective immediately**, the *Getting Additional Points* subsection of the *Getting Points* section of the Membership Rewards Program Terms & Conditions will be amended with the addition of the following new section:

American Express® Green Card

Subject to these Terms and Conditions, for each dollar charged for an eligible purchase in each billing period on your American Express Green Card you will earn:

- Two (2) additional points (for a total of three (3) points) for each dollar charged on eligible travel purchases including airfare, hotels, cruises, car rentals, campgrounds, trains, taxicabs, rideshare services, tours, ferries, tolls, parking, buses, subways, on third party travel websites, and on amextravel.com. You will not earn additional points for purchases of timeshare properties.
- Two (2) additional points (for a total of three (3) points) for each dollar charged at restaurants worldwide. You may not earn additional points for purchases at a restaurant located within another establishment (e.g., a restaurant inside a hotel, casino, or event venue). For example, purchases made at a restaurant located within a hotel may be recognized as a purchase at a hotel, not a restaurant. You will not earn additional points for purchases at bars, nightclubs, cafeterias, and convenience stores.

Important Notices continued on next page.

D. **Effective immediately,** the *Claims Resolution* section under the *Arbitration* section of the Membership Rewards Program Terms & Conditions are amended as follows:

Mediation

The seventh sentence is deleted and replaced with:

All applicable statutes of limitation will be tolled from the date you or we send the claim notice until termination of the mediation.

Arbitration

The sixth sentence in the Claims Resolution section is deleted and replaced with:

The arbitrator's authority is limited to claims between you and us alone. Claims may not be joined or consolidated unless you and we agree in writing. An arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award. The arbitrator's decisions are as enforceable as any court order and are subject to very limited review by a court.

Limitations on Arbitration

The third, fourth, and fifth sentences in the Claims Resolution section are deleted.

Arbitration Procedures

The fifth sentence is deleted and replaced with:

You and we agree that the arbitration will be confidential. You and we agree that we will not disclose the content of the arbitration proceeding or its outcome to anyone, but you or we may notify any government authority of the claim as permitted or required by law.

The eighth and ninth sentences are deleted and replaced with:

The arbitrator's award will be final and binding, subject to each party's right to appeal as stated in this section and/or to challenge or appeal an arbitration award pursuant to the FAA. To initiate an appeal, a party must notify the arbitration organization and all parties in writing within 35 days after the arbitrator's award is issued. The arbitration organization will appoint a three-arbitrator panel to decide anew, by majority vote based on written submissions, any aspect of the decision objected to. The appeal will otherwise proceed pursuant to the arbitration organization's appellate rules.

Additional Arbitration Awards

The section is deleted and replaced with:

If the arbitrator rules in your favor for an amount greater than any final offer we made before the final hearing in arbitration, the arbitrator's award will include: (1) any money to which you are entitled, but in no case less than $5,000; and (2) any reasonable attorneys' fees, costs and expert and other witness fees.

Important Notices continued on next page.

Notice of Updates to Benefits of your Card

As described below, we will be making updates to your card benefits. We encourage you to read this notice and file it for future reference. If you have any questions please call the number on the back of your Card.

Summary of Changes, Effective January 1, 2020	
Boingo Preferred Plan	**Effective January 1, 2020**, Boingo Preferred Plan will no longer be a benefit on the Centurion® Card.
Airline Fee Credit	**Effective January 1, 2020**, the $200 Airline Fee Credit will no longer be available on the Centurion® Card. You will not receive a credit for incidental air travel fees charged after December 31, 2019.

ID 12863

Important Notices continued on next page.

[redacted]

Important Notices continued on next page.

DUPLICATE COPY

G MAXWELL Closing Date 11/17/19 Account Ending [redacted]

[redacted]

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

AMEX001760

End of Important Notices.

SDNY_GM_00327560

EFTA_00200314

EFTA01686558

AMEX001761

SDNY_GM_00327561

EFTA_00200315

EFTA01686559

DUPLICATE COPY

Centurion® Card

G MAXWELL
Closing Date 12/18/19

Account Ending [redacted]

New Balance	**$955.89**
Payment Due Date	**01/12/20‡**

‡**Late Payment Warning:** If we do not receive your payment by the Payment Due Date of 01/12/20, you may have to pay a late fee of up to $39.00.

See page 2 for important information about your account.

Please refer to the section on page 7.

Available and Pending as of 11/30/19
625,888
For up to date point balance and full program details, visit

Account Summary

Previous Balance	$5,879.66
Payments/Credits	-$5,941.63
New Charges	+$978.86
Fees	+$39.00
New Balance	**$955.89**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 3 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [redacted]
Enter 15 digit account # on all payments.
Make check payable to American Express.

G MAXWELL
[redacted]

Payment Due Date
01/12/20
Amount Due
$955.89

See reverse side for instructions on how to update your address, phone number, or email.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

[redacted] 00009558900009558 9 14 4

AMEX001762

SDNY_GM_00327562

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number on page 3 for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically *(for example, Pay Over Time Travel and Pay Over Time Direct)* if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
American Express, PO Box 981535, El Paso TX 79998-1535
You may also contact us on the Web: www.americanexpress.com
In your letter, give us the following information:
- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.
While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.
To use this right, all of the following must be true:
1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.
If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at:
American Express, PO Box 981535, El Paso TX 79998-1535
www.americanexpress.com
While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Pay Your Bill with AutoPay

Deduct your payment from your bank account automatically each month.

- Avoid late fees
- Save time

Visit
today to enroll.

Change of Address, phone number, email

- Online at
- Via mobile device
- Voice automated: call the number on the back of your card
- For name, company name, and foreign address or phone changes, please call Customer Care

Please do not add any written communication or address change on this stub

For information on how we protect your privacy and to set your communication and privacy choices, please visit **www.americanexpress.com/privacy.**

Centurion® Card

DUPLICATE COPY

G MAXWELL
Closing Date 12/18/19

Account Ending [redacted]

Customer Care & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-623-707-4442	
Cash Advance at ATMs Inquiries	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com

Customer Care & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
P.O. BOX 1270
NEWARK NJ 07101-1270

Payments and Credits

Summary

	Total
Payments	$0.00
Credits	
G MAXWELL [redacted]	-$5,941.63
Total Payments and Credits	**-$5,941.63**

Detail

*Indicates posting date

Credits			Amount
12/17/19*	G MAXWELL	POINTS FOR ANNUAL MEMBERSHIP FEE CREDIT	-$5,200.00
12/17/19*	G MAXWELL	POINTS FOR ANNUAL MEMBERSHIP FEE CREDIT	-$220.00
12/17/19*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$15.88
12/17/19*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$8.48
12/17/19*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$10.00
12/17/19*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$8.48
12/17/19*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$91.27
12/17/19*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$325.55
12/17/19*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$21.24
12/17/19*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$10.00
12/17/19*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$4.24
12/17/19*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$10.61
12/17/19*	G MAXWELL	POINTS FOR YOUR CHARGES CREDIT	-$15.88

New Charges

Summary

	Total
G MAXWELL [redacted]	$890.06
JENNIFER TURNER [redacted]	$88.80
Total New Charges	**$978.86**

Detail

G MAXWELL
Card Ending [redacted]

				Amount
11/26/19	THE UPS STORE 5768 BUSINESS SERVICE	BOSTON	MA	$457.50

Continued on reverse

Detail Continued

				Amount
12/01/19	JASON POSSUMATO 000000001 9177740347	HERMOSA BEACH	CA	$325.55
12/04/19	TMOBILE*AUTO PAY 898805037 98006	800-937-8997	WA	$91.13
12/14/19	Networksolutions.com 888-642-9675	800-333-7680	FL	$15.88

JENNIFER TURNER
Card Ending [redacted]

				Amount
11/22/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$31.85
12/02/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$8.48
12/09/19	WEB*REGISTERWEBSITE 800-899-9723	800-899-9723	FL	$39.99
12/13/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$4.24
12/13/19	APPLE.COM/BILL RECORD STORE	INTERNET CHARGE	CA	$4.24

Fees

			Amount
12/12/19	G MAXWELL	Late Payment Fee	$39.00
Total Fees for this Period			**$39.00**

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	$2,595.00
Total Interest in 2019	$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated From	To	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Pay Over Time Select	07/08/2010		10.65% (v)	$0.00	$0.00
Cash Advances	05/01/2019		26.74% (v)	$0.00	$0.00
Total					**$0.00**

(v) Variable Rate

Information on Pay Over Time

There is no pre-set spending limit on your Card
No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Continued on next page

Information on Pay Over Time continued

Your Pay Over Time Limit is $35,000.00
We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time and/or Cash Advance balance. For more information about Pay Over Time features please visit **americanexpress.com/payovertime**.

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay. You may also write us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso TX 79998-1531, or contact online at www.americanexpress.com/inquirycenter as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

End of Important Notices.

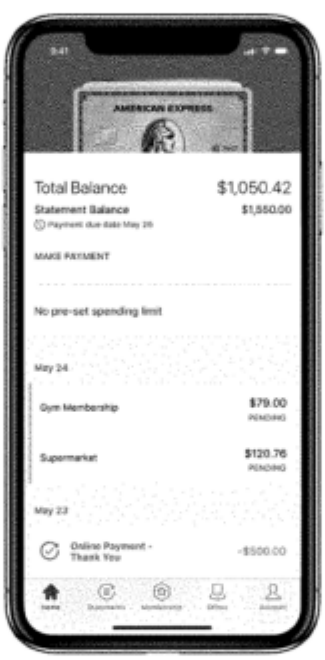
[redacted]

Get more from your Card Membership with the American Express® App.

All the tools you use every day, right at your fingertips:
manage your account, find nearby offers, explore rewards, and more.

MAKE PAYMENTS VIRTUALLY ANYWHERE, ANYTIME

TRACK RECENT CHARGES AND PAYMENTS



GET QUICK ACCESS TO BILLING STATEMENTS

EXPLORE AMEX OFFERS TO FIND REWARDS

TURN ON ALERTS TO MONITOR YOUR ACCOUNT

Download the app by visiting **amex.co/viewamexapp**.

AMERICAN EXPRESS DON'T *live life* WITHOUT IT™

The American Express® App and app features are available only for eligible Card accounts in the United States. American Express® prepaid cards and cards issued by non-American Express issuers are not eligible. To log in, Card Members must have an American Express user ID and password or create one in the app.

iOS and Android only. See app store listings for operating system info.

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AMEX001771

SDNY_GM_00327571

EFTA_00200325

EFTA01686569

DUPLICATE COPY

Centurion® Card Statement of Account

724,300 Membership Rewards® Points Available
at 02/12/08, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
02/12/08

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
395,356.21	-395,356.21	+155,650.69	155,650.69

Please Pay By 02/27/08

Please refer to page 4 for important information regarding your account

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

Your Year-End Summary Is Here

The Year-End summary consolidates the charges that were processed and posted to your account in 2007 into one convenient report. It's a great tool you can rely on to help prepare for your upcoming taxes and manage your spending. The online summary allows you to view your transactions by category, and to sort your transactions by date, description, and amount, or by each Card on the account if you have Additional Cards. You can download your summary as a PDF or Microsoft® Excel File, and save it for future use. Please note that transactions posted to your account after December 31, 2007, will appear on next year's summary.

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Amount $
02/11/08*	PHONE PAYMENT RECEIVED-THANK YOU	-99,999.99
02/11/08*	PHONE PAYMENT RECEIVED-THANK YOU	-99,999.99
02/11/08*	PHONE PAYMENT RECEIVED-THANK YOU	-95,356.24
02/11/08*	PHONE PAYMENT RECEIVED-THANK YOU	-99,999.99
Total of Payment Activity		**-395,356.21**

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

			Foreign Spending	Amount $
01/13/08	SKY BAR AT MONDRIAN W HOLLYWOOD 3238486004	CA		600.00
	FOOD	508.50		
	TIP	91.50		
01/13/08	MATSUHISA CORPORATIOBEVERLY HILLS 718-330-0000	CA		425.00
	FOOD	345.86		
	TIP	79.14		

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Payment Coupon

Account Number [redacted]

Please Pay By: 02/27/08

Please enter account number on all checks and correspondence.

Make check payable to American Express.

THEODORE W WAITT
[redacted]

Amount Due $155,650.69

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
BOX 0001
LOS ANGELES CA 90096-0001

[redacted] 01556506901556506 9 10 4

AMEX001772

SDNY_GM_00327572

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 8:00 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 atransaction 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-0001

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.

AMEX001773

SDNY_GM_00327573

EFTA_00200327

EFTA01686571

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
01/14/08	PENINSULA BEVERLY HIBEVERLY HILLS CA Arrival Date Departure Date 01/13/08 01/13/08 00000000 LODGING			1,150.00
01/15/08	CROWNE PLAZA BEVERLYLOS ANGELES CA Arrival Date Departure Date 01/14/08 01/14/08 00000000 LODGING			199.00
01/15/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG			4,999.56
01/18/08	TRAVISA VISA SERVICE415-837-0771 CA 489640 94104 PASSPORT			119.00
01/19/08	BEST WESTERN INN BY LA JOLLA CA Arrival Date Departure Date 01/17/08 01/19/08 00000000			359.26
01/21/08	AMAYA, LONDON SW1X GOODS/SERVICES		255.88 **Pounds Sterling	512.02
01/22/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 01/16/08-1048358 00000 01/16/08-WAITT THEODORE W. SFO-SAN FRANCISCO CA-SFO-SAN FRANCISCO C DEPT#: RES#:1048358-CLR:SHARON MOYLES			565.88
01/22/08	THE WOLSELEY, LONDON W1J GOODS/SERVICES		332.44 **Pounds Sterling	665.21
01/23/08	SAN DIEGO PADRES TKTSAN DIEGO CA 6198816500 Description DIRECT MARKETE			94,774.00
01/24/08	CHINA TANG, LONDON W1A GOODS AND/OR SERVICES		332.77 **Pounds Sterling	665.84
01/24/08	UNION SQUARE CAFE NEW YORK NY RESTAURANT FOOD/BEVERAGE 1,237.11 TIP 262.89			1,500.00
01/25/08	DAWAT RSTR NEW YORK NY RESTAURANT Description 526158			330.00
01/25/08	LA GOULUE 8000001708NEW YORK NY 2129888169 FOOD/BEVERAGE 94.83 TIP 30.17			125.00
01/26/08	TOM FORD 000 NEW YORK NY 2012075973 Description MEN'S/BOYS' CL			33,480.00
01/28/08	GENIUSBABIES.COM 050INDIAN TRAIL NC 7043471770 Description TOYS/GAMES/HOB			49.89

Continued on reverse

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
02/01/08	NOBU 120000054747001SAN DIEGO CA 6198144124 FOOD/BEVERAGE 400.83 TIP 99.17			500.00
02/01/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG			3,632.25
02/01/08	TICKETS NOW.COM TICKROLLING MEADOWS IL TICKET AGENCY			323.15
02/03/08	NEW YORK TIMES NEW YORK NY NY TIMES 020308 Description FOR BILLING QUESTIO ACCT: 861127967 B			55.17
02/04/08	TOURNEAU.COM 866-597-0595 NY 8665970595			2,926.13
02/05/08	Hampton Inn ScottsdaScottsdale AZ Arrival Date Departure Date 02/02/08 02/04/08 00000000 LODGING			893.12
02/05/08	WESTIN KIERLAND VILLSCOTTSDALE AZ Arrival Date Departure Date 02/02/08 02/04/08 00000000 LODGING			2,210.65
02/06/08	CLASSICAB 0001 PALM SPRINGS CA TAXICAB & LIMOUSINE Description GENERAL MERCH			340.56
02/08/08	TOM FORD 000 NEW YORK NY 2012075973 Description MEN'S/BOYS' CL			1,480.00
02/12/08	TOM FORD 000 NEW YORK NY 2012075973 Description MEN'S/BOYS' CL			2,770.00
Total Due in Full Activity				**155,650.69**

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 13.15%, the DPR is 0.0360%

Please refer to page 2 for further important information regarding your account

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

MEMBERSHIP rewards FIRST℠

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
January 1, 2008 - January 31, 2008
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
724,300

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
406,340

Account Summary

Opening points balance	317,960
Points earned this period	+406,340
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=724,300

Points Earned this Period

01/01/08 - 01/31/08	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	395,361	10,979 Destination Hotels 4Q07 2xpts 9091	406,340
Totals	395,361	10,979	**406,340**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Redeem Points with Points.com

points.com

Points.com allows you to swap Membership Rewards® points into points or miles in other loyalty programs--swap into miles in airline frequent flyer programs or retail gift certificates such as Starbucks. All you have to do is join Points.com for FREE and register your Membership Rewards® program.

Terms and conditions of the Membership Rewards program apply. For more information, visit membershiprewards.com. Taxes and fees may apply. Individual partner restrictions may apply.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 0750)

Make the Apple iPod Nano Yours by Redeeming Your Membership Rewards® Points!

iPod

It's the small iPod with one very big idea: video. This music player now lets you enjoy movies, TV shows, and more on a two-inch display that's 65% brighter than before. Experience a whole new way to browse and view your music and video with the enhanced interface. Holds up to 1,000 songs.

(Reward Code: PRM1650, MR Points: 26,000, Expiration Date: 3/15/08)

Terms and conditions of the Membership Rewards® program apply.

To redeem, visit **membershiprewards.com/nano** or call **1-800-AXP-EARN (297-3276)** by March 15, 2008.

(MR Message 0745)

Redeem Membership Rewards® Points for Roy's Hawaiian Fusion Cuisine Gift Cards

Roy's

Roy's is a fusion of the world's finest flavors wrapped in a Hawaiian state of mind. Celebrate 20 years of culinary innovation with our seasonally inspired Winter Prix Fixe Menu, featuring three decadent courses for $35. This unique menu, featuring fresh Hawaiian Ono, Yamaguchi Sushi, hand-cut meats and our world-famous Chocolate Soufflé, honors the Hawaiian, French and Asian influences that make Roy's legendary. To find a Roy's location near you, visit **www.roysrestaurant.com**

Redeem Membership Rewards points good toward your dining experience at Roy's. To start redeeming today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**. (MR Message 0762)

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.

Redeem Membership Rewards® Points for SWISS!

swiss + Swiss International Air Lines

Fly to Europe this summer! SWISS offers nonstop service from Boston, Chicago, Los Angeles, Miami, New York City's JFK and Newark and Washington D.C. to destinations in Europe. No airline is more Swiss than SWISS. For customers this means such classic Swiss values such as quality, reliability and hospitality. Redeem Membership Rewards points for an Economy Class Companion Ticket to Europe on SWISS with purchase of economy ticket. For more information, please visit **www.swiss.com**

Terms and conditions of the Membership Rewards® program apply. Individual airline carrier restrictions apply. For more information, visit membershiprewards.com

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 0751)

Stay at Omni Hotels

OMNI HOTELS

From mountain serenity to cosmopolitan glamour, Omni Hotels offers luxury accommodations at more than 40 hotels and resorts throughout the U.S., Canada and Mexico. Surround yourself with exceptional four-diamond hospitality, exquisite decor and the exciting setting of the Omni Hotel at your premier destination. Choose from 3 travel award certificates: Omni Stay, Omni Getaway and Omni Luxury.

Terms and conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com. Taxes and other fees are not included. Individual partner restrictions may apply.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 0747)

Get Away with JetBlue!

jetBlue AIRWAYS

Transfer points to TrueBlue® points, JetBlue's customer loyalty program, and travel to over 50 cities in the U.S. and the Caribbean. Enjoy new planes, friendly service, comfy leather seats and up to 36 channels of free DIRECTV® service. JetBlue is more than just your everyday low fare airline. More information on JetBlue's lowest fares and TrueBlue's program is available at **www.jetblue.com**

Terms and conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com. Individual partner restrictions apply. Taxes and fees may apply.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 0746)

Redeem Membership Rewards® Points for the Ultimate Banana Republic Wardrobe

BANANA REPUBLIC

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 (277-8953)** or visit **www.BananaRepublic.com**. To start redeeming today, log on to **membership rewards.com** or call **1-800-AXP-EARN (297-3276)**. (MR Message 0759)

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.

AMEX001777

CustomExtras™

Exclusive Resorts - The Effortless Vacation

EXCLUSIVE RESORTS®

Make every vacation effortless with Exclusive Resorts® luxury destination club. Centurion® members receive special joining incentives and savings across all Membership Plans, and until March 31, 2008, can save as much as $45,900. Choose from hundreds of private multimillion-dollar residences in dozens of sought-after destinations. All you have to do is enjoy the experience. It's like owning a private vacation home, but with the amenities of a five-star resort.

Program terms and offers conditions apply. For full program information, please visit exclusiveresorts.com/centurion

Call **1-866-446-2769** or visit **exclusiveresorts.com/centurion**

(CE 110073)

Peninsula Hotels Joined the Membership Rewards® Program

CARDMEMBER BENEFITS

Offering luxury in the most stylish locations, The Peninsula Hotels operates eight award-winning hotels in Hong Kong, New York, Chicago, Beverly Hills, Tokyo, Bangkok, Beijing and Manila. Each Peninsula Hotel combines traditional service excellence and luxurious comfort with intuitive in-room technology and world-class amenities. At The Peninsula Hotels, guests are assured of the highest standards of excellence that has been synonymous with The Peninsula name for over 75 years.

Terms and conditions for the Membership Rewards First℠ program apply. Visit **membershiprewards.com/terms** for more information. Participating partners and available rewards are subject to change without notice.

Redeem Membership Rewards points for a one-night stay, starting at 35,000 points. Visit **FirstCollection.com** for more information about The Peninsula Hotels rewards.

(CE 110038)

Centurion *Concierge* Service

CARDMEMBER BENEFITS

As a Centurion® member, you are entitled access to a personal *Concierge*. Your *Concierge* is a highly experienced assistant who is available day and night to help turn your requests into realities. From holding a reservation for you at some of the hottest restaurants to sending birthday and anniversary gifts to your friends and family, your personal *Concierge* is prepared to take on even the most difficult challenges.

Program terms and conditions apply. For full program information, visit **americanexpress.com/centurion**

Your personal *Concierge* can make all your arrangements. Please call **1-877-877-0987**. Overseas, call us collect at **954-503-8905**.

(CE 110034)

Pay Your Taxes with Your American Express® Card

CARDMEMBER BENEFITS

You can earn rewards while paying your personal federal, state, and local property taxes as well as business taxes with your eligible, enrolled American Express Card. For additional information, visit **americanexpress.com/taxes**

All federal, state, local and business tax payments made with your Card are subject to a convenience fee charged by either of the two IRS approved payment processors, Official Payments Corp. and Pay1040. All reward program and Card terms and conditions apply.

Visit **americanexpress.com/taxes**

(CE 110063)

The Tap Project Launches on March 16th!

Clean and safe water is a daily privilege millions take for granted. Yet the lack of clean and accessible drinking water is the second largest killer of children under five worldwide. To address this situation, the Tap Project, which launches nationwide on March 16 and runs through World Water Day on March 22, 2008, will support UNICEF's efforts to ensure all children have access to clean, safe drinking water. Just $1 provides one child with safe drinking water for 40 days.

To participate in the Tap Project, go to **www.tapproject.org/aexp**. American Express is a proud national supporter of the Tap Project.

(CE 110027)

AMEX001778

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 the Limousine Program

CARDMEMBER BENEFITS

Reliability, integrity and service are the hallmarks of the Limousine Program's highly regarded partners. Whether you're on your way to the airport or out on-the-town, enjoy the confidence of using a professional livery service. Rely on our partners, Carey Worldwide Chauffeured Services and Dav El Chauffeured Transportation Network, and earn triple Membership Rewards® points through this benefit program.

Program terms and conditions apply. For full program information, visit **americanexpress.com/centurion**. Terms and conditions for the Membership Rewards First™ program apply. Visit **membershiprewards.com/terms** for more information. Participating partners and available rewards are subject to change without notice.

For limousine reservations, call Centurion Travel Service at **1-877-877-0987.** Alternatively, call **1-800-AXP-LIMO.**

(CE 110035)

Now Earn Rewards When You Pay Your Mortgage!

IndymacBank®

Indymac Bank® is now offering the Express Rewards Mortgage™ Program in which you can earn valuable rewards on eligible new purchases or refinanced loans by paying your monthly mortgage payments with your rewards-eligible American Express® Card. Plus, Indymac Bank offers competitive rates and fast closing times, making your loan process simple and hassle-free.

It is important to understand the features associated with the loan program you choose and how it may impact your financial situation. To qualify, you must close on an eligible new home loan and be authorized by American Express for the anticipated monthly payment. Subject to Program terms/conditions, underwriting approval and loan related closing costs including an initial Program fee. American Express and Indymac Bank are not affiliated and neither is responsible for financial services offered by the other.

To learn more about Indymac Bank and the Express Rewards Mortgage program, please visit **Indymacloans.com/rewards_31** or call **1-866-220-9353.**

(CE 110039)

Discover a Glorious Century of Fashion and Service

As a premier luxury retailer dedicated to providing distinctive merchandise and legendary personal attention, Neiman Marcus welcomes you to experience it for yourself. Redeem Membership Rewards® points for a Neiman Marcus Gift Card®.

Terms and conditions for the Membership Rewards First™ program apply. Visit **membershiprewards.com/terms** for more information. Participating partners and available rewards are subject to change without notice.

To start redeeming today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276).**

(CE 110036)

Now Accepting American Express® Cards!

CARDS WELCOME

Rent-A-Center - Now accepts American Express Cards. Another way we help make it easy to make furniture, appliances, computers and electronics your own! **www.rentacenter.com**

EXY - Chic, sophisticated, yet informal Greek restaurant and lounge. Metropolitan hip, outstanding service. 789 6th Ave., San Diego, CA. **619-238-0412**. **www.EXYsandiego.com**

Mast General Store - Traditional housewares, toys, candy by the barrel, clothing, footwear, outdoor and travel gear. **www.MastGeneralStore.com** or **1-866-367-6278.**

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 109991)

Manage Your Card Account Online

CARDMEMBER BENEFITS

Manage Your Card Account Online for a simpler way to keep track of your Centurion Card account. View recent Card Activity and sort Online Statements by date, merchant, or amount automatically. You can also schedule future Card payments and sign up to receive personalized Alerts. Go online for more control and convenience and access your Centurion Card account 24/7!

Visit **americanexpress.com/mycardaccount** to enroll today.

(CE 110037)

AMEX001779

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.

SDNY_GM_00327579

DUPLICATE COPY

Centurion® Card Statement of Account

842,857 Membership Rewards® Points Available
at 03/13/08, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
03/13/08

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
155,650.69	-155,650.69	+18,284.37	18,284.37

Please Pay By 03/28/08

Please refer to page 5 for important information regarding your account

See Page 9 For A Notice Of Changes To Your Agreement

See Page 11 For An Important Privacy Notice

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

Activity

* Indicates posting date

		Amount $
03/03/08*	PAYMENT RECEIVED - THANK YOU	-55,650.70
03/03/08*	PAYMENT RECEIVED - THANK YOU	-99,999.99
Total of Payment Activity		**-155,650.69**

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

			Amount $
03/05/08	US AIRWAYS ATLANTA GA TKT# 0377118536681 VOIDED TKT		-500.00 Credit
02/11/08	ANTHOLOGY MUSIC 0091SAN DIEGO 8004515817 Description BUSINESS SERVI	CA	228.00
02/12/08	SPORT CHALET 000067SAN DIEGO 858-4535656	CA	283.37
02/12/08	SPORT CHALET 000067SAN DIEGO 858-4535656	CA	231.62
02/14/08	ANTHOLOGY RESTAURANTSAN DIEGO 8004515817 Description FOOD/BEVERAGE	CA	350.00

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Payment Coupon

Account Number [redacted]

THEODORE W WAITT
[redacted]

Please Pay By: 03/28/08

Amount Due $18,284.37

Please enter account number on all checks and correspondence.

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.

Check here if address or telephone number has changed. Please note changes on reverse side.

☐

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-0001

[redacted] 00182843700182843 7 10 H

AMEX001780

SDNY_GM_00327580

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 8:00 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 atransaction 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-0001

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.

AMEX001781

SDNY_GM_00327581

EFTA_00200335

EFTA01686579

Due in Full continued		Amount $
02/16/08	OCEAN ENTERPRISES 00SAN DIEGO CA 8585656054 Description MISCELLANEOUS	1,705.94
02/17/08	CLASSICAB 0001 PALM SPRINGS CA TAXICAB & LIMOUSINE Description GENERAL MERCH	53.00
02/18/08	HEELING TOUCH.COM 04MAPLE GROVE MN 7634204131 Description SHOE REPAIR SH	15.96
02/18/08	NOBU 120000054747001SAN DIEGO CA 6198144124 FOOD/BEVERAGE 460.10 TIP 139.90	600.00
02/19/08	THE ANIMAL HOSPITAL LA JOLLA CA 8584592665 Description VETERINARY SERVICES	524.94
02/20/08	VANS.COM 00000000013SANTA FE SPRINGS CA 5625658267	52.85
02/21/08	TOM FORD 000 NEW YORK NY 2012075973 Description MEN'S/BOYS' CL	3,525.00
02/22/08	BELLY UP SOLANA BEACSOLANA BEACH CA RESTAURANT	81.00
02/25/08	AMZ*AMAZON PAYMENTS AMZN.COM/BILL WA MERCHANDISE	12.19
02/25/08	AMZ*AMAZON PAYMENTS AMZN.COM/BILL WA MERCHANDISE	13.04
02/25/08	AMZ*AMAZON PAYMENTS AMZN.COM/BILL WA MERCHANDISE	14.35
02/25/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 02/24/08-1057867 00000 02/24/08-MAXWELL GHISLAINE IRVING TX- DEPT#: RES#:1057867-CLR:SHARON MOYLES	269.25
02/27/08	NORDSTROM DIRECT INCSEATTLE WA NORDSTROM.COM 1-800-933-3 Description FASHION JEWELRY	310.98
02/28/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG	3,632.25
03/02/08	NEW YORK TIMES NEW YORK NY NY TIMES 030208 Description FOR BILLING QUESTIO ACCT: 861127967 B	55.17
03/04/08	DAWAT RSTR NEW YORK NY RESTAURANT Description 528759	325.00
03/04/08	PUBLIC THEATER/JOE'SNEW YORK NY CHARITABLE ORG	106.00

Continued on reverse

Due in Full continued

		Amount $
03/04/08	BLT STEAK 8819000069NEW YORK NY BLT STEAK NEW Y TIP 18.97	110.00
03/05/08	US AIRWAYS ATLANTA GA US AIRWAYS From: SAN DIEGO CA To: PHOENIX AZ / DES MOINES IA Carrier: US / US Class: NX / NX Ticket Number: 03771185366815 Date of Departure: 03/10 Passenger Name: LELWICA/MIKE Document Type: PASSENGER TICKET	500.00
03/05/08	EXPRESSJET AIRLINES HOUSTON TX EXPRESSJET From: SAN DIEGO CA To: OMAHA NE / NOT AVAILABLE Carrier: XE Ticket Number: 00000000681514 Date of Departure: 03/09 Passenger Name: ELKJER/JACK MR Document Type: PASSENGER TICKET	249.50
03/05/08	THORPE & CO JEWELERSSIOUX CITY IA 7122587501 Description: JEWELRY/CLOCK/SILVE Price: 1,594.30	1,594.30
03/05/08	EXPEDIA SVC/DLVRY FE800-397-3342 WA TRAVEL AGENCY	5.00
03/05/08	JANE NEW YORK NY RESTAURANT FOOD/BEVERAGE 222.17 TIP 42.83	265.00
03/06/08	US AIRWAYS ATLANTA GA US AIRWAYS From: SAN DIEGO CA To: PHOENIX AZ / DES MOINES IA Carrier: US / US Class: NX / NX Ticket Number: 03771188302700 Date of Departure: 03/09 Passenger Name: LELWICA/MIKE Document Type: PASSENGER TICKET	500.00
03/06/08	EXPEDIA SVC/DLVRY FE800-397-3342 WA TRAVEL AGENCY	5.00
03/08/08	HAPPY ENDINGS HAPPY LA JOLLA CA 858-4540404 Description: MEN/WOMEN CLOTHING Price: 488.75	488.75
03/10/08	STEUBEN INTERNET 800-424-4240 NY CRYSTAL	1,555.18
03/10/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 03/03/08-1060908 00000 03/03/08-WAITT THEODORE W. MDW-CHICAGO IL-MDW-CHICAGO IL DEPT#: RES#:1060908-CLR:SHARON MOYLES	464.07
03/13/08	THE LOFT THE LOFT LAGUNA BEACH CA 949-715-6065	541.66
03/13/08	GREETING CARDS/INVITPLANO TX 866-700-5030	116.00
Total Due in Full Activity		**18,284.37**

Continued on next page

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 11.90%, the DPR is 0.0326%

Please refer to page 2 for further important information regarding your account

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
February 1, 2008 - February 29, 2008
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Total Points Balance
842,857

Points Earned this Period
158,954

Account Summary

Opening points balance	724,300
Points earned this period	+158,954
Points used this period	-60,000
Reinstated points and adjustments	+19,603
Total points balance	=842,857

Points Earned this Period

02/01/08 - 02/29/08

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	155,651	3,303 CENTURION PARTNER BONUS CCE CCE	158,954
Add'l Centurion XXXX-XXXXX9-[redacted]	0	0	0
Totals	155,651	3,303	**158,954**

Points Used this Period

02/01/08 - 02/29/08

	Total Points Used This Period	Request Date
$200 Saks Fifth Avenue Gift Certificate Account number 0024978764	20,000	2/07/08
$100 American Express® Gift Card Account number 0025305969	20,000	2/29/08
$100 American Express® Gift Card Account number 0025305990	20,000	2/29/08
Total	60,000	

Reinstated Points and Adjustments

02/01/08 - 02/29/08

	Number of Points	Date
Everyday Spend Adj	19,603	2/21/08
Total	19,603	

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

The Melting Pot.
a fondue restaurant

Redeem Membership Rewards® Points for Fondue at The Melting Pot

With more than 120 locations nationwide, The Melting Pot Restaurants Inc. is one of the country's 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 our special dipping sauces. The menu also includes creamy cheese fondues, lively salads, fine wines and mouthwatering chocolate fondue desserts.

To start redeeming today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 0784)

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.

With Bloomingdale's, Membership Rewards® Points Are More Fashionable

When you use your eligible, enrolled American Express® Card at Bloomigdale's, you can earn points redeemable for Bloomingdale's gift cards that are valid at all Bloomingdale's stores and on bloomingdales.com

To start redeeming today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 0782)

Redeem Membership Rewards® Points for Cathay Pacific Airways!

Redeem your Membership Rewards points for an Economy Class Ticket to Vancouver from New York (JFK) on Cathay Pacific Airways. Whether you enjoy skiing in Whistler or strolling through the world renowned Butchart Gardens, Vancouver is the perfect getaway destination and offers activities for all types of travelers. Cathay Pacific believes it's the little things that matter--creating an Economy Class that's the finest in the skies.

Terms and conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com. Taxes and fees may apply. Individual partner restrictions may apply.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 0796)

Million More Reasons to Redeem

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping.

Redeem now: **shopAmex.com/statement**

Terms and conditions for the Membership Rewards® program apply. Visit **americanexpress.com/rewards** for more information. Participating partners and available rewards are subject to change without notice.

Start shopping now: **shopAmex.com/statement**

(MR Message 0707)

Make Your Luxury Hotel Stay More Rewarding with Double Points at Select Destination Hotels

Seeking world-class skiing, championship golf, a beach escape, an exclusive spa or a city experience? Choose from one of over 30 Destination Hotels & Resorts nationwide and earn double Membership Rewards® points at select locations through 12/31/08.

Offer valid 1/1/08-12/31/08 at select participating hotels only. Maximum 2500 bonus points per transaction. To earn bonus points, you must be enrolled in the Membership Rewards® program at time of stay and charge your stay on an eligible, enrolled American Express® Card. Ineligible rates include but are not limited to, Internet wholesale rates (such as third party online travel agents), traditional wholesale rates, or contracted rooms. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: **7346.**

Earn double Membership Rewards points at select Destination Hotels & Resorts through 12/31/08. For more information, go to **www.destinationhotels.com/rewards**

(MR Bonus ID 7346)

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.

AMEX001787

SDNY_GM_00327587

EFTA_00200341

EFTA01686585

Centurion® Card Statement of Account

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. You should 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.

Buyer's Assurance Plan

The Buyer's Assurance Plan is changing for covered purchases made on or after May 1, 2008. Accordingly, effective May 1, 2008, the information below summarizes the terms and conditions of the plan, now called **Extended Warranty.**

EXTENDED WARRANTY 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. **Please call us at the number on back of your American Express Card for a complete copy of your terms and conditions.** When you charge the entire cost of a covered product to your Card Account, Extended Warranty will extend the terms of the original manufacturer's warranty for a period of time equal to the duration of the original manufacturer's warranty, up to one (1) additional year (Centurion Cardmembers up to three (3) additional years) on warranties of five (5) years or less that are eligible in the United States of America.

DESCRIPTION OF BENEFITS: Where a loss has occurred during this plan's extended warranty time period of up to one (1) additional year (Centurion Cardmembers up to three (3) additional years), we will provide a benefit equal to the coverage of the original manufacturer's warranty on warranties of up to five (5) years. We will pay up to the actual amount charged to your account for the product for which a loss is claimed, but not to exceed $10,000. If the product also is covered by a purchased service contract, this plan's extended warranty time period begins at the end of the service contract and extends the original manufacturer's warranty for a period of time equal to that warranty, up to one (1) additional year (Centurion Cardmembers up to three (3) additional years). If the combined coverage of the original manufacturer's warranty and the purchased service contract exceed five (5) years, the product purchased is not eligible under this plan and no coverage applies. Extended Warranty does not reimburse for shipping and handling expenses or installation, assembly, professional advice, maintenance or other service charges. If you experience more than one loss in a calendar year, we will pay an amount not to exceed $50,000 for all losses in a calendar year. Our benefit payment will not include any product rebates, discounts or money received from the lowest price comparison programs that reduced the original cost of the property.

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: 1. any physical damage, including, but not limited to, damage as a direct result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage; 2. mechanical failure covered under product recall; or 3. fraud or abuse or illegal activity of any kind by the cardmember.

PURCHASES NOT COVERED: The following are not covered: 1. products covered by an unconditional satisfaction guarantee; 2. motorized vehicles (including, but not limited to, passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustible, wear and tear or mileage stipulations (including, but not limited to, batteries, carburetors, pipes, hoses, pistons, brakes, tires, or mufflers); 3. motorized devices and their parts used for agriculture, landscaping, demolition or construction; 4. motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building; 5. business fixtures, including, but not limited to, air conditioners, refrigerators, heaters; 6. land or buildings; 7. consumable or perishable items; 8. animals or living plants; 9. more than one article in a pair or set. Coverage will be limited to no more than the value of any particular part or parts, unless the articles are unusable individually and cannot be replaced individually, regardless of any special value they may have had as part of a set or collection; 10. items still under installment billing; 11. additional service contract or extended warranty coverage for a computer, computer component or part that you buy which already comes with an original United States of America manufacturer's warranty, unless such coverage is provided and administered by the original manufacturer; and 12. items purchased for resale, professional, or commercial use (this does not apply to OPEN Cardmembers).

GENERAL PROVISIONS

Excess Coverage: If any loss under this policy is insured under any other valid and collectible policy, then this policy shall cover such loss, subject to its exclusions, conditions, provisions and other terms herein, only to the extent that the amount of such loss is in excess of the amount of such other insurance which is payable or paid.

Termination or Cancellation: Coverage will cease on the earliest of the following: 1. the date you no longer maintain a permanent residence in the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands; 2. the date we determine that you or someone on your behalf intentionally misrepresented or fraud occurred; 3. the date the policy is cancelled; 4. the date you are no longer a cardmember; 5. the date your account ceases to be current and in good standing; or 6. the date the plan is not available in the location where you maintain a permanent residence. Termination or cancellation of coverage will not prejudice any claim originating prior to termination or cancellation subject to all other terms of the policy. The company has the right to cancel the policy at any time by sending a written notice at least forty-five (45) days in advance to you at your last known address. The notice will include the reason for cancellation.

Form Numbers: EW-DOC-CCSG1 02/07, EW-DOC-CCSG2 02/07, EW-DOC-OSBN1 02/07, EW-DOC-OSBN2 02/07

Applicable for Residents of the State of Alaska, Form Number: PP/EW-RDR1-AK 06/07

Applicable for Residents in the States of Arizona and Indiana, Form Numbers: EW-IND-CCSG1 07/07, EW-IND-CCSG2 07/07, EW-IND-OSBN1 07/07, EW-IND-OSBN2 07/07

Applicable for Residents of the State of Kentucky, Form Number: PP/EW-RDR1-KY 05/07. In the Termination or Cancellation section: "The company has the right to cancel the policy at any time by sending a written notice at least seventy-five (75) days in advance to you at your last known address."

Applicable for Residents of the State of Oklahoma, Form Number: PP/EW-RDR1-OK 07/07. The following is added to your Description of Coverage: "WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony."

AMEX001788

Applicable for Residents of the State of Oregon, Form Number EW-RDR1-OR 05/07. In the Exclusions section the following is removed: "3. fraud or abuse or illegal activity of any kind by the cardmember:"
Applicable for Residents of the State of South Dakota, Form Number: PP/EW-RDR1-SD 05/07
Applicable for Residents of the State of Texas, Form Number: EW-IND-TX 07/07
Applicable for Residents of the State of Vermont, Form Number: PP/EW-RDR1-VT 05/07

Car Rental Loss and Damage Insurance Plan

Effective May 1, 2008, we are adding the following to the end of the **Car Rental Loss and Damage Insurance Plan**:

"**ADDITIONAL INFORMATION FOR RESIDENTS OF NORTH CAROLINA**
A portion of the fees associated with this Card are applied to the insurance benefit."

CRLDI-RDR1-NC 11/05

Purchase Protection

Effective May 1, 2008, we are adding the following to the end of **Purchase Protection**:

"**Applicable for Residents of the State of Alaska**
The opening paragraph in the **Exclusion** section is removed in its entirety and replaced with the following which is added and made part of the Description of Coverage:

These exclusions do not apply if the dominate cause of a loss is a risk or peril that is not otherwise excluded. 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 **Legal Actions** section is hereby removed in its entirety and replaced with the following which is added and made part of the Description of Coverage:

Legal Actions
No legal action may be brought to recover against this Plan until sixty (60) days after Proof of Loss has been received by Us. No such action may be brought after three (3) years from the time Proof of Loss is required to be given. If there are any claims the three year timeframe does not begin to run until after the claim has been denied."

PP/EW-RDR1-AK 06/07

Applicable for Residents of the State of Oklahoma
The following is added to your Description of Coverage:

"WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony."

PP/EW-RDR1-OK 07/07

Centurion® Card Statement of Account

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, 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, use and safeguard information about you and how to limit the use and disclosure of your information.

In this Notice, "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc., American Express Centurion Bank and American Express Bank, FSB. These entities are "Affiliates" of each other, which are companies in the American Express family that are related to each other by common ownership or control. Our Affiliates also include publishers, travelers cheques issuers, travel agents and providers of Card-related insurance services. The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you(r)."

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 about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

What Do We Do with Cardmember 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.

Information We Share with Our Affiliates

You can inform us not to share with our Affiliates credit-related information (except as permitted by law), such as your credit history as shown on a consumer report. If you make this choice, we are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history.

Valuable Partner Offers

We work with carefully selected business partners, 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 business partner 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. You can inform us not to send you these offers.

Your Choices

Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers, by mail, telephone and/or e-mail, or share your credit-related information with our Affiliates, by visiting us at: **www.americanexpress.com/communications**. You can also inform us of your choices (except for e-mail communications) by calling us at **1-800-297-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts. **Please note that any choices you make will only apply to this account.**

If you are the primary Cardmember on your Card account, any choices you make in accordance with this Notice will also apply to any other Cardmember on this account (except for e-mail communications). If you make choices not to receive offers as indicated above, 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 use reasonable administrative, technical and physical security measures to protect your 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 informed us not to share your credit-related information with our Affiliates.

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. (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. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. 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.

Notice of Amendment to Cardmember Agreement

The last clause of the third sentence of the **Transactions Made in Foreign Currencies** section of the Cardmember Agreement should appear in boldface type. Accordingly, the last clause of that sentence, as amended, reads as follows: **"in each instance increased by 2%."** We are not changing the method used to convert Charges made in foreign currencies into U.S. dollars and we are not changing the method for determining the conversion rate used to convert those Charges into U.S. dollars.

DUPLICATE COPY

Centurion® Card Statement of Account

861,641 Membership Rewards® Points Available
at 04/13/08, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-42007

Closing Date
04/13/08

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
18,284.37	0.00	+53,911.23	72,195.60

Please Pay By 04/28/08
Amount Due Includes:
Past due amount $18,284.37

Please refer to page 5 for important information regarding your account

Your account is past due. Please pay the past due amount immediately. Pay your bill online anytime, anywhere at **www.americanexpress.com/paybill.**

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

Pay your bill online, anytime.

When you manage your account online, you can pay your bill immediately or schedule a future Card payment. Once your payment is received, you'll get instant confirmation. Plus, you can track recent charges and set up helpful Payment Due reminders and other Alerts.

Enroll now at americanexpress.com/paybillonline

Activity

* Indicates posting date

	Amount $
Total of Payment Activity	**0.00**

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX[redacted]

				Amount $
03/12/08	CROSS.COM PENS & GIFTS	800-282-7677	RI	33.31
03/13/08	OSA - LA JOLLA 05000LA JOLLA 8886722675 Description: OPTICIAN Price: 534.00		CA	534.00

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number
3717-100689-42007

Please Pay By: 04/28/08

Please enter account number on all checks and correspondence.

Make check payable to American Express.

THEODORE W WAITT
[redacted]

Amount Due $72,195.60

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
BOX 0001
LOS ANGELES CA 90096-0001

[redacted] 00721956000721956O 10 4

AMEX001792

SDNY_GM_00327592

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 8:00 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 atransaction 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-0001

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.

AMEX001793

SDNY_GM_00327593

EFTA_00200347

EFTA01686591

Due in Full continued		Amount $
03/13/08	PENCITY 706-7457367 GA CATALOG MERCHANDISE	63.50
03/14/08	BLOOM FLOWERS INC NEW YORK NY FLORIST Description 166747	296.61
03/17/08	AMZ*BORDERS SEATTLE WA BOOKS*MEDIA WWW.AMAZON.COM	20.96
03/18/08	TLF*ADELAIDE'S, INC LA JOLLA CA FMC303-18309 05692037 FLORISTS	101.83
03/19/08	Estancia La Jolla HoLa Jolla CA Arrival Date / Departure Date 03/18/08 / 03/19/08 00000000 LODGING	9,996.00
03/24/08	NORDSTROM #360 0360 SAN DIEGO CA DEPARTMENT STORE Description COLLECTN HNDBGS	1,826.36
03/24/08	NORDSTROM #360 0360 SAN DIEGO CA DEPARTMENT STORE Description SUNGLASSES	646.50
03/24/08	PENINSULA BEVERLY HIBEVERLY HILLS CA Arrival Date / Departure Date 03/20/08 / 03/23/08 00000000 LODGING	4,796.66
03/26/08	THE UPS STORE #0163 LA JOLLA CA 8584543131 Description / Price BUSINESS SERVICES 8.99	8.99
03/27/08	NEIMAN-MARCUS #16 00SAN DIEGO CA DEPARTMENT STORE Description / Price DRESS 1,140.00 GFT PKG 7.50 DRESS 1,635.00 GFT PKG 7.50	3,006.22
03/28/08	OSA - LA JOLLA 05000LA JOLLA CA 8886722675 Description / Price OPTICIAN 868.00	868.00
03/29/08	PENINSULA BEVERLY HIBEVERLY HILLS CA Arrival Date / Departure Date 03/28/08 / 03/28/08 00000000 LODGING	37.88
03/30/08	NEW YORK TIMES NEW YORK NY NY TIMES 033008 Description FOR BILLING QUESTIO ACCT: 861127967 B	55.17

Continued on reverse

Due in Full continued

		Amount $
03/31/08	JETBLUE SALT LAKE UT AIRLINE CHARGE From: FORT LAUDERDALE FL To: J F KENNEDY A/P NY FORT LAUDERDALE FL Carrier: B6 Class: B3 Ticket Number: 99900630544230 Date of Departure: 04/03 Passenger Name: HALLEYBROWN/WENDY Document Type: PASSENGER TICKET	454.00
03/31/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081326619106 Passenger Name: HALLEYBROWN/WENDY Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.	15.00
03/31/08	OSA - LA JOLLA 05000LA JOLLA CA 8886722675 Description: OPTICIAN Price: 868.00	868.00
03/31/08	CLASSICAB 0001 PALM SPRINGS CA TAXICAB & LIMOUSINE Description GENERAL MERCH	69.60
04/01/08	DS WATERS DS WATERS MABLETON GA 800-492-8377	62.09
04/01/08	DAWAT RSTR NEW YORK NY RESTAURANT Description 585146	340.00
04/02/08	WAVERLY RESTAURANT,NEW YORK NY 212-7418010 TIP 247.58	2,000.00
04/04/08	LAX LAS VEGAS NV Arrival Date 04/03/08 Departure Date 04/04/08 00000000 LODGING	13,487.85
04/06/08	BELLAGIO HOTEL & CASLAS VEGAS NV 8889877111	200.44
04/06/08	BELLAGIO HOTEL & CASLAS VEGAS NV 8889877111	251.14
04/06/08	BELLAGIO HOTEL & CASLAS VEGAS NV 8889877111	651.82
04/06/08	BELLAGIO HOTEL & CASLAS VEGAS NV 8889877111	656.82
04/06/08	BELLAGIO HOTEL & CASLAS VEGAS NV 8889877111	887.42
04/06/08	BELLAGIO HOTEL & CASLAS VEGAS NV 8889877111	1,913.63
04/06/08	BELLAGIO HOTEL & CASLAS VEGAS NV 8889877111	3,508.73
04/06/08	TRYST NIGHTCLUB 8000LAS VEGAS NV 7027702540 FOOD/BEVERAGE 4,214.75 TIP 785.25	5,000.00
04/07/08	TRAVISA LA 323-932-7300 CA 520143 90036 PASSPORT	370.00

Continued on next page

Due in Full continued			Amount $
04/07/08	DIVA LIMOUSINE DIVALLOS ANGELES 04/01/08-1069809 00000 04/01/08-WAITT THEODORE W. HYANNIS MA-HYANNIS MA DEPT#: RES#:1069809-CLR:SHARON MOYLES/EMAIL	CA	448.75
04/09/08	PAYPAL *LWRJ CAMP 4029357733 4029357733 Description PROFESSIONAL S	CA	300.00
04/12/08	CALVIN KLEIN #107 00NEW YORK FAMILY CLOTHING Description CLOTHING/SHOES	NY	133.95
Total Due in Full Activity			**53,911.23**

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 11.90%, the DPR is 0.0326%

Please refer to page 2 for further important information regarding your account

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
March 1, 2008 - March 31, 2008
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
861,641

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
18,784

Account Summary

Opening points balance	842,857
Points earned this period	+18,784
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=861,641

Points Earned this Period

03/01/08 - 03/31/08

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	18,284	500 CENTURION PARTNER BONUS CCE CCE	18,784
Add'l Centurion XXXX-XXXXX9-[redacted]	0	0	0
Totals	18,284	500	**18,784**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Experience India in Luxury

Oberoi Hotels & Resorts

Oberoi Hotels & Resorts are the epitome of luxury and service. Every Oberoi hotel you stay in, is designed as a destination in itself. Exquisite interiors, impeccable service, fine cuisine and modern technology come together to make your experience unique and unforgettable. Redeem Membership Rewards® points and experience India in luxury with Oberoi Hotels & Resorts.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 0848)

Terms and conditions of the Membership Rewards First℠ program apply. For more information, visit membershiprewards.com. Taxes and fees may apply. Individual partner restrictions may apply.

Make Mother's Day Special and Earn 10x Membership Rewards® Bonus Points at FTD.com®

FTD

May 11th is Mother's Day! Shop at ftd.com/amexpromo and earn 10x Membership Rewards points plus 100 bonus points on your purchase when you use your American Express® Card. Choose from fresh flower collections, gourmet gifts, plush teddy bears, spa products, and more! Same-day delivery is available.

Offer valid 1/1/08 - 12/31/08. 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: **7932**.

Order Today from FTD and Earn 10x Points, plus 100 bonus points when you shop at **ftd.com/amexpromo**! Give Mom the perfect gift this year for Mother's Day, Sunday May 11th.

(MR Bonus ID 7932)

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.

Redeem Points for a Classic Car Club Membership

Enjoy the open road and ride in style. Drive an Italian sports car, British roadster, or pure American muscle in London or New York from the Classic Car Club, the international private members automotive club.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 0847)

Terms and conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com. Taxes and fees may apply. Individual partner restrictions may apply.

Million More Reasons to Redeem

shopAmex

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping.

Redeem now at **shopAmex.com/statement**

Start shopping now at **shopAmex.com/statement**

(MR Message 0826)

Terms and conditions for the Membership Rewards program apply. Visit **americanexpress.com/rewards** for more information. Participating partners and available rewards are subject to change without notice.

Earn DOUBLE Membership Rewards® Points All Year at EsteeLauder.com

ESTĒE LAUDER

Spring into beauty at esteelauder.com. Find bestselling skincare favorites, fresh makeup looks, and more. Plus, you can earn double Membership Rewards points on every purchase, through 12/31/08. This exclusive offer is only available online at EsteeLauder.com

Shop **www.esteelauder.com** now for beautiful skin--and earn Membership Rewards points on every order.

(MR Bonus ID 7932)

Offer valid 1/1/08 - 12/31/08. 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: **7932**.

Your Movies, TV Shows, and Photos Will Look Amazing on an iPod® Touch

iPod

The 8GB iPod® Touch features the same multi-touch screen technology as iPhone. Watch your movies, TV shows and photos come alive with bright, vivid color on the 320x480-pixel display. Browse the web using Safari and watch YouTube® videos on the first iPod® with Wi-Fi built in. Shop the iTunes® Wi-Fi Music Store from anywhere. (Reward Code: PRM1707, MR Points: 52,500, Expiration Date: 5/15/08)

To redeem, visit **membershiprewards.com/itouch** or call **1-800-AXP-EARN (297-3276)** by May 15, 2008.

(MR Message 0827)

Terms and conditions of the Membership Rewards® program apply.

Redeem Membership Rewards® Points for a California Getaway with Joie de Vivre Hotels

joie de vivre® HOTELS

Joie de Vivre Hotels is one of the largest boutique hotel companies in California. Our unique collection of hotels includes locations in San Francisco, Marin County, Silicon Valley, Napa Valley and Los Angeles. Whether you are traveling for business or planning a vacation, a romantic getaway or special event, Joie de Vivre has a hotel uniquely suited to your personality. Redeem points for a hotel stay at over 25 hotels in California with Joie de Vivre Hotels.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 0839)

Terms and conditions of the Membership Rewards program apply. For more information, visit membershiprewards.com. Individual partner restrictions apply. Taxes and fees may 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.

AMEX001799

SDNY_GM_00327599

EFTA_00200353

EFTA01686597

CustomExtras™

Discover a World Beyond Your Own with the Mariner Club

American Express® MARINER CLUB

Come let the world's best cruise lines help you find what's remarkable, both on and off the ship. With the American Express® Mariner Club as your guide, you can go beyond the breathtaking ports of call and immerse yourself in what makes these destinations one of a kind.

Simply mention the Mariner Club when booking your cruise and set sail with peace of mind knowing that there is no better way to see your world and those beyond your own. Savor these special experiences with those around you at complimentary shoreside events and cocktail parties--exclusively arranged for the Mariner Club. With the special privileges and conveniences of a fully hosted cruise, you can focus on what is truly important, exploring the multitude of landscapes surrounding you.

Mariner Host, shoreside events and cocktail parties contingent on minimum number of passengers and are subject to change. Mariner Club is not combinable with American Express Cruise Privileges.

American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not liable for the actions or inactions of such suppliers. CST# 1022318-10, TA-002 Registered Iowa Travel Agency NV# 2001-0126, Washington UBI# 600-469-694, ML# 1192. 2008 American Express.

Call American Express Travel toll free at **1-877-AXP-0889** and mention Promotional Code **K3290001** to learn more about your perfect cruise and exclusive Cardmember benefits.

(CE 110192)

Your Next Vacation: Traveling the World by Private Jet

''Around the World by Private Jet'' with Abercrombie & Kent. A&K extends this travel opportunity exclusively to American Express® Card members. The journey embodies the utmost comfort and attentive service and access to some of the most awe-inspiring corners of the world. Space is limited to only 52 travellers, ensuring a truly memorable experience, so reserve your seat today.

Program terms and conditions apply. For full program information, visit **www.abercrombiekent.com/americanexpress**. American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not liable for the acts or inactions of such suppliers. CST#1022318-10, Washington UBI# 600-469-694 ML-1192, TA-002 Registered Iowa Travel Agency, NV 2001-0126.

Learn more about this exclusive vacation and reserve your seat today through Centurion Travel Service at **1-877-877-0987**.

(CE 110184)

Baggage Insurance Plan

Travel is more complicated than ever these days. Nothing can ruin a trip faster than losing your baggage. Membership means you can focus more on enjoying your trip and worry less about where your baggage might end up. The Baggage Insurance Plan* will cover you for lost, stolen, or damaged carry-on and checked baggage up to a combined maximum of $3,000 when you use your Card to purchase a scheduled flight, cruise, train, or bus ticket.

*American Express® Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX400 and is subject to change with notice. This document does not supplement or replace the Policy.

(CE 110185)

Ermenegildo Zegna, where Perfection Is Woven into Style

As a leading Italian luxury menswear brand, Ermenegildo Zegna has a reputation for quality and service around the world. Each collection reflects a world of elegance, refinement, luxury, and sophistication. For more information, visit **www.zegna.com**

Terms and conditions for the Membership Rewards First℠ program apply. Visit **membershiprewards.com/terms** for more information. Participating partners and available rewards are subject to change without notice.

To start redeeming Membership Rewards® points today, log in to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

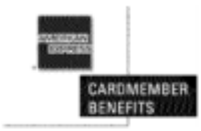
(CE 110188)

AMEX001800

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.

An Extra Layer of Protection

(CE 110187)



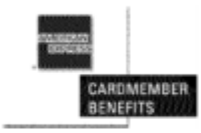
What if the color fades on your new flat-screen TV? Or your food processor starts rattling instead of slicing and dicing? Chances are it will happen right after the warranty runs out. Fortunately, when you use your American Express® Card for eligible purchases, Extended Warranty* extends your warranty up to three years.

*Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0953 or Policy EW-IND and is subject to change with notice. This document does not supplement or replace the Policy.

Centurion Travel Service

Call Centurion Travel Service today at **1-877-877-0987.**

(CE 110186)



Enjoy exclusive access to a unique travel resource: Centurion Travel Service, a full-service American Express® Travel agency available exclusively to Centurion members any hour of the day and night--7 days a week, 365 days a year. Wherever business or pleasure takes you, your personal Travel Counselor at Centurion Travel Service can help arrange every detail of your trip. Your dedicated Travel Counselor is on hand to provide the best solution to meet your needs, assist you with every detail of your travel plans, and provide you with a level of service designed to exceed your expectations.

Now Earn Rewards When You Pay Your Mortgage!

To learn more about Indymac Bank and the Express Rewards Mortgage Program, please visit **www.indymacloans.com/rewards_43** or call **1-888-336-6117.**

(CE 110137)

IndymacBank®

Indymac Bank® is now offering the Express Rewards Mortgage℠ Program in which you can earn valuable rewards on eligible new purchase or refinanced loans by paying your monthly mortgage payments with your rewards-eligible American Express® Card. Plus, Indymac Bank offers competitive rates and fast closing times, making your loan process simple and hassle-free.

It is important to understand the features associated with the loan program you choose and how it may impact your financial situation. To qualify, you must close on an eligible new purchase or refinance loan and be authorized by American Express for the anticipated monthly payment. Subject to Program terms/conditions, underwriting approval, and loan-related closing costs including an initial Program fee. American Express and Indymac Bank are not affiliated and neither is responsible for financial services offered by the other.

Now Accepting American Express® Cards!

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 110141)

AAA Life Insurance Company - Now accepts American Express Cards. Making it even more convenient to help protect your family with AAA Life Insurance. **www.aaalife.com**

Supreme Brands - The next generation in weight loss, health and longevity. **www.supremegreentea.com**. Cleanse. Lose Weight. Detox go to **www.colotrim.com** or call **1-888-513-5775.**

Resort Realty - Enjoy miles of outer banks beaches and a large selection of vacation rentals to suit your family's needs and budget. **1-800-458-3830** or **www.ResortRealty.com**

AMEX001801

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.

SDNY_GM_00327601

DUPLICATE COPY

Centurion® Card Statement of Account

921,060 Membership Rewards® Points Available
at 05/13/08, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
05/13/08

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
72,195.60	-72,195.60	+64,929.83	64,929.83

Please Pay By 05/28/08

Please refer to page 6 for important information regarding your account

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

Going Once

One destination a day.
Prices drop every 20 minutes.
Quantities are limited.

Get your dream trip at amexnetwork.com/getaway

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Amount $
04/15/08*	PAYMENT RECEIVED - THANK YOU	-18,284.37
05/02/08*	PAYMENT RECEIVED - THANK YOU	-53,911.23
Total of Payment Activity		**-72,195.60**

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

			Foreign Spending	Amount $
04/17/08	CALVIN KLEIN #107 00NEW YORK FAMILY CLOTHING Description CLOTHING/SHOES	NY		-117.48 Credit
04/14/08	CALVIN KLEIN #107 00NEW YORK FAMILY CLOTHING Description CLOTHING/SHOES	NY		35.55

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 05/28/08

Your Card balance will be automatically debited from your designated account

Please include your account number on all correspondence.

Amount Due $64,929.83

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. ☐

THEODORE W WAITT
[redacted]

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-0001

[redacted] 00649298300649298 3 10 4

AMEX001802

SDNY_GM_00327602

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 8:00 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 atransaction 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-0001

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.

AMEX001803

SDNY_GM_00327603

EFTA_00200357

EFTA01686601

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
04/14/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG			1,244.14
04/14/08	BLUE WATER GRILL NEW YORK NY RESTAURANT FOOD/BEVERAGE 144.75 TIP 35.25			180.00
04/15/08	NOBU 57 120000054570NEW YORK NY 2123347904 FOOD/BEVERAGE 479.58 TIP 120.42			600.00
04/17/08	AMZ*AMAZON PAYMENTS AMZN.COM/BILL WA MERCHANDISE			26.33
04/18/08	HARRY CIPRIANI NEW YORK NY RESTAURANT FOOD/BEVERAGE 388.69 TIP 111.31			500.00
04/19/08	CITY CAMERA CORP CITNEW YORK NY 2122078038 Description CAMERA/PHOTOGRAPH S			719.57
04/19/08	CLASSICAB 0001 PALM SPRINGS CA TAXICAB & LIMOUSINE Description GENERAL MERCH			57.18
04/20/08	DANIEL NEW YORK NY RESTAURANT FOOD/BEVERAGE 525.62 TIP 124.38			650.00
04/22/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG			932.03
04/24/08	1-800-FLOWERS.COM 800-468-1141 NY FLORAL PROD			56.97
04/27/08	NEW YORK TIMES NEW YORK NY NY TIMES 042708 Description FOR BILLING QUESTIO ACCT: 861127967 B			55.17
04/28/08	JETBLUE SALT LAKE UT AIRLINE CHARGE From: FORT LAUDERDALE FL To: J F KENNEDY A/P NY NOT AVAILABLE Carrier: B6 Class: Q3 Ticket Number: 99900643060020 Date of Departure: 05/01 Passenger Name: STONE/ZOE Document Type: PASSENGER TICKET			224.50
04/28/08	AMTRAK INTERNET DC AMTRAK Routing Details Not Available Ticket Number: 55482564861939 Date of Departure: 04/28 Passenger Name: HAVERCROFT/LIESEL M Document Type: VENDOR SALE			38.00

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Foreign Spending	Amount $
04/28/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: NICE To: LONDON HEATHROW / MIAMI INTL / NEW YORK (JFK INT' / LONDON HEATHROW Carrier: 99 / BA / BA / 99 Class: 99 Ticket Number: 12571942160094 Passenger Name: STONE/ZOE		2,235.17
04/28/08	DEUTSCHE LUFTHANSA DEUTSCHE LUFTHANSA From: NICE To: MUNICH F J STRAUS / CHARLOTTE / FT LAUDERDALE INT / CHARLOTTE Carrier: 99 / LH / LH / UA Class: 99 Ticket Number: 22071942160070 Passenger Name: HAVERCROFT/LIESEL		2,294.65
04/28/08	WHOLESALEFA 8772533800 CA 4029357733 Description GENERAL		1,256.60
04/29/08	DS WATERS DS WATERS MABLETON GA 800-492-8377		53.19
04/29/08	LASTMINUTE.COM INTERNET TRANSACTION	79.99 **Pounds Sterling	162.31
04/29/08	NIKE CANADA LTD TORONTO ON SPORTS/RIDING APPAREL	346.86 **Canadian Dollars	350.09
04/29/08	UTSAV TORONTO ON TIP 0.32	125.00 **Canadian Dollars	127.06
04/30/08	TICKETMASTER WEST HOLLYWOOD CA 8663818924 NEIL DIAMOND 20080430		832.44
04/30/08	TICKETMASTER WEST HOLLYWOOD CA 8663818924 NEIL DIAMOND 20080430		842.56
04/30/08	WHOLESALE FARES 0001 SAN FRANCISCO CA 8772533800 Description GENERAL MERCH		7.95
05/02/08	Fort Lauderdale GranFt Lauderdale FL Arrival Date 04/30/08 Departure Date 05/01/08 00000000 LODGING		10.00
05/02/08	Fort Lauderdale GranFt Lauderdale FL Arrival Date 04/30/08 Departure Date 05/01/08 00000000 LODGING		198.69
05/03/08	WAVERLY RESTAURANT,NEW YORK NY 212-7418010 TIP 529.47		2,000.00
05/03/08	TOM FORD 000 NEW YORK NY 2012075973 Description MEN'S/BOYS' CL		26,845.00

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
05/03/08	Secaucus Hilton GardSecaucus NJ Arrival Date Departure Date 05/01/08 05/02/08 00000000 LODGING			149.35
05/03/08	Secaucus Hilton GardSecaucus NJ Arrival Date Departure Date 05/01/08 05/02/08 00000000 LODGING			148.35
05/03/08	GEOX RETAIL - MANHATNEW YORK NY SHOE STORE Description SHOES/ACC			657.81
05/04/08	CRAFTSTEAK NEW YORK NY RESTAURANT FOOD/BEVERAGE 534.83 TIP 115.17			650.00
05/05/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 04/30/08-077590-200000 04/30/08-WAITT THEODORE W. SAN FRANCISCO CA-SFO-SAN FRANCISCO CA DEPT#: RES#:1077590-2-CLR:SHARON MOYLES			115.85
05/05/08	FAIRMONT ROYAL YORK TORONTO ON GOODS/SERVICES		45.00 **Canadian Dollars	45.29
05/06/08	ALAN WAXLER GROUP, LOLGA@AWAXGRP. NV BUSINESS SERVICE			4,851.00
05/07/08	JOHNS FIFTH AVE LUGGSAN DIEGO CA LUGGAGE LEATHER GOOD			118.53
05/07/08	FOOTLOCKER 07123 071SAN DIEGO CA SPORTING GOODS STORE			102.35
05/07/08	SPORT CHALET 000067SAN DIEGO CA 858-4535656			226.21
05/07/08	NORDSTROM #361 0361 SAN DIEGO CA DEPARTMENT STORE Description MN DRESS/CSL SH			113.14
05/07/08	AMC LAJOLLA 12004230LAJOLLA CA 8584581098			24.75
05/08/08	Estancia La Jolla HoLa Jolla CA Arrival Date Departure Date 04/24/08 04/25/08 00000000 LODGING			42.07
05/09/08	IMDB SUBSCRIPTION SUBSCRIPTION IMDBPRO.COMSUBSCRIPTION			99.95
05/09/08	PENINSULA BEVERLY HIBEVERLY HILLS CA Arrival Date Departure Date 05/09/08 05/09/08 00000000 LODGING			42.15
05/10/08	TOM FORD 000 NEW YORK NY 2012075973 Description MEN'S/BOYS' CL			8,010.00

Continued on reverse

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
05/10/08	NOBU 120000054747001SAN DIEGO 6198144124 FOOD/BEVERAGE TIP	CA 558.68 141.32		700.00
05/11/08	BOLDSTREET WIRELESS OTTAWA GOODS/SERVICES	ON	14.69 **Canadian Dollars	14.92
Total of Due in Full Activity for THEODORE W WAITT				**58,529.39**

Due in Full Activity for GHISLAINE N MAXWELL
Card XXXX-XXXXX9-[redacted]

04/17/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG		-658.92 Credit
04/14/08	ANDREW MARTIN INTL LNEW YORK NY 2126884498 Description FURN, HOME FURNISHI		515.86
04/17/08	BICE RISTORANTE 0000NEW YORK NY RESTAURANT FOOD/BEVERAGE 91.58 TIP 13.42		105.00
04/17/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG		216.75
04/17/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG		262.27
04/23/08	BLOOMINGDALES.COM MASON OH PILLOWS/PADS		71.24
04/25/08	DIDIER LORENCE 43100NEW YORK NY DIDIER LORENCE NEW Y		5,600.00
05/02/08	BLOOMINGDALES.COM MASON OH PILLOWS/PADS		171.18
05/10/08	BERGDORF GOODMAN NEW YORK NY DEPARTMENT STORE		117.06
Total of Due in Full Activity for GHISLAINE N MAXWELL			**6,400.44**
Total Due in Full Activity			**64,929.83**

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 11.15%, the DPR is 0.0305%

Please refer to page 2 for further important information regarding your account

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
April 1, 2008 - April 30, 2008
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
921,060

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
59,419

MEMBERSHIP rewards FIRST℠

Account Summary

Opening points balance	861,641
Points earned this period	+59,419
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=921,060

Points Earned this Period

04/01/08 - 04/30/08	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	53,913	3,006 CENTURION PARTNER BONUS CCE CCE 2,500 Destination Hotels 1Q08 2xpts 7346	59,419
Add'l Centurion XXXX-XXXXX9-[redacted]	0	0	0
Totals	53,913	5,506	**59,419**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

red door spas
Elizabeth Arden

Earn Double Points on Gift Certificate Purchases at REDDOORSPAS.COM

Give the gift of personal pampering at Red Door Spas for the experience of luxury and sophistication that define Elizabeth Arden. Now through 12/31/08 you can earn double Membership Rewards® points on all gift certificate & gift card purchases exclusively at reddoorspas.com when you use your enrolled American Express® Card, redeemable at 30 day spa & resort locations!

Bonus points offer valid 4/15 - 12/31/2008 for gift certificate purchases at reddoorspas.com only. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at 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 6-8 weeks after charges appear on your billing statement. Bonus ID: **8429.**

Earn double points on gift certificate purchases at **www.reddoorspas.com** or treat yourself to renowned relaxation by redeeming points for Red Door Spa gift certificates at **membershiprewards.com**.
(MR Bonus ID 8429)

CLINIQUE

Earn Double Membership Rewards® Points on Purchases of $70 or More at CLINIQUE.COM!

Exclusively at clinique.com, American Express® Cardmembers can earn double points with any purchase of $70 or more when they pay with their American Express Card through 12/31/08. Update your collection with Clinique's full range of skin care and makeup products, including Clinique's 3-Step Skin Care System and NEW Lash Power Mascara Long Wearing Formula.

Offer valid for purchases made January 1 - December 31, 2008 on any single purchase of $70 or more at clinique.com. 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: **2316.**

Shop now at **clinique.com** and earn double Membership Rewards points on everyorder of $70 or more.

(MR Bonus ID 2318)

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 Points Online This Spring with Select Merchants!

MEMBERSHIP rewards BonusPoints

Just for Cardmembers: Earn double Membership Rewards® points this spring at these online merchants--CreativePlaythings.com, SpaFinder.com, BobbiBrown.com, Build.com, and DiscountOfficeSupplies.com.

CreativePlaythings.com offer valid through 5/31/08. All other offers listed valid through 12/31/08. 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 account within 6-8 weeks after charges appear on your billing statement. Bonus IDs: 3526, 1373, 1480, 6901 and 8399.

Shop at these online merchants using your enrolled American Express® Card to earn bonus points!

(MR Message 0888)

Millions More Reasons to Redeem

shopAmex™

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping.

Redeem now: **shopAmex.com/statement**

Terms and conditions for the Membership Rewards program apply. Visit **americanexpress.com/rewards** for more information. Participating partners and available rewards are subject to change without notice.

Start shopping now: **shopAmex.com/statement**

(MR Message 0876)

Use Points Toward Ticketmaster Ticket Purchases!

ticketmaster

Ticketmaster makes it easy for you to see thousands of concerts, sporting events, theatrical productions and other live shows. Redeem Membership Rewards® points for tickets or for Ticketmaster gift cards.

Ticket limits apply. Subject to availability. Point values and redemption levels vary by show. Orders failing to qualify will remain charged on the Card and are valid and subject to the venue's and Ticketmaster's no refund/no exchange policy.

To take advantage of this offer, simply visit **www.Ticketmaster.com** and look for the option to use Membership Rewards points at checkout. For questions, visit **http://www.ticketmaster.com/amex/member.html**
(MR Message 0886)

Redeem Membership Rewards® Points for a Tumi Travel Carry-On Bag

TUMI

The Tumi Frequent Traveler Zippered Expandable Carry-On is one of Tumi's travel companion bags that are ideal for any business traveler. This lightweight carry-on expands by 2.5'' and has a removable suiter that holds up to three suits. Features two outside pockets. Dimensions: 22'' x 14'' x 10'' Weight: 13.06 lbs.

Redeem 64,000 Membership Rewards points with Reward Code **CMP2197**.

Terms and conditions of the Membership Rewards program apply.

To redeem, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 0877)

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.

AMEX001809

CustomExtras™

American Express® Card at Fry's Electronics and Frys.com!

Whether you shop from home using Frys.com or you decide to shop at one of our 34 gigantic Superstores in 9 different states, Fry's Electronics® is the Home of Fast, Friendly, Courteous Service® and offers an amazing selection of computers, electronics and appliances at Guaranteed Low Prices. That's right, choose from the best brands in desktops, notebooks, monitors, CPUs, memory, computer components, networking, HDTVs, home theatre, car stereo, digital cameras, GPS, video games, DVD & Blu-ray movies, smartphones, and appliances at Guaranteed Low Prices from Fry's.

And now--Fry's proudly welcomes American Express Cards!

Visit **www.Frys.com** to shop online or find a store near you.

(CE 110252)

Experience the Future of The Ritz-Carlton Club First

TRAVEL

In Hawaiian, Kapalua poetically means ''arms embracing the sea,'' a reference to the lava peninsulas that form Kapalua Resort's six turquoise bays. As an American Express Centurion Card holder, you have the privilege to be among the first ''sponsored guests'' of The Ritz-Carlton Club and Residences, Kapalua Bay. You are invited to join us at The Ritz-Carlton, Kapalua hotel for six days and five evenings to enjoy the spirit of ''aloha'' for only $1,999--which is 20% off the normal rate.

Terms and conditions for this offer apply. The offer is valid to travel through 12/20/2008.

To discuss the destination and to arrange a visit, simply call **1-866-848-7347** or visit **americanexpress.com/centurion**. You may also e-mail us at **inquiry@ritzcarltonclub.com**

(CE 110357)

Premium Seats Program

LEISURE

You have access to some of the best seats in the house through our Premium Seats Program offered as part of Centurion® member benefits. Enjoy prime seating and VIP access at venues in New York and Los Angeles while you take in the best in professional entertainment.

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.

For tickets, call **1-800-455-1657,** (8am-11pm EST, seven days a week).

(CE 110356)

Renting a Car? Remember, You're Covered

INSURANCE

Getting into your rental car can be the start of a great vacation. And, as a Card member, you can relax and let membership put your mind at ease. Simply use your Card to rent the car, and decline the collision damage waiver at the rental car counter. As a Card member, you'll automatically be covered if the car is damaged or stolen.*

*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.

(CE 110353)

Monarch Quality Billiard Tables

CARDMEMBER BENEFITS

This elegant Baroque style billiard table with finely carved cabriole legs has a very traditional and timeless design. The table features superior construction, slate playfield, high-speed cushions and cloth along with leather drop pockets accented with silk fringe. Redeem 2,800,000 Membership Rewards® points for reward code HLX658 or go to membershiprewards.com to see Monarch's entire selection of quality billiard tables.

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** for more information. Participating partners and available rewards are subject to change without notice. Individual partner restrictions may apply.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276).**

(CE 110354)

AMEX001810

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 India in Luxury

Oberoi Hotels & Resorts are the epitome of luxury and service. Every Oberoi hotel you stay in is designed as a destination in itself. Exquisite interiors, impeccable service, fine cuisine and modern technology come together to make your experience unique and unforgettable. Transfer Membership Rewards® points and experience India in luxury with Oberoi Hotels & Resorts.

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** for more information. Participating partners and available rewards are subject to change without notice. Individual partner restrictions may apply.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(CE 110355)

Now Accepting American Express® Cards!

Smart & Final - The smaller, faster warehouse store offers convenient grocery shopping at low warehouse prices. Call **1-866-411SMART** for a location near you.

Juxtaposition Home - A destination for the discerning client looking for something original and classic. One of your most inspirational design resources. **949-715-1181.**

O Hotel - Re-opened in 2007. Renewed and resplendent, 68 deluxe rooms of upgraded comforts. Two blocks from LA Convention Center, Staples and La Live. **www.ohotelgroup.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 110237)

AMEX001811

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

Centurion® Card Statement of Account

887,096 Membership Rewards® Points Available
at 06/12/08, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
06/12/08

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
64,929.83	-64,929.83	+124,986.63	124,986.63

Please Pay By 06/27/08

Please refer to page 6 for important information regarding your account

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

Exclusive Benefits Equinox Fitness Club

Purchase a membership to Equinox Fitness Club at the Centurion discounted rate, and you'll receive an exclusive package of fitness benefits valued at over $3,000. Equinox is the premiere fitness club with locations in Boston, NYC, DC, Miami, Chicago, San Francisco, Los Angeles and coming soon to Dallas. Equinox features expert personal training, innovative classes, spa services, and more.

Terms and conditions apply. Value of benefits package based on current Equinox pricing. For more information, please visit **equinoxfitness.com/centurion** or call **212-774-6376.**

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Amount $
06/12/08*	PHONE PAYMENT RECEIVED-THANK YOU	-64,929.83

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX[redacted]

			Foreign Spending	Amount $
06/02/08	Estancia La Jolla HoLa Jolla Arrival Date 04/24/08 00000000 LODGING	CA Departure Date 04/25/08		-42.07 Credit
05/13/08	DS WATERS DS WATERS MABLETON 800-492-8377	GA		33.19
05/15/08	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date 05/15/08 00000000 LODGING	CA Departure Date 05/15/08		42.15

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 06/27/08

Please enter your account number on all checks and correspondence.

Make check payable to American Express.

Amount Due $124,986.63

See Finance Charge section on reverse side for a description of when additional Finance Charges are not assessed on Purchases.

Check here if your address or phone number has changed. Please note changes on reverse side.

☐

THEODORE W WAITT
[redacted]

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-0001

[redacted] 01249866301249866 3 10 4

AMEX001812

SDNY_GM_00327612

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 8:00 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 atransaction 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-0001

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.

AMEX001813

SDNY_GM_00327613

EFTA_00200367

EFTA01686611

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
05/15/08	TICKETS NOW.COM TICKROLLING MEADOWS IL TICKET AGENCY			518.65
05/16/08	PENINSULA BEVERLY HIBEVERLY HILLS CA Arrival Date Departure Date 05/16/08 05/16/08 00000000 LODGING			45.15
05/16/08	CICLISMO CLASSICO 781-6463377 MA TRAVEL AGENCY			8,945.00
05/16/08	THE GARDENS ARNOLDS PARK IA 712-320-2928 FOOD 989.52			989.52
05/17/08	THE GARDENS ARNOLDS PARK IA 712-320-2928 FOOD 719.87			719.87
05/19/08	TICKETMASTER PHONES SAN DIEGO CA 6192208497 MEXICO 20080519			1,890.00
05/19/08	SOUND X 000000001 BARRINGTON IL 8473823911 Description REFER TO RECEIPT			20,000.00
05/22/08	DONOVANS STEAK AND LA JOLLA CA 8584506666 TIP 76.10			325.00
05/22/08	JEANOMIX CHINO HILLS CA 760-487-1277			1,719.69
05/22/08	GARDENS-TO-GO ARNOLDS PARK IA 712-320-2928			551.22
05/22/08	CHINO HILLS 80000090CHINO HILLS CA 6047326124 Description Price MEN'S/WOMEN'S CLOTH 363.07			363.07
05/23/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: To: Carrier: Class: NEW YORK (JFK INT' LONDON HEATHROW 99 99 PARIS C DE GAULLE BA NEW YORK (JFK INT' 99 Ticket Number: 12573487840491 Passenger Name: [redacted]			9,817.60
05/23/08	THE GARDENS ARNOLDS PARK IA 712-320-2928 FOOD 611.39			611.39
05/23/08	THE ANIMAL HOSPITAL LA JOLLA CA 8584592665 Description VETERINARY SERVICES			158.55
05/25/08	ZORT'S FIREWORKS N SIOUX SD 913-441-1807			1,128.89
05/25/08	NEW YORK TIMES NEW YORK NY NY TIMES 052508 Description FOR BILLING QUESTIO ACCT: 861127967 B			55.17

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Foreign Spending	Amount $
05/29/08	BABYGIFTSTATION.COM METUCHEN NJ 7325498391 Description Price CHILD'S/INFANTS' WE 189.95		189.95
05/30/08*	MEM RWDS CERTIFICATE RUSH FEE Goods and Services		15.00
05/30/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: To: Carrier: Class: NEW YORK (JFK INT' LONDON HEATHROW 99 99 PARIS C DE GAULLE BA NEW YORK (JFK INT' 99 Ticket Number: 12573501535615 Passenger Name: [redacted]		1.50
05/30/08	RESDNCE HALL LIN 800-847-0751 MD LINEN		219.90
06/03/08	OSA - LA JOLLA 05000LA JOLLA CA 8886722675 Description Price OPTICIAN 589.00		589.00
06/04/08	CALIFORNIA BICYCLE 8LA JOLLA CA CALIFORNIA BICYCLE LA JO		266.67
06/04/08	CALIFORNIA BICYCLE 8LA JOLLA CA CALIFORNIA BICYCLE LA JO		11,098.25
06/05/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: To: Carrier: Class: NEW YORK (JFK INT' LONDON HEATHROW 99 99 PARIS C DE GAULLE BA NEW YORK (JFK INT' 99 Ticket Number: 12573520176534 Passenger Name: [redacted]		393.80
06/05/08	EMBROIDME 10145476 SAN DIEGO CA EMBROIDME SAN D		13,263.49
06/05/08	BLOOM FLOWERS.COM 80NEW YORK NY 2128328094 Description Price FLORISTS 292.61		292.61
06/05/08	CLEVER ADVANTAGE CLESAN DIEGO CA 618-5644841		7,136.50
06/06/08	EMBROIDME 10145476 SAN DIEGO CA EMBROIDME SAN D		49.37
06/06/08	NOBU 120000054747001SAN DIEGO CA 6198144124 FOOD/BEVERAGE 926.28 TIP 200.00		1,126.28
06/06/08	JEANOMIX CHINO HILLS CA 760-487-1277		125.26
06/08/08	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store		49.86
06/08/08	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store		49.77
06/08/08	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store		40.97
06/08/08	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store		49.88
06/10/08	GOOD TIME TICKETS LOS ANGELES CA TICKET AGENCY		29,000.00

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
06/11/08	CUT&SIDEBAR BY WOLFGBEVERLY HILLS 3102755200 FOOD TIP	CA 128.81 46.19		175.00
06/11/08	SCRIPPS CLINIC TORRELA JOLLA 858-554-8710	CA		3,000.00
06/12/08	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	TX		32.94
06/12/08	UPS* 8E0543JTVCQ 888-520-9090 SHIPMENTID NA UPS*8E0543JTVC UPS*8E	NB	878.70 **Canadian Dollars	882.94
Total of Due in Full Activity for THEODORE W WAITT				**115,920.98**
Due in Full Activity for GHISLAINE N MAXWELL Card XXXX-XXXXXX9-[redacted]				
05/19/08	APPLE STORE #R082 00SAN DIEGO COMPUTER STORE	CA		161.57
05/19/08	APPLE STORE #R082 00SAN DIEGO COMPUTER STORE	CA		99.00
05/19/08	APPLE STORE #R082 00SAN DIEGO COMPUTER STORE	CA		3,593.10
05/19/08	APPLE STORE #R082 00SAN DIEGO COMPUTER STORE	CA		149.72
05/21/08	AMEN WARDY HOME INTEASPEN AMEN WARDY HOME INTEASPEN	CO		108.00
05/29/08	LULULEMON ATHLETICA TORONTO GOODS/SERVICES	ON	1,091.58 **Canadian Dollars	1,133.58
06/02/08	LULULEMON ATHLETICA TORONTO GOODS/SERVICES	ON	2,732.34 **Canadian Dollars	2,807.48
06/02/08	IL CANTINORI 0500000NEW YORK 2126736044 FOOD/BEVERAGE TIP	NY 113.80 16.00		129.80
06/03/08	FRED'S AT BARNEYS NYNEW YORK 2128332222 FOOD TIP	NY 73.42 9.58		83.00
06/09/08	EUROSTAR (INTERNET UK) GOODS/SERVICES		154.50 **Pounds Sterling	312.09
06/10/08	PERCY BASS LTD, CHELSEA, LONDON GOODS/SERVICES		42.30 **Pounds Sterling	84.85
06/10/08	PERCY BASS LTD, CHELSEA, LONDON GOODS/SERVICES		21.15 **Pounds Sterling	42.42
06/11/08	CONRAN SHOP MARYLEBONE LTD LONDON W1M 3AE GOODS/SERVICES		90.00 **Pounds Sterling	180.52
06/11/08	THE CONRAN SHOP LTD, LONDON DEPARTMENT STORE		90.00 **Pounds Sterling	180.52
Total of Due in Full Activity for GHISLAINE N MAXWELL				**9,065.65**
Total Due in Full Activity				**124,986.63**

Continued on reverse

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 10.90%, the DPR is 0.0299%

Please refer to page 2 for further important information regarding your account

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
May 1, 2008 - May 31, 2008
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
887,096

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
66,036

Account Summary

Opening points balance	921,060
Points earned this period	+66,036
Points used this period	-100,000
Reinstated points and adjustments	0
Total points balance	=887,096

Points Earned this Period

05/01/08 - 05/31/08

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	58,530	947 CENTURION PARTNER BONUS CCE CCE 42 Destination Hotels 2Q08 2xpts 1392	59,519
Add'l Centurion XXXX-XXXXX9-[redacted]	6,400	117 CENTURION PARTNER BONUS CCE CCE	6,517
Totals	64,930	1,106	**66,036**

Points Used this Period

05/01/08 - 05/31/08

	Total Points Used This Period	Request Date
$1000 Saks Fifth Avenue Gift Card Account number 0026725452	100,000	5/29/08
Total	100,000	

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Flying Blue
KLM AIR FRANCE

Transfer Membership Rewards® Points on Air France!

Book a last minute trip to Paris with nonstop flights from Air France. Renowned for its exceptional in-flight services, Air France flies to more than 1,889 destinations in over 80 countries, with extensive European coverage. Redeem Membership Rewards points today to any of our fascinating destinations...

Terms and conditions of the Membership Rewards program apply. For more information, visit membershiprewards.com/terms. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1548)

BOSE®

Redeem Membership Rewards® Points for the Bose® Wave Music System

The acclaimed Waveguide speaker technology delivers deep low notes and instrumental clarity, bringing new life to music. Includes a built-in CD player, digital FM/AM tuner, auxiliary input jack, and custom alarm. Requires little space and is delightfully simple to use. Credit Card-size remote included. Color: Graphite Gray. Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 58,000 Membership Rewards points for Reward Code: **BOS59**.

Terms and conditions of the Membership Rewards program apply.

Redeem now on **membershiprewards.com**

(MR Message 1551)

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.

A World of Style. Now Pocket-Sized. Redeem Membership Rewards® Points for Saks Gift Card

Saks Fifth Avenue sits at the center of the fashion universe, featuring world-renowned and up-and-coming designers, exquisite customer service and exclusive items you can't find anywhere else. Saks Gift Cards are accepted at our 54 stores in 25 states, 50 Saks Fifth Avenue OFF 5TH stores or online at saks.com, with no expiration date.

To redeem your Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1556)

MEMBERSHIP rewards®

Earn Membership Rewards® Points When You Pay Your Household Bills Automatically

Pay your wireless, cable and insurance bills at **americanexpress.com/easybillpay** with your eligible American Express® Card and you can earn points with each payment. Your bills are paid automatically, so you have more time for the things you love. Terms, conditions and restrictions apply.

To enroll in American Express Bill Pay you must be 18 years old and a U.S. resident. Individuals must have a valid American Express Card. Service valid with participating merchants only. Terms and conditions of the Membership Rewards program apply. For more information, visit **membershiprewards.com**

Visit **americanexpress.com/easybillpay** or call your service provider to use your Card to pay your bills today.

(MR Message 1564)

shopAmex™

Million More Reasons to Redeem

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping.

Redeem now: **shopAmex.com/statement**

Terms and conditions for the Membership Rewards program apply. Visit **americanexpress.com/rewards** for more information. Participating partners and available rewards are subject to change without notice.

Start shopping now: **shopAmex.com/statement**

(MR Message 1539)

Dine This Summer at Fleming's Prime Steakhouse & Wine Bar

Turn an evening out into a memorable occasion. Fleming's Prime Steakhouse & Wine Bar is renowned for its stylish steakhouse dining, lively atmosphere and innovative wine list, offering 100 wines by the glass. Private dining rooms are also available. Redeem Membership Rewards® points for a $50 or $100 Certificate good towards your dining experience at Fleming's Prime Steakhouse & Wine Bar. For more information or to find a location nearest to you, visit **www.flemingssteakhouse.com**

To redeem your Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1557)

Earn Double Membership Rewards® Points on Purchases of $60 or More at Origins.com

Our mission at Origins is to promote beauty and wellness through good-for-you products and feel-good experiences. We do this by celebrating the connection between Mother Nature and Human Nature.

Offer valid for purchases made January 1-December 31, 2008 only and not valid on previous purchases. Earn double Membership Rewards points on any single purchase of $60 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: **1365.**

Shop now with your eligible, enrolled American Express Card at **www.origins.com**

Enjoy!

(MR Bonus ID 1365)

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.

AMEX001819

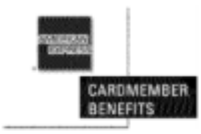
SDNY_GM_00327619

EFTA_00200373

EFTA01686617

CustomExtras™

Redeem for the Very Privileged World of Lamborghini



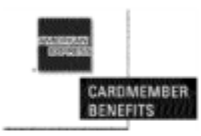
The Lamborghini Gallardo, an incredibly beautiful machine, is both powerful and performing, featuring a 5.0L V10 engine producing 520 HP and 350 ft/lbs of torque for a masterful control of all acceleration on demand. All-wheel drive, front-end lift system, electronic stability control, six-CD changer with DVD slot and screen.

Terms and conditions for the Membership Rewards First® program apply. All terms and conditions apply--driver must be 25 years of age or older. Limited quantity offer. Visit **membershiprewards.com/terms** for more information. Participating partners and available rewards are subject to change without notice.

Reward yourself with the very privileged world of Lamborghini. Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(CE 110583)

Introducing the InterContinental® San Francisco



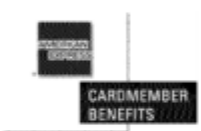
Now through September 1, 2008, you can earn 4,000 Priority Club® bonus points or 800 bonus miles at the new InterContinental San Francisco at Moscone Center. A graceful tower of cool-blue, the InterContinental San Francisco offers 550 guest rooms. The amenities of the InterContinental San Francisco include a destination restaurant with companion bar, a signature spa, fitness center, and state-of-the-art conferencing facilities.

Must be a Priority Club Rewards member or enroll prior to stay. Rooms are available at InterContinental San Francisco at Moscone Center. Rates are limited and subject to availability. Standard Priority Club program terms and conditions apply. Please visit **priorityclub.com** for full terms and conditions.

Visit **priorityclub.com/icsanfran** for more information on the Intercontinental San Francisco at Moscone Center.

(CE 110582)

Lilianfels Blue Mountains Resort & Spa



When you stay at the beautiful Lilianfels Blue Mountains Resort & Spa, an Orient-Express property located in Echo Point, Australia, you'll receive extra Centurion amenities such as a complimentary dinner for two and a room upgrade at time of booking (when available). This is in addition to your standard *Fine Hotels & Resorts* amenities which include continental breakfast for each day of your stay, and 4pm late checkout.

Orient-Express Hotels, Trains & Cruises' complimentary dinner is available on minimum 3-night stays only. Taxes and gratuity not included. Meal may be taken in the hotel restaurant or in room. Additional *Fine Hotels & Resorts* terms and conditions apply, visit **americanexpress.com/centurion** for details.

To experience the luxury that is Orient-Express, contact your Centurion Travel Consultant at **1-877-877-0987**, then select Travel.

(CE 110581)

Now Accepting American Express® Cards!

Fresh & Easy Neighborhood Market™ - Is a quick and easy place to shop for fresh, wholesome food choices at affordable prices. Visit **www.freshandeasy.com** to find one near you.

Tranquility Base - A lunar-themed restaurant specializing in seasonally changing California Tapas-style menu. 801 S. Grand Ave., LA. **213-204-0588**. **www.tranquilityla.com**

Kings Road Cafe - Breakfast-Lunch-Dinner-Bakery-Coffee Roaster. Los Angeles Landmark Restaurant since 1990. 8361 Beverly Blvd., **323-655-9044** or **www.kingsroadcafe.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 110372)

AMEX001820

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.

AMEX001821

SDNY_GM_00327621

EFTA_00200375

EFTA01686619

DUPLICATE COPY

Centurion® Card Statement of Account

1,012,071 Membership Rewards® Points Available
at 07/13/08, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
07/13/08

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
124,986.63	0.00	+198,379.79	323,366.42

Please Pay By 07/28/08
Amount Due Includes:
Past due amount $109,618.83

Please refer to page 9 for important information regarding your account

Your account is past due. Please pay the past due amount immediately. Future late payments may result in an increase in your APR on your Flexible Payment Account. Pay your bill online anytime, anywhere at **www.americanexpress.com/paybill.**

Your membership will be renewed next month. Please refer to the Renewal Notice on Page 9

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Amount $
Total of Payment Activity		**0.00**

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

		Foreign Spending	Amount $
07/03/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TKT# 8908135981958 VOIDED TKT		-25.00 Credit
07/10/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 194 TKT# 9327360217504 VOIDED TKT		-14,568.40 Credit
07/10/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 194 TKT# 9327360217505 VOIDED TKT		-774.40 Credit
06/13/08	CICLISMO CLASSICO 781-6463377 MA TRAVEL AGENCY		600.00
06/15/08	PENINSULA BEVERLY HIBEVERLY HILLS CA Arrival Date 06/13/08 Departure Date 06/14/08 00000000 LODGING		1,804.52

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 07/28/08

Please enter your account number on all checks and correspondence.

Make check payable to American Express.

THEODORE W WAITT
[redacted]

Amount Due $323,366.42

See Finance Charge section on reverse side for a description of when additional Finance Charges are not assessed on Purchases.

Check here if your address or phone number has changed. Please note changes on reverse side.

☐

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-0001

[redacted] 03233664203233664 2 10 4

AMEX001822

SDNY_GM_00327622

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 8:00 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 atransaction 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-0001

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.

AMEX001823

SDNY_GM_00327623

EFTA_00200377

EFTA01686621

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
06/17/08	EMBROIDME 10145476 SAN DIEGO CA EMBROIDME SAN D			3,661.61
06/17/08	BISH HALIFAX NS GOODS/SERVICES		530.53 **Canadian Dollars	532.04
06/18/08	EMBROIDME 10145476 SAN DIEGO CA EMBROIDME SAN D			742.24
06/18/08	EMBROIDME 10145476 SAN DIEGO CA EMBROIDME SAN D			1,497.94
06/19/08	TAYLOR LIVERY RIVERDALE MD 20737 LIMOUSINE SERVICE			1,856.40
06/19/08	RITZ CARLTON GEORGETWASHINGTON DC DC Arrival Date 06/19/08 Departure Date 06/19/08 00000000			1,029.36
06/19/08	WESTIN NOVA SCOTIAN HALIFAX NS LODGING		45.65 **Canadian Dollars	45.78
06/19/08	WESTIN NOVA SCOTIAN HALIFAX NS LODGING		78.49 **Canadian Dollars	78.72
06/19/08	WESTIN NOVA SCOTIAN HALIFAX NS LODGING		102.64 **Canadian Dollars	102.94
06/19/08	WESTIN NOVA SCOTIAN HALIFAX NS LODGING		127.58 **Canadian Dollars	127.96
06/19/08	WESTIN NOVA SCOTIAN HALIFAX NS LODGING		5.59 **Canadian Dollars	5.61
06/19/08	WESTIN NOVA SCOTIAN HALIFAX NS LODGING		11.19 **Canadian Dollars	11.22
06/20/08	CLEVER ADVANTAGE CLESAN DIEGO CA 618-5644841			3,870.75
06/20/08	THE RITZ CARLTON TYSMCLEAN VA Arrival Date 06/18/08 Departure Date 06/19/08 00000000 LODGING			445.81
06/21/08	BEN BRIDGE JELEWERS SAN DIEGO CA 858-453-9996			25,000.00
06/21/08	BEN BRIDGE JELEWERS SAN DIEGO CA 858-453-9996			500.00
06/21/08	NORDSTROM #361 0361 SAN DIEGO CA DEPARTMENT STORE Description MENS SPORTSWEAR			1,088.28
06/21/08	LADY FOOTLOCKER #062SAN DIEGO CA SPORTING GOODS STORE			89.41
06/21/08	LUCKY BRAND DUNGRAEESAN DIEGO CA 9999999999			285.55
06/22/08	NEW YORK TIMES NEW YORK NY NY TIMES 062208 Description FOR BILLING QUESTIO ACCT: 861127967 B			55.17

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Foreign Spending	Amount $
06/24/08	DELTA AIR LINES MUNROE FALLS OH DELTA AIR LINES From: MILAN-MALPENSA ITL To: ATLANTA GA / BOISE ID Carrier: DL / DL Class: YW / YW Ticket Number: 00675141130285 Date of Departure: 06/27 Passenger Name: FEARON/HEIDI Document Type: PASSENGER TICKET		3,310.08
06/24/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359818931 Passenger Name: FEARON/HEIDI Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		25.00
06/24/08	OSA - LA JOLLA 05000LA JOLLA CA 8886722675 Description: OPTICIAN Price: 569.00		569.00
06/25/08	DS WATERS DS WATERS MABLETON GA 800-492-8377		19.19
06/26/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG		2,107.89
06/30/08	STEUBEN INTERNET 800-424-4240 NY CRYSTAL		643.00
06/30/08	OSA - LA JOLLA 05000LA JOLLA CA 8886722675 Description: OPTICIAN Price: 689.00		689.00
07/01/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359819384 Passenger Name: WAITT/MAXWELL Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		75.00
07/01/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359819395 Passenger Name: GROSSKOPF/AARON Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		75.00
07/01/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 184 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: YW Ticket Number: 93275141130990 Date of Departure: 07/13 Passenger Name: WAITT/MAXWELL Document Type: PASSENGER TICKET		1,309.40
07/01/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 184 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: YW Ticket Number: 93275141131001 Date of Departure: 07/13 Passenger Name: WAITT/SOPHIA Document Type: PASSENGER TICKET		1,309.40

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
07/01/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 184 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: YW Ticket Number: 93275141131012 Date of Departure: 07/13 Passenger Name: ENDRES/HALEY Document Type: PASSENGER TICKET			1,309.40
07/01/08	EMBROIDME 10145476 SAN DIEGO CA EMBROIDME SAN D			1,240.47
07/01/08	DOUX JOAILLIER, COURCHEVEL VOUS REMERCIE DE VOTRE VISITE		3,400,00 **European Union Euro	5,486.58
07/01/08	FROJO, ST TROPEZ VOUS REMERCIE DE VOTRE VISITE		26,500,00 **European Union Euro	42,763.05
07/02/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 185 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: YW Ticket Number: 93275141131056 Date of Departure: 07/13 Passenger Name: GROSSKOPF/AARON Document Type: PASSENGER TICKET			1,309.40
07/02/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 185 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: YW Ticket Number: 93275141131060 Date of Departure: 07/13 Passenger Name: WAITT/EMILY Document Type: PASSENGER TICKET			1,309.40
07/02/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 185 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: YW Ticket Number: 93275141131071 Date of Departure: 07/13 Passenger Name: HASLER/HEATHER Document Type: PASSENGER TICKET			1,309.40
07/03/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 186 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: YW Ticket Number: 93275141131410 Date of Departure: 07/13 Passenger Name: MARSHALL/MEGAN Document Type: PASSENGER TICKET			1,309.40
07/03/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359819572 Passenger Name: MARSHALL/MEGAN Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.			25.00
07/03/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359819583 Passenger Name: MARSHALL/MEGAN Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.			25.00
07/05/08	NOBU BERKLEY, LONDON W1K GOODS AND/OR SERVICES		2,493.24 **Pounds Sterling	5,046.57
07/07/08	AMAYA, LONDON SW1X GOODS/SERVICES		292.33 **Pounds Sterling	590.45

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Foreign Spending	Amount $
07/09/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359819933 Passenger Name: WAITT/HAILEY Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		50.00
07/09/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359819955 Passenger Name: WAITT/MAXWELL Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		50.00
07/09/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359819966 Passenger Name: WAITT/MAXWELL Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		50.00
07/09/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359819970 Passenger Name: WAITT/MAXWELL Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		50.00
07/09/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359819981 Passenger Name: GROSSKOPF/AARON Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		50.00
07/09/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359819992 Passenger Name: GROSSKOPF/AARON Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		50.00
07/09/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359820003 Passenger Name: GROSSKOPF/AARON Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		50.00
07/09/08	AIR FRANCE MUNROE FALLS OH AIR FRANCE From: LOS ANGELES CA To: PARIS-DE GAULLE FR / NICE FRANCE Carrier: AF / AF Class: CO / CO Date of Departure: 07/09 Ticket Number: 05775157352370 Passenger Name: WAITT/HAILEY Document Type: PASSENGER TICKET		7,282.93
07/09/08	AIR FRANCE MUNROE FALLS OH AIR FRANCE From: LOS ANGELES CA To: PARIS-DE GAULLE FR / NICE FRANCE Carrier: AF / AF Class: CO / CO Date of Departure: 07/09 Ticket Number: 05775157352381 Passenger Name: GAFA/JORDAN Document Type: PASSENGER TICKET		7,282.93
07/09/08	CLEVER ADVANTAGE CLESAN DIEGO CA 618-5644841		180.00
07/09/08	LA PORCELAINE BLANCHE, ANTIBES GOODS/SERVICES	507,00 **European Union Euro	814.50

Continued on next page

Due in Full continued					Foreign Spending	Amount $
	** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.					
07/10/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359820036 Passenger Name: MARSHALL/MEGAN Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.					50.00
07/10/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 193 From: LOS ANGELES CA To: LONDON HEATHROW UK LOS ANGELES CA Carrier: VS VS Class: DX DX Ticket Number: 93273602175040 Date of Departure: 07/13 Passenger Name: WAITT/THEODORE W Document Type: PASSENGER TICKET					14,568.40
07/10/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 193 From: LOS ANGELES CA To: LONDON HEATHROW UK LOS ANGELES CA Carrier: VS VS Class: DX DX Ticket Number: 93273602175051 Date of Departure: 07/13 Passenger Name: SWANK/HILLARY Document Type: PASSENGER TICKET					774.40
07/10/08	SOUTH AFRICAN AIRWAYSBSP SALES SOUTH AFRICAN AIRWAY From: LONDON HEATHROW To: CAPE TOWN JOHANNESBURG (JAN LONDON HEATHROW Carrier: 99 SA 99 Class: 99 Ticket Number: 08373602040064 Passenger Name: WAITT/THEODORE W					7,805.20
07/10/08	SOUTH AFRICAN AIRWAYSBSP SALES SOUTH AFRICAN AIRWAY From: LONDON HEATHROW To: CAPE TOWN JOHANNESBURG (JAN LONDON HEATHROW Carrier: 99 SA 99 Class: 99 Ticket Number: 08373602040075 Passenger Name: SWANK/HILLARY					7,805.20
07/11/08	OSA - LA JOLLA 05000LA JOLLA CA 8886722675 Description: OPTICIAN Price: 874.00					874.00
Total of Due in Full Activity for THEODORE W WAITT						**147,707.15**

Due in Full Activity for GHISLAINE N MAXWELL

Card XXXX-XXXXX9-[redacted]

06/16/08	TGT*TARGET.COM GENERALMERCH	TARGET.COM	MN		427.42
06/17/08	INTERWATCHES.COM 305-479-3034	MIAMI	FL		2,091.00
06/18/08	NEIMN MARCUS ONLINE 1-888-888-4757 Description AEGEAN SALAD PLATE,	IRVING	TX		150.65
06/20/08	INTERWATCHES.COM 305-479-3034	MIAMI	FL		4,182.00
06/23/08	REGENERATION FURNITURE/HOME STORE Description 100339	NEW YORK	NY		5,756.00

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Foreign Spending	Amount $
06/23/08	HIGH STYLE DECO 0129NEW YORK NY 2126470035 Description LAMPS/LIGHTING		3,560.00
06/23/08	ROTOLITE/EPPS REPROGBrooklyn NY ROTOLITE/EPPS REPROGBrook		3,080.00
06/23/08	C B CHAFFEE&ASSOC, IBROOKLYN NY 9179157924 Description Price ANTIQUE REPRODUCTIO 1,300.00		1,300.00
06/23/08	HOTEL IL PELLICANO PORTO ERCOLE LODGING	45,00 **European Union Euro	71.71
06/23/08	CALVIN KLEIN #107 00NEW YORK NY FAMILY CLOTHING Description CLOTHING/SHOES		227.59
06/23/08	GALERIE SOMMERLATH CULVER CITY CA 310-838-0102		2,060.00
06/24/08	AMEN WARDY HOME INTEASPEN CO AMEN WARDY HOME INTEASPEN		40.00
06/24/08	THE UPS STORE #5673 BROOKLYN NY 7182186440 Description Price BUSINESS SERVICES 123.11		123.11
06/24/08	SAFARI BLU PORTO ERCOLE FAMILY CLOTHING	185,00 **European Union Euro	294.69
06/25/08	GALERIE SOMMERLATH CULVER CITY CA 310-838-0102		169.95
06/27/08	MODERN X21 SAN FRANCISCO CA 916-731-5505		4,611.25
06/27/08	GALERIE SOMMERLATH CULVER CITY CA 310-838-0102		43.26
06/30/08	REDENVELOPE 877-733-3683 CA GIFTS		84.95
07/02/08	LA BOUTIQUE MY ,ST TROPEZ VOUS REMERCIE DE VOTRE VISITE	240,00 **European Union Euro	388.97
07/02/08	SAFARI, ST TROPEZ VOUS REMERCIE DE VOTRE VISITE	490,00 **European Union Euro	794.14
07/02/08	MARINETTE DECO ,SAINT TROPEZ VOUS REMERCIE DE VOTRE VISITE	715,00 **European Union Euro	1,158.80
07/02/08	THATS IT, SAINT TROPEZ VOUS REMERCIE DE VOTRE VISITE	960,00 **European Union Euro	1,555.87
07/03/08	SCHEUER LINENS 0134 SAN FRANCISCO CA 4153922813 Description 043		721.38
07/07/08	HIGH STYLE DECO 0129NEW YORK NY 2126470035 Description LAMPS/LIGHTING		571.50
07/07/08	KRAVET FABRICS 0000 BETHPAGE NY 5162932000 Description FABRICS/YARNS		1,628.63
07/07/08	HARRODS LIMITED. LONDON UK GOODS/SERVICES	34.95 **Pounds Sterling	70.42

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
07/09/08	PLYCON VAN LINE INC.KINGS PARK BUSINESS SERVICE	NY		624.00
07/09/08	LEVENGER CATALOG/WEBDELRAY BCH BOOKS/SUPPLIES/GIFTS	FL		193.00
07/10/08	TOBI 0001 VAN NUYS 8182172500 Description TOBI	CA		139.78
07/10/08	BARNEYS NEW YORK 003NEW YORK MEN'S/WOMEN'S CLOTHNG	NY		6,795.11
07/10/08	PLYCON VAN LINE INC.KINGS PARK BUSINESS SERVICE	NY		576.00
07/10/08	PARIS UNDERGROUND ASPEN 9705440137 Description ANTIQUE SHOPS	CO		4,300.00
07/10/08	THE UPS STORE #2213 CARBONDALE 9709638006 Description Price BUSINESS SERVICES 403.21	CO		403.21
07/11/08	PANERAI 3015 BEV HILBEVERLY HILLS 3102281515 Description Price JEWELRY/CLOCK/SILVE 2,478.25	CA		2,478.25
Total of Due in Full Activity for GHISLAINE N MAXWELL				**50,672.64**
Total Due in Full Activity				**198,379.79**

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 $2,500.00 for the Basic Centurion Card and $1,500.00 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. f 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. Any **APRs** and **DPRs** listed below are applicable to the following as of the Closing Date of this statement.
Centurion/Sign & Travel

Continued on reverse

Important Notice continued

Tier	Rate Description	APR	DPR
STANDARD	Prime + 5.90%	10.90%	0.0299%
DEFAULT	Prime + 21.99%	26.99%	0.0739%

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Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
June 1, 2008 - June 30, 2008
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
1,012,071

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
124,975

Account Summary

Opening points balance	887,096
Points earned this period	+124,975
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=1,012,071

Points Earned this Period

06/01/08 - 06/30/08	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	115,908	0	115,908
Add'l Centurion XXXX-XXXXX9-[redacted]	9,067	0	9,067
Totals	124,975	0	**124,975**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

PRESCRIPTIVES

Earn Double Membership Rewards® Points When You Shop at Prescriptives.com

Prescriptives Custom Beauty embraces all women, all skins, all ages with products that enhance the unique beauty of the individual. From the ultimate luxury of our Custom Blend foundation and powder to our playful, feminine range of shades for eyes, lips and cheeks, Prescriptives can help you create your own vision of beauty.

Shop now at **www.Prescriptives.com** to earn double Membership Rewards points for all purchases through 12/31/08.

(MR Bonus ID 6346)

Offer valid for purchases made January 1-December 31, 2008 only and not valid on 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 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: **6346**.

SONY

Redeem Membership Rewards® Points for a Sony® High Definition Hard Disk Drive Camcorder

Reward yourself! The Sony® Handycam® provides exceptional technology to capture Full HD 1920x1080 video and 4MP still images with Super NightShot® technology, optical image stabilization on 40GB internal hard.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 140,000 Membership Rewards points for Reward Code: HLX1477.

Redeem now!

(MR Message 1635)

Terms and conditions of the Membership Rewards program apply.

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.

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 2,100 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 **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1661)

Million More Reasons to Redeem

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping.

Redeem now: **shopAmex.com/statement**

Terms and conditions for the Membership Rewards program apply. Visit **americanexpress.com/rewards** for more information. Participating partners and available rewards are subject to change without notice.

Start shopping now: **shopAmex.com/statement**

(MR Message 1623)

Redeem Membership Rewards® Points for a Williams-Sonoma Home® Gift Card

With a gift card from Williams-Sonoma Home, American Express® Cardmembers can redeem Memership Rewards points to update their homes with furniture, linens and accents of exceptional quality and exclusive style. Williams-Sonoma Home offers some of the best of European and American design, along with expert guidance that makes home decorating easy.

To start redeeming Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1660)

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.

AMEX001833

SDNY_GM_00327633

EFTA_00200387

EFTA01686631

CustomExtras™

Now Accepting American Express® Cards!

CLIX Portrait Studios - Innovative portrait photography. Now introducing COVERGIRLZ, an exciting Birthday Party experience. For locations, visit **www.ClixPortraitStudios.com**

Susan's Healthy Gourmet - Delivering fresh, delicious meals to Los Angeles, Orange County, San Diego and Riverside counties. **www.susanshealthygourmet.com** or **1-888-EZ- MEALS.**

Big Dean's Oceanfront Café - Where locals and tourists enjoy great food on the patio facing the historical Merry-Go-Round. 1615 Oceanfront Walk, Santa Monica. **310-393-2666.**

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 110521)

AMEX001834

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.

SDNY_GM_00327634

EFTA_00200388

EFTA01686632

AMEX001835

SDNY_GM_00327635

EFTA_00200389

EFTA01686633

DUPLICATE COPY

Centurion® Card Statement of Account

1,223,962 Membership Rewards® Points Available
at 08/12/08, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
08/12/08

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
323,366.42	-307,756.02	+171,173.00	186,783.40

Please Pay By 08/27/08

Please refer to page 9 for important information regarding your account

Your disputed charge is under review. There is no need for you to pay the disputed amount of $15,610.40 at this time.

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

Something Good Is Going to Happen

Members Project® is your chance to help advance the causes that matter most to you with $2.5 million in funding from American Express. Last year, American Express® Cardmembers brought clean drinking water to children across Africa. What happens this year is up to you. Submit your idea for a project that could make a difference by August 19, 2008. Whether or not you submit an idea, you get to vote on which projects win, starting September 9, 2008. The winning projects get funding from American Express. It's easy for you to make a difference. Visit **membersproject.com** and learn more.

Your ideas. Your decision. Our money.

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Amount $
07/18/08*	PHONE PAYMENT RECEIVED-THANK YOU	-99,999.99
07/18/08*	PHONE PAYMENT RECEIVED-THANK YOU	-99,999.99
07/18/08*	PHONE PAYMENT RECEIVED-THANK YOU	-99,999.99
07/18/08*	PHONE PAYMENT RECEIVED-THANK YOU	-7,756.05
Total of Payment Activity		**-307,756.02**

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 08/27/08

Please enter your account number on all checks and correspondence.

Make check payable to American Express.

THEODORE W WAITT
[redacted]

Amount Due $171,173.00

See Finance Charge section on reverse side for a description of when additional Finance Charges are not assessed on Purchases.

Check here if your address or phone number has changed. Please note changes on reverse side.

☐

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-0001

[redacted] 01867834001711730O 10 H

AMEX001836

SDNY_GM_00327636

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 8:00 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 atransaction 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-0001

Change of Address
If correct on front
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- **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.

AMEX001837

SDNY_GM_00327637

EFTA_00200391

EFTA01686635

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

		Foreign Spending	Amount $
07/10/08	SOUTH AFRICAN AIRWAYSBSP SALES SOUTH AFRICAN AIRWAY From: LONDON HEATHROW To: CAPE TOWN / JOHANNESBURG (JAN / LONDON HEATHROW Carrier: 99 / SA / 99 Class: 99 Ticket Number: 08373602040064 Passenger Name: WAITT/THEODORE W		-7,805.20 Credit
07/10/08	SOUTH AFRICAN AIRWAYSBSP SALES SOUTH AFRICAN AIRWAY From: LONDON HEATHROW To: CAPE TOWN / JOHANNESBURG (JAN / LONDON HEATHROW Carrier: 99 / SA / 99 Class: 99 Ticket Number: 08373602040075 Passenger Name: SWANK/HILLARY		-7,805.20 Credit
07/23/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: LONDON HEATHROW To: CAPE TOWN / LONDON HEATHROW Carrier: 99 / BA Class: 99 Ticket Number: 12573630569146 Passenger Name: WAITT/THEODORE W		-15,625.00 Credit
07/23/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: LONDON HEATHROW To: CAPE TOWN / LONDON HEATHROW Carrier: 99 / BA Class: 99 Ticket Number: 12573630569743 Passenger Name: MAXWELL/GHISLAINE		-15,625.00 Credit
07/25/08	AIR FRANCE MUNROE FALLS OH TKT# 0577515735315		-8,895.71 Credit
07/25/08	AIR FRANCE MUNROE FALLS OH TKT# 0577515735314		-8,895.71 Credit
07/25/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC Routing Details Not Available Ticket Number: 12575169523950 Passenger Name: HASLER/HEATHER		-2,361.06 Credit
07/25/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC Routing Details Not Available Ticket Number: 12575169523961 Passenger Name: ENDRES/HALEY		-2,361.06 Credit
07/25/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC Routing Details Not Available Ticket Number: 12575169523972 Passenger Name: MARSHALL/MEGAN		-2,361.06 Credit
07/31/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: LONDON HEATHROW To: CAPE TOWN / LONDON HEATHROW Carrier: 99 / BA Class: 99 Ticket Number: 12573648038151 Passenger Name: WAITT/THEODORE W		-38.30 Credit

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Foreign Spending	Amount $
07/09/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 198 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: JX Ticket Number: 93275157352414 Date of Departure: 07/13 Passenger Name: WAITT/MAXWELL Document Type: PASSENGER TICKET		5,996.00
07/09/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 198 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: JX Ticket Number: 93275157352425 Date of Departure: 07/13 Passenger Name: WAITT/SOPHIA Document Type: PASSENGER TICKET		5,996.00
07/09/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 198 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: JX Ticket Number: 93275157352436 Date of Departure: 07/13 Passenger Name: ENDRES/HALEY Document Type: PASSENGER TICKET		5,996.00
07/09/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 198 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: JX Ticket Number: 93275157352440 Date of Departure: 07/13 Passenger Name: GROSSKOPF/AARON Document Type: PASSENGER TICKET		5,996.00
07/09/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 198 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: JX Ticket Number: 93275157352451 Date of Departure: 07/13 Passenger Name: WAITT/EMILY Document Type: PASSENGER TICKET		5,996.00
07/09/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 198 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: JX Ticket Number: 93275157352462 Date of Departure: 07/13 Passenger Name: HASLER/HEATHER Document Type: PASSENGER TICKET		5,996.00
07/10/08	VIRGIN ATLANTIC AIRWAYS NORWALK CT 198 From: LOS ANGELES CA To: LONDON HEATHROW UK NOT AVAILABLE Carrier: VS Class: JX Ticket Number: 93275157352554 Date of Departure: 07/13 Passenger Name: MARSHALL/MEGAN Document Type: PASSENGER TICKET		5,996.00
07/12/08	NIKKI BEACH,RAMATUELLE VOUS REMERCIE DE VOTRE VISITE	3,500,00 **European Union Euro	5,641.65
07/14/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 07/04/08-1098367 00000 07/04/08-WAITT THEODORE W. ENGLAND ENGLAND- DEPT#: RES#:1098367-CLR:ERIN DUFFY-LONG/EMAIL		849.90
07/14/08	BELSTAFF INTERNATIONAL LTD, LONDON W1S GOODS/SERVICES	678.50 **Pounds Sterling	1,379.46

Continued on next page

Due in Full continued	** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	**Amount $**
07/15/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359820563 Passenger Name: ENDRES/HALEY Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		50.00
07/15/08	AIR FRANCE MUNROE FALLS OH AIR FRANCE From: NICE FRANCE To: PARIS-DE GAULLE FR / LOS ANGELES CA Carrier: AF / AF Class: CO / CO Ticket Number: 05775157353151 Date of Departure: 07/27 Passenger Name: MARSHALL/MEGAN Document Type: PASSENGER TICKET		8,895.71
07/15/08	AIR FRANCE MUNROE FALLS OH AIR FRANCE From: NICE FRANCE To: PARIS-DE GAULLE FR / LOS ANGELES CA Carrier: AF / AF Class: CO / CO Ticket Number: 05775157353140 Date of Departure: 07/27 Passenger Name: ENDRES/HALEY Document Type: PASSENGER TICKET		8,895.71
07/15/08	AMERICAN AIRLINES MUNROE FALLS OH AMERICAN AIRLINES From: BRUSSELS BELGIUM To: O HARE FIELD IL / SAN DIEGO CA Carrier: AA / UA Class: HH / QU Ticket Number: 00175157353313 Date of Departure: 07/17 Passenger Name: GAFA/JORDAN Document Type: PASSENGER TICKET		2,382.35
07/16/08	BRUSSELS AIRLINES DIRECT SALES USD DAT From: BRUSSELS To: KIGALI / NOT AVAILABLE Carrier: 99 Class: 99 Ticket Number: 08221525093821 Passenger Name: WAITT/HAILEY		4,485.99
07/18/08	BUKHARA CAPE TOWN CAPE TOWN ZA RESTAURANT	900.00 **South African Rands	122.40
07/19/08	C J CHARLES JEWELERSLA JOLLA CA 858-454-5390		15,400.00
07/20/08	NEW YORK TIMES NEW YORK NY NY TIMES 072008 Description FOR BILLING QUESTIO ACCT: 861127967 B		57.75
07/23/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: NICE To: LONDON HEATHROW / LOS ANGELES INTL Carrier: 99 / BA Class: 99 Ticket Number: 12575169523954 Passenger Name: HASLER/HEATHER		2,361.06
07/23/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: NICE To: LONDON HEATHROW / LOS ANGELES INTL Carrier: 99 / BA Class: 99 Ticket Number: 12575169523965 Passenger Name: ENDRES/HALEY		2,361.06

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Foreign Spending	Amount $
07/23/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: NICE To: LONDON HEATHROW LOS ANGELES INTL Carrier: 99 BA Class: 99 Ticket Number: 12575169523976 Passenger Name: MARSHALL/MEGAN		2,361.06
07/23/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: LONDON HEATHROW To: CAPE TOWN LONDON HEATHROW Carrier: 99 BA Class: 99 Ticket Number: 12573630569146 Passenger Name: WAITT/THEODORE W		15,625.00
07/23/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: LONDON HEATHROW To: CAPE TOWN LONDON HEATHROW Carrier: 99 BA Class: 99 Ticket Number: 12573630569743 Passenger Name: MAXWELL/GHISLAINE		15,625.00
07/23/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359821230 Passenger Name: WAITT/HAILEY Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		50.00
07/23/08	DS WATERS DS WATERS MABLETON GA 800-492-8377		40.47
07/24/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: LONDON HEATHROW To: CAPE TOWN LONDON HEATHROW Carrier: 99 BA Class: 99 Ticket Number: 12573630584583 Passenger Name: MAXWELL/GHISLAINE		15,625.00
07/24/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: LONDON HEATHROW To: CAPE TOWN LONDON HEATHROW Carrier: 99 BA Class: 99 Ticket Number: 12573630584653 Passenger Name: WAITT/THEODORE W		15,625.00
07/25/08	AIR FRANCE MUNROE FALLS OH AIR FRANCE From: NICE FRANCE To: PARIS-DE GAULLE FR LOS ANGELES CA Carrier: AF AF Class: YO YO Date of Departure: 07/27 Ticket Number: 05775169524272 Passenger Name: HASLER/HEATHER Document Type: PASSENGER TICKET		5,698.80
07/25/08	AIR FRANCE MUNROE FALLS OH AIR FRANCE From: NICE FRANCE To: PARIS-DE GAULLE FR LOS ANGELES CA Carrier: AF AF Class: YO YO Date of Departure: 07/27 Ticket Number: 05775169524283 Passenger Name: ENDRES/HALEY Document Type: PASSENGER TICKET		5,698.80

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
07/25/08	AIR FRANCE MUNROE FALLS OH AIR FRANCE From: To: Carrier: Class: NICE FRANCE PARIS-DE GAULLE FR AF YO LOS ANGELES CA AF YO Ticket Number: 05775169524294 Date of Departure: 07/27 Passenger Name: MARSHALL/MEGAN Document Type: PASSENGER TICKET			5,698.80
07/25/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359821370 Passenger Name: HASLER/HEATHER Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.			25.00
07/25/08	TRAVEL AGENCY SERVICEMUNROE FALLS OH TRAVEL AGENCY SERVICE FEE Routing Details Not Available Ticket Number: 89081359821381 Passenger Name: ENDRES/HALEY Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.			50.00
07/25/08	BRUSSELS AIRLINES DIRECT SALES USD DAT From: To: Carrier: Class: KIGALI BRUSSELS 99 99 NOT AVAILABLE Ticket Number: 08221525094355 Passenger Name: WAITT/HAILEY			2,850.83
07/25/08	LITTLE NELL RESERVATASPEN CO Arrival Date Departure Date 07/25/08 09/21/08 00000000 LODGING			2,234.70
07/26/08	CLEVER ADVANTAGE CLESAN DIEGO CA 618-5644841			4,166.10
07/28/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 07/27/08-1104387 00000 07/27/08-HASSLER HEATHER LAX CA-CARLSBAD CA DEPT#: RES#:1104387-CLR:SHARON MOYLES			164.76
07/29/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 07/28/08-1104676 00000 07/28/08-HESLER HEATHER LAX CA-CARLSBAD CA DEPT#: RES#:1104676-CLR:ERIN DUFFY-LONG			398.40
07/31/08	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: To: Carrier: Class: LONDON HEATHROW CAPE TOWN 99 99 LONDON HEATHROW BA Ticket Number: 12573648033726 Passenger Name: MAXWELL/GHISLAINE			15,586.70
08/06/08	FLYAWAY INDOOR SKYDILAS VEGAS NV 702-7314768 Description Price RECREATION SERVICES 390.00			390.00
08/08/08	C J CHARLES JEWELERSLA JOLLA CA 858-454-5390			8,750.00

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Foreign Spending	Amount $
08/08/08	ENIGMA CLUB SANTORINI GR RESTAURANT	2.000,00 **European Union Euro	3,163.02
08/10/08	LA PORCELAINE BLANCHE, ANTIBES GOODS/SERVICES	272,00 **European Union Euro	422.23
08/11/08	CICLISMO CLASSICO 781-6463377 MA TRAVEL AGENCY		95.00
08/11/08	FLYAWAY INDOOR SKYDILAS VEGAS NV 702-7314768 Description Price RECREATION SERVICES 260.00		260.00
08/12/08	Membership Renewal Fee		2,500.00
Total of Due in Full Activity for THEODORE W WAITT			**146,186.41**

Due in Full Activity for GHISLAINE N MAXWELL
Card XXXX-XXXXX9-[redacted]

07/17/08	PINKO ARZACHENA MEN'S/WOMEN'S CLOTHNG	156,00 **European Union Euro	252.92
07/17/08	MALO ARZACHENA FAMILY CLOTHING	247,50 **European Union Euro	401.27
07/17/08	MERINI PORTO CERVO MEN'S/WOMEN'S CLOTHNG	687,00 **European Union Euro	1,113.83
07/18/08	AFRICAN SOUVENIRS CAPE TOWN ZA SPORTS CLOTHING	1,225.00 **South African Rands	166.38
07/18/08	FRANK GROUP CAPE TOWN ZA TRAVEL AGENCY	38,812.50 **South African Rands	5,271.47
07/18/08	PERFECT PUSHUP & PUL877-974-7733 CA 877-974-7733		70.27
07/23/08	GENEVIEVE LETHU CHICAGO IL 312-218-2342		343.00
07/23/08	GENEVIEVE LETHU CHICAGO IL 312-218-2342		237.60
07/23/08	GENEVIEVE LETHU CHICAGO IL 312-218-2342		215.80
07/23/08	GENEVIEVE LETHU CHICAGO IL 312-218-2342		739.00
07/23/08	GENEVIEVE LETHU CHICAGO IL 312-218-2342		730.00
07/24/08	CHRISTOPHER HYLAND 1New York NY CHRISTOPHER HYLAND New Y		6,059.25
07/25/08	SCHEUER LINENS 0134 SAN FRANCISCO CA 4153922813 Description 043		729.89
07/25/08	RESTORATION HARDWAREPORTLAND TN 800-7621005		765.60
07/25/08	DOUGLAS ROSIN DECORACHICAGO IL DOUGLAS ROSIN DECORACHICA		3,300.00
07/29/08	HSN ON-LINE HSN ON-LSALEM VA 1-800-933-2887		23.56
07/29/08	HSN ON-LINE HSN ON-LSALEM VA 1-800-933-2887		27.42
07/29/08	HSN ON-LINE HSN ON-LSALEM VA 1-800-933-2887		27.42
07/29/08	HSN ON-LINE HSN ON-LSALEM VA 1-800-933-2887		27.42

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
07/29/08	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		23.56
07/29/08	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	VA		23.56
07/30/08	BRIDGES OVER TIME, IWALDON 914-489-4047	NY		875.00
07/31/08	VIVATERRA LLC SAN RAFAEL 800-233-6011	CA		289.12
08/06/08	ROCKIN BOXES 8788620LOS ANGELES ROCKIN BOXES LOS A	CA		43.75
08/06/08	FARNSWORTH 883001143SAN FRANCISCO FARNSWORTH SAN F	CA		2,929.50
08/06/08	PLYCON VAN LINE INC.KINGS PARK BUSINESS SERVICE	NY		300.00
Total of Due in Full Activity for GHISLAINE N MAXWELL				**24,986.59**
Total Due in Full Activity				**171,173.00**

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 10.90%, the DPR is 0.0299%

Please refer to page 2 for further important information regarding your account

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
July 1, 2008 - July 31, 2008
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Total Points Balance
1,223,962

Points Earned this Period
211,891

Account Summary

Opening points balance	1,012,071
Points earned this period	+211,891
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=1,223,962

Points Earned this Period

07/01/08 - 07/31/08	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	147,705	13,292 CENTURION PARTNER BONUS CCE CCE	160,997
Add'l Centurion XXXX-XXXXX9-[redacted]	50,673	221 CENTURION PARTNER BONUS CCE CCE	50,894
Totals	198,378	13,513	**211,891**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

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Earn double Membership Rewards® points when you shop for everyday office essentials. Stock up your small business or home office with our selection of over 20,000 supplies including copy paper, toner & ink, pens, desk accessories, cleaning supplies, furniture and office electronics such as PDA's and digital cameras.

Bonus points offer valid through 12/31/08. 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 6-8 weeks after charges appear on your billing statement. Bonus ID: **8399.**
Free standard shipping offer valid through 12/31/08 only when you enter promotion code **AEXPMR26** (in all capital letters) during checkout. Free shipping cannot be combined with any other offers and may not apply to select oversize and furniture items nor on orders to Hawaii or Alaska.

Shop at **DiscountOfficeSupplies.com**, by Corporate Express and earn double points plus free shipping when you enter code **AEXPMR26** (all caps) at check out.

(MR Bonus ID 8399)

Membership Rewards® Points

MEMBERSHIP rewards®

As a Centurion® member, you earn one Membership Rewards point for virtually every dollar spent. Effective the last day of your billing period ending in September 2008, you will no longer receive double points when you use your Card with Centurion partners.

Visit **membershiprewards.com** for opportunities to earn additional bonus points in the future.

Visit **membershiprewards.com**

(MR Message 1744)

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.

Reward Yourself with Cole Haan

Now you can redeem Membership Rewards® points for Cole Haan Gift Cards. Cole Haan celebrates some of 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**

To start redeeming Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1690)

2008 US Open Tennis Championships

Membership Rewards® enrollees are able to redeem points to purchase tickets to the 2008 US Open Tennis Championships, held from August 25 - September 7 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 1689)

Earn Double Membership Rewards® Points when You Spend at BUILD.COM!

We're going even further than usual to save you time and money! If you're a contractor, remodeler or designer you can earn double Membership Rewards points on your Build.com online purchases when you pay with your enrolled American Express® Card. Go to Build.com for all your decorative plumbing, lighting, hardware & décor needs and earn double points every time you shop.

Offer valid through 12/31/08. 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 6-8 weeks after charges appear on your billing statement. Bonus ID: **6901.**

Visit **www.Build.com** today to earn 2x points!

(MR Bonus ID 6901)

Redeem Membership Rewards® Points for a Panasonic Portable DVD Player

Reward yourself with a Panasonic Portable DVD Player. With an adjustable 8.5'' diagonal widescreen LCD, you can enjoy your movies from different angles. Includes built-in speakers and up to six hours of playback time.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 29,000 Membership Rewards points for Reward Code: **PRM991.**

Terms and conditions of the Membership Rewards program apply.

Redeem now!

(MR Message 1668)

Million More Reasons to Redeem

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping.

Redeem now: **shopAmex.com/statement**

Terms and conditions for the Membership Rewards program apply. Visit **americanexpress.com/rewards** for more information. Participating partners and available rewards are subject to change without notice.

Start shopping now: **shopAmex.com/statement**

(MR Message 1667)

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.

AMEX001847

SDNY_GM_00327647

EFTA_00200401

EFTA01686645

CustomExtras™

Now Accepting American Express® Cards!

Sunnyland Farms - For 59 years, Fine Pecans, other nuts, Dried Fruit Cakes, Pecan Candy, Chocolates. Guaranteed freshness. Jane Willson **1-800-999-2488. www.sunnylandfarms.com**

Mukashi Sushi & Seafood Market - 2706 5th Ave., San Diego, CA. **619-298-1329** or visit **www.mukashisandiego.com**

Wings-Pizza-N-Things - New sports bar and grill located in East Village right across from Petco Park. 315 10th Ave., San Diego, CA. **619-255-0383. www.wingspizzanthings.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 110672)

AMEX001848

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.

SDNY_GM_00327648

EFTA_00200402

EFTA01686646

AMEX001849

SDNY_GM_00327649

EFTA_00200403

EFTA01686647

DUPLICATE COPY

Centurion® Card Statement of Account

436,843 Membership Rewards® Points Available
at 09/11/08, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX[redacted]

Closing Date
09/11/08

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
186,783.40	-154,518.31	+19,690.23	51,955.32

Please Pay By 09/26/08

Please refer to page 6 for important information regarding your account

Your disputed charge is under review. There is no need for you to pay the disputed amount of $37,992.87 at this time.

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Amount $
09/02/08*	PHONE PAYMENT RECEIVED-THANK YOU	-99,999.99
09/02/08*	PHONE PAYMENT RECEIVED-THANK YOU	-54,518.32
Total of Payment Activity		**-154,518.31**

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9[redacted]

		Foreign Spending	Amount $
08/21/08	BRITISH AIRWAYS, U.S.A. PASSENGER NAME MAXWELL/1257363 4583 USD 15625.00		-15,625.00 Credit
08/21/08	TICKETS NOW.COM TICKROLLING MEADOWS IL TICKET AGENCY		-503.70 Credit
08/26/08	BEN BRIDGE JELEWERS SAN DIEGO CA 858-453-9996		-500.00 Credit
09/02/08	BRITISH AIRWAYS, U.S.A. PASSENGER NAME MAXWELL/1257364 3726 USD 15586.70		-15,586.70 Credit
09/02/08	BRITISH AIRWAYS, U.S.A. PASSENGER NAME WAITT/TH1257364 8151 USD 15586.70		-15,586.70 Credit

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 09/26/08

Please enter your account number on all checks and correspondence.

Make check payable to American Express.

THEODORE W WAITT
[redacted]

Amount Due $13,962.45

See Finance Charge section on reverse side for a description of when additional Finance Charges are not assessed on Purchases.

Check here if your address or phone number has changed. Please note changes on reverse side.

☐

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-0001

[redacted] 00519553200139624S 10 4

AMEX001850

SDNY_GM_00327650

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 8:00 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 atransaction 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-0001

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.

AMEX001851

SDNY_GM_00327651

EFTA_00200405

EFTA01686649

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
08/13/08	OSA - LA JOLLA 05000LA JOLLA CA 8886722675 Description Price OPTICIAN 219.50			219.50
08/13/08	OSA - LA JOLLA 05000LA JOLLA CA 8886722675 Description Price OPTICIAN 549.50			549.50
08/14/08	BOOKSTAR 1823 1823 SAN DIEGO CA BOOK STORE			28.19
08/16/08	SPORT CHALET 000067SAN DIEGO CA 858-4535656			315.07
08/17/08	NEW YORK TIMES NEW YORK NY NY TIMES 081708 Description FOR BILLING QUESTIO ACCT: 861127967 B			57.75
08/18/08	Estancia La Jolla FoLa Jolla CA (858)202-3383 TIP 71.17			300.00
08/19/08	AMZ*AMAZON PAYMENTS AMZN.COM/BILL WA MERCHANDISE			167.52
08/20/08	LITTLE NELL RESERVATASPEN CO Arrival Date Departure Date 08/20/08 09/21/08 00000000 LODGING			2,234.70
08/20/08	DS WATERS DS WATERS MABLETON GA 800-492-8377			47.67
08/20/08	COSTCO WHSE #00130 9LOS ANGELES CA WHOLESALE CLUB			821.85
08/21/08	MASTRO'S STEAKHOUSE BEVERLY HILLS CA 8182313646 Description FOOD/BEVERAGE			700.00
08/22/08	CHEVRON CHEV STN # 1SN JN CAPISTRANO CA 9494963763 Description Price FUEL/MISCELLANEOUS 89.02			89.02
08/23/08	CALIFORNIA BICYCLE 8LA JOLLA CA CALIFORNIA BICYCLE LA JO			11,852.50
08/23/08	CALIFORNIA BICYCLE 8LA JOLLA CA CALIFORNIA BICYCLE LA JO			387.89
08/25/08	HOTEL BEL-AIR-FRONT LOS ANGELES CA Arrival Date Departure Date 08/25/08 08/25/08 00000000 LODGING			5,204.69
08/26/08	CALIFORNIA BICYCLE 8LA JOLLA CA CALIFORNIA BICYCLE LA JO			528.54
08/27/08	PALMS CASINO HOTEL/RLAS VEGAS NV Arrival Date Departure Date 08/28/08 12/31/99 00000000 LODGING			1,500.00

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

				Foreign Spending	Amount $
08/27/08	PALMS CASINO HOTEL/RLAS VEGAS Arrival Date Departure Date 08/28/08 12/31/99 00000000 LODGING		NV		500.00
08/28/08	OSA - LA JOLLA 05000LA JOLLA 8886722675 Description Price OPTICIAN 641.11		CA		641.11
08/28/08	OSA - LA JOLLA 05000LA JOLLA 8886722675 Description Price OPTICIAN 419.50		CA		419.50
08/28/08	STRATOSPHR TOP WRLD LAS VEGAS 7023807777 Description EATING PLACES,		NV		900.00
09/03/08	DAWAT RSTR NEW YORK RESTAURANT Description 522508		NY		200.00
09/04/08	GARNETT WINE & LIQUONEW YORK 2127723211 Description Price PACKAGE STORE/LIQUO 2,632.65		NY		2,632.65
09/04/08	UNION SQUARE CAFE NEW YORK RESTAURANT FOOD/BEVERAGE 105.12 TIP 24.88		NY		130.00
09/04/08	THE WORLD OF GOLF NEW YORK 212-755-9398		NY		3,123.98
09/06/08	HAZELTON HOTELS INTLTORONTO GOODS/SERVICES		ON	5,665.00 **Canadian Dollars	5,481.17
09/08/08	OSA - LA JOLLA 05000LA JOLLA 8886722675 Description Price OPTICIAN 449.50		CA		449.50
09/08/08	OSA - LA JOLLA 05000LA JOLLA 8886722675 Description Price OPTICIAN 2,931.00		CA		2,931.00
09/08/08	OAKLEY WOODS BRIGHTON GOODS/SERVICES		ON	794.41 **Canadian Dollars	766.16

Total of Due in Full Activity for THEODORE W WAITT **-4,622.64**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

				Amount $
08/19/08	TGT*TARGET.COM TARGET.COM DIRECT MKTG MISC		MN	-25.99 Credit
09/05/08	FACONNABLE NEW YORK 2123190111 Description APPAREL/ACCESS		NY	-3,377.01 Credit
09/05/08	BERGDORF GOODMAN MENNEW YORK DEPARTMENT STORE		NY	-3,204.32 Credit
09/05/08	BERGDORF GOODMAN MENNEW YORK DEPARTMENT STORE		NY	-23,056.43 Credit
09/05/08	BERGDORF GOODMAN MENNEW YORK DEPARTMENT STORE		NY	-14,678.31 Credit

AMEX001853

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
08/12/08	FARNSWORTH 883001143SAN FRANCISCO CA FARNSWORTH SAN F			450.00
08/18/08	GLO INC GLO INC MIAMI FL 305-663-1772			750.00
08/18/08	CHIASSO CATALOG 877-244-2776 IL FURNISHINGS			182.95
08/18/08	CRATE & BARREL INTRNNAPERVILLE IL 630-579-9000			251.66
08/25/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG			364.14
08/25/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG			1,534.59
08/25/08	B & H PHOTO-VIDEO MO800-9479950 NY CATALOG MERCHANDISE			1,147.69
08/26/08	SAM KAUFMAN GALLERY LOS ANGELES CA 3238571965 Description Price ART DEALER/GALLERY 1,948.50			1,948.50
08/27/08	STUBBS & WOOTTON PALM BEACH FL SHOE STORE			294.47
08/28/08	PAYPAL *CACTUSLIMON SAN JOSE CA 402-935-7733			125.80
09/02/08	FACONNABLE 0414 NEW YORK NY 2123190111 Description APPAREL/ACCESS			3,893.67
09/02/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG			3,703.56
09/02/08	BERGDORF GOODMAN MENNEW YORK NY DEPARTMENT STORE			3,223.83
09/02/08	BERGDORF GOODMAN MENNEW YORK NY DEPARTMENT STORE			14,678.31
09/02/08	BERGDORF GOODMAN MENNEW YORK NY DEPARTMENT STORE			23,056.43
09/02/08	BERETTA GALLERY 8000NEW YORK NY 2123193235 Description Price SPORTING GOODS STOR 3,301.38			3,301.38
09/02/08	BERETTA GALLERY 8000NEW YORK NY 2123193235 Description Price SPORTING GOODS STOR 105.00			105.00
09/05/08	BRUNELLO CUCINELLI NEW YORK NY MEN'S CLOTHING			5,305.80
09/05/08	BERGDORF GOODMAN MENNEW YORK NY DEPARTMENT STORE			4,198.16
09/10/08	ROBEWORKS.COM 323-6456132 CA MISC APPAREL STORE			138.99
Total of Due in Full Activity for G MAXWELL				**24,312.87**
Total Due in Full Activity				**19,690.23**

Continued on reverse

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 10.90%, the DPR is 0.0299%

Please refer to page 2 for further important information regarding your account

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
August 1, 2008 - August 31, 2008
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
436,843

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
212,881

MEMBERSHIP rewards FIRST℠

Account Summary

Opening points balance	1,223,962
Points earned this period	+212,881
Points used this period	-1,000,000
Reinstated points and adjustments	0
Total points balance	=436,843

Points Earned this Period

08/01/08 - 08/31/08

	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	143,687	44,207 CENTURION PARTNER BONUS CCE CCE	187,894
Add'l Centurion XXXX-XXXXX9-[redacted]	24,987	0	24,987
Totals	168,674	44,207	**212,881**

Points Used this Period

08/01/08 - 08/31/08

	Total Points Used This Period	Request Date
$500 Bergdorf Goodman Gift Card Account number 0028132917	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132918	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132919	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132920	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132921	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132922	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132923	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132924	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132925	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132926	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132927	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132928	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132929	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132930	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132931	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132932	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132933	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132934	50,000	8/22/08
$500 Bergdorf Goodman Gift Card Account number 0028132935	50,000	8/22/08

Continued on reverse

AMEX001856

SDNY_GM_00327656

EFTA_00200410

EFTA01686654

Points Used this Period continued

08/01/08 - 08/31/08

	Total Points Used This Period	Request Date
$500 Bergdorf Goodman Gift Card Account number 0028132936	50,000	8/22/08
Total	1,000,000	

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Transfer Membership Rewards® Points to Iberia and Fly to Spain

IBERIA plus

Now you can transfer points to Iberia Plus, the Iberia Airlines Frequent Flyer Program, part of oneworld Alliance.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1751)

Terms and conditions of the Membership Rewards program apply. For more information visit **membershiprewards.com/terms**. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

Earn Triple Points with LuxuryOnly, The Luxury Cruise Division of CruisesOnly

LUXURYONLY cruises

Set sail with LuxuryOnly and receive an exceptional value and choice. Book a luxury cruise through LuxuryOnly.com with your enrolled Card and you can earn triple Membership Rewards® points. Book your sailing by June 30, 2009, for sailing through December 31, 2010 and watch how fast the points can add up!

Visit us online **www.luxuryonly.com** or call **1-800-711-4230** for more details.

(MR Bonus ID 7545)

Bonus points offer valid 07/01/08 to 06/30/09. 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 trip on an eligible, enrolled American Express® Card. Bonus points will be credited to your account after sailing is completed and card eligibility subject to verification. There is no maximum amount of Membership Rewards points you can earn. Triple bonus points can only be earned on cruise-fare charges and not additional charges on-board. For more information on the Program, visit **membershiprewards.com/terms** or call 1-800-AXP-EARN. Bonus ID: **7545.**

Save 10,000 Points on a Sharp 22" 16:10 Widescreen LCD HDTV

SHARP

Sharp's 22'' LCD-TV provides a convenient built-in DVD television solution with a distinctive design. This TV features a side-loading progressive scan DVD player, high brightness, high contrast ratio, low-reflection glare protection, and wide viewing angles.

Redeem now and save points!

(MR Message 1756)

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 81,900 Membership Rewards® points for Reward Code: **PRM1891.**

Terms and conditions of the Membership Rewards program apply.

Dine at The Melting Pot and Earn Double Points September 1 - October 31, 2008

The Melting Pot. a fondue restaurant

Earn double Membership Rewards® points each time you spend $100 or more at The Melting Pot. At any of our 133 locations nationwide, you can enjoy a choice of four flavorful cooking styles and a variety of tasty entrees served with special dipping sauces. The menu also includes creamy cheese fondues, salads, fine wines and mouthwatering chocolate fondue desserts.

To start redeeming Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Bonus ID 6732)

Offer valid 09/01/08 - 10/31/08 for individual transactions of $100 or more at any The Melting Pot. 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. Bonus ID: **6732**

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.

AMEX001857

SDNY_GM_00327657

EFTA_00200411

EFTA01686655

CustomExtras℠

Shop with Confidence

The only thing worse than discovering you bought the wrong thing is discovering the store won't take it back. When you use your Card for eligible purchases, there's no need to worry. If you try to return a designated item within 90 days from the date of purchase and the merchant won't take it back, American Express will refund the full purchase price, up to $300 per item, excluding shipping and handling, up to a maximum of $1,000 annually per Card account.*

*Coverage is subject to additional terms, conditions and exclusions.

If you have any questions regarding a Return Protection Request or the Return Protection program, please call our Customer Service Department at **1-800-297-8019**.

(CE 110812)

Choose the Rewards You Want, When You Want Them

With the Points Advance® feature of the Membership Rewards First® program, you can enjoy the rewards you want when you want them. As a Centurion member, you can advance up to 60,000 points with the Points Advance® feature to redeem for rewards.

If you do not replace all the points within 12 months, you will be charged for the remaining balance at the Point Purchase rate, currently $.025 per point. Terms and conditions apply. Visit membershiprewards.com/pointsadvance for more information.

Visit **membershiprewards.com/pointsadvance** for more details.

(CE 110811)

Reward Yourself With a Girard-Perregaux Watch

For the Girard-Perregaux Sea Hawk II Pro Men's Strap Watch, the name ''Sea Hawk'' has been used since WW II and was designated to watches made for ''active service'', primarily those with nautical connotations. This model is water resistant to 3,000 meters and maintains a strong personality with its unique oversized titanium case, protected crown, power reserve indicator and automatic movement. Brown Alligator strap, black dial. Redeem 1,114,500 Membership Rewards® points for reward code **CMP1933.**

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** for more information. Participating partners and available rewards are subject to change without notice.

Reward yourself with a Girard-Perregaux watch. Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(CE 110755)

Renting a Car?

Getting into your rental car can be the start of a great vacation. And as a Centurion member, you can relax and let membership put your mind at ease. Simply use your Card to rent the car, and decline the collision damage waiver at the rental car counter. As a Centurion member, you'll automatically be covered if the car is damaged or stolen.*

*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.

For more information, visit **americanexpress.com/centurion**

(CE 110754)

Pay Your Taxes with Your American Express® Card

You can earn rewards while paying your personal federal, state, and local property taxes as well as business taxes with your eligible, enrolled American Express Card.

For additional information, visit **americanexpress.com/taxes**

All federal, state, local and business tax payments made with your Card are subject to a convenience fee charged by either of the two IRS approved payment processors, Official Payments Corp. and Link2Gov Corporation. To be eligible to earn rewards, your Card must be enrolled in the rewards program associated with your Card at the time of charge. Not all American Express Cards are eligible to earn rewards. Terms, conditions, and restrictions apply to individual Card products.

Visit **americanexpress.com/taxes**

(CE 110762)

AMEX001858

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.

SDNY_GM_00327658

Now Accepting American Express® Cards!

Tate's Bake Shop - Visit us at **www.tatesbakeshop.com** for our award-winning chocolate chip cookies and baked goods. Specializing in personal and corporate gift giving. **631-283-9830**.

Harry's Bar & American Grill - Excellent food, charming ambience and great service. Casual lunches to elaborate dinner parties. 4370 La Jolla Village Drive. **858-373-1252**.

Cavallo Point - The Lodge at the Golden Gate. Bay and city views. 68 historic and 74 contemporary rooms, Bar, Spa. Murray Circle, Sausalito. **1-888-651-2003**. **www.cavallopoint.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 110766)

AMEX001859

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.

SDNY_GM_00327659

EFTA_00200413

EFTA01686657

DUPLICATE COPY

Centurion® Card Statement of Account

112,992 Membership Rewards® Points Available
at 10/12/08, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX[redacted]

Closing Date
10/12/08

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
51,955.32	-51,955.32	+25,007.34	25,007.34

Please Pay By 10/27/08

Please refer to page 6 for important information regarding your account

Your disputed charge is under review. There is no need for you to pay the disputed amount of $32,721.40 at this time.

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

Shop with Confidence Online

Don't forget to use your Card for online shopping. Shopping online is easy, convenient and saves time. You get all the same benefits and security when shopping online as you do offline like Purchase Protection.* And you can earn rewards for your purchases.

*Purchase Protection is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage determined by terms, conditions, and exclusions of Policy AX0951 and is subject to change with notice. Document doesn't supplement or replace Policy.

To learn more about your shopping benefits, visit **americanexpress.com/online**

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

				Amount $
10/01/08*	PAYMENT RECEIVED - THANK YOU			-51,955.32

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX[redacted]

			Foreign Spending	Amount $
10/09/08	HAZELTON HOTELS INTLTORONTO GOODS/SERVICES	ON	2,832.50 **Canadian Dollars	-2,582.82 Credit
09/11/08	CALIFORNIA BICYCLE 8LA JOLLA CALIFORNIA BICYCLE LA JO	CA		1,115.21
09/12/08	NORDSTROM #361 0361 SAN DIEGO DEPARTMENT STORE Description RAIL	CA		1,681.98

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 10/27/08

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

Amount Due $0.00

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 phone number has changed. Note changes on reverse side. ☐

THEODORE W WAITT
[redacted]

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-0001

[redacted] 00250073400000000000 10 4

AMEX001860

SDNY_GM_00327660

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 8:00 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 atransaction 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-0001

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.

AMEX001861

SDNY_GM_00327661

EFTA_00200415

EFTA01686659

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
09/13/08	CALIFORNIA BICYCLE 8LA JOLLA CA CALIFORNIA BICYCLE LA JO			509.12
09/14/08	NEW YORK TIMES NEW YORK NY NY TIMES 091408 Description FOR BILLING QUESTIO ACCT: 861127967 B			57.75
09/16/08	APPLE WEB STORE APPLAUSTIN TX Apple Online Stores Quantity / Description / Price 4 / IPOD TOUCH 2ND GEN / 399.00 1 / OVERNIGHT SHIPPING / 19.00			19.00
09/16/08	APPLE WEB STORE APPLAUSTIN TX Apple Online Stores Quantity / Description / Price 4 / IPOD TOUCH 2ND GEN / 399.00 1 / OVERNIGHT SHIPPING / 19.00			1,719.69
09/16/08	CALIFORNIA BICYCLE 8LA JOLLA CA CALIFORNIA BICYCLE LA JO			32.46
09/16/08	CALIFORNIA BICYCLE 8LA JOLLA CA CALIFORNIA BICYCLE LA JO			256.83
09/17/08	DS WATERS DS WATERS MABLETON GA 800-492-8377			26.69
09/18/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG			180.09
09/18/08	LITTLE NELL FRONT DEASPEN CO Arrival Date / Departure Date 09/18/08 / 09/21/08 00000000 LODGING			149.44
09/19/08	SUNGLASS HUT 018694ASPEN CO 9709204619			314.94
09/19/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 09/16/08-118260-200000 09/16/08-WAITT THEODORE W. STL-ST LOUIS MO-STL-ST LOUIS MO DEPT#: RES#:1118260-2-CLR:SHARON MOYLES			595.68
09/19/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG			168.09
09/19/08	BARNEY'S INTERNET #0888-222-7639 NY 8882227639			178.09
09/20/08	BOOGIES RETAIL ASPEN CO FAMILY CLOTHING			678.75
09/22/08	SAN DIEGO CHARGERS SAN DIEGO CA COMMERCIAL SPORTS TICKETS 20080922			158.00
09/23/08	CALIFORNIA BICYCLE 8LA JOLLA CA CALIFORNIA BICYCLE LA JO			42.67
09/25/08	OSA - LA JOLLA 05000LA JOLLA CA 8886722675 Description / Price OPTICIAN / 593.00			593.00
09/25/08	OSA - LA JOLLA 05000LA JOLLA CA 8886722675 Description / Price OPTICIAN / 234.00			234.00

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Foreign Spending	Amount $
09/25/08	CALIFORNIA BICYCLE 8LA JOLLA CA CALIFORNIA BICYCLE LA JO		59.10
09/27/08	CALIFORNIA BICYCLE 8LA JOLLA CA CALIFORNIA BICYCLE LA JO		329.72
09/29/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 09/12/08-1118260 00000 09/12/08-WAITT THEODORE W. SAF-SANTA FE NM-SAF-SANTA FE NM DEPT#: RES#:1118260-CLR:SHARON MOYLES		287.15
09/30/08	OSA - LA JOLLA 05000LA JOLLA CA 8886722675 Description Price OPTICIAN 314.50		314.50
10/01/08	WEMBLEY STADIUM, WEMBLEY GOODS AND/OR SERVICES	3,992.00 **Pounds Sterling	7,273.42
10/01/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 09/30/08-123412-100000 09/30/08-WAITT THEODORE W. SFO-SAN FRANCISCO CA-SAN FRANCISCO CA DEPT#: RES#:1123412-1-CLR:SHARON MOYLES - EMLD		271.65
10/02/08	DAWAT RSTR NEW YORK NY RESTAURANT Description 543759		350.00
10/02/08	PO BOXES ONLIN101510WASHINGTON DC 800-3447779		88.00
10/03/08	EN JAPANESE BRASSIRENEW YORK NY RESTAURANT TIP 66.99		300.00
10/06/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 10/02/08-123412-200000 10/02/08-WAITT THEODORE W. POINT REYES STATION -SFO-SAN FRANCISCO C DEPT#: RES#:1123412-2-CLR:SHARON MOYLES - EMLD		544.80
10/06/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 10/04/08-1123427 00000 10/04/08-WAITT THEODORE W. TORONTO METROPOLITAN-TORONTO METROPOLITA DEPT#: RES#:1123427-CLR:SHARON MOYLES - EMLD		457.30
10/06/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 10/05/08-1123428 00000 10/05/08-WAITT THEODORE W. TORONTO METROPOLITAN-TORONTO METROPOLITA DEPT#: RES#:1123428-CLR:SHARON MOYLES - EMLD		830.05
10/07/08	TRAVISA VISA SERVICEVISAS.ETC 592540 20009 PASSPORT		78.00
10/08/08	VERDUGO FLORIST GLENDALE CA BUSINESS SERVICE		119.08

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
10/10/08	AMTRAK INTERNET DC AMTRAK Routing Details Not Available Ticket Number: 55410486149329 Passenger Name: WAITT/THEODORE MR Document Type: VENDOR SALE	Date of Departure: 10/10		314.00
Total of Due in Full Activity for THEODORE W WAITT				**17,745.43**
Due in Full Activity for G MAXWELL Card XXXX-XXXXX9[redacted]				
09/11/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG			-2,322.31 Credit
09/30/08	GLOBAL REFUND YOUR TAX REFUND TOTALLING 23.07 DOLLAR			-23.07 Credit
09/30/08	GLOBAL REFUND YOUR TAX REFUND TOTALLING 102.47 DOLLAR			-102.47 Credit
10/09/08	BERGDORF GOODMAN MENNEW YORK NY DEPARTMENT STORE			-3,141.69 Credit
10/09/08	BERGDORF GOODMAN MENNEW YORK NY DEPARTMENT STORE			-363.23 Credit
09/14/08	APPLE COMPUTER INC 0SAN DIEGO CA COMPUTER STORE			753.93
09/15/08	VONS Store 2323LA JOLLA CA GROCERY STORE			222.64
09/15/08	VONS Store 2323LA JOLLA CA GROCERY STORE			32.31
09/16/08	TLF*ENKA FLORIST, INLAJOLLA CA TLF*ENKA FLORIST, INLAJOL			107.75
09/19/08	OILILY ASPEN ASPEN CO FAMILY CLOTHING			839.48
09/20/08	AMEN WARDY HOME 8824ASPEN CO AMEN WARDY HOME ASPEN			3,585.97
09/20/08	AMEN WARDY HOME 8824ASPEN CO AMEN WARDY HOME ASPEN			1,042.56
09/20/08	BOOGIES RETAIL ASPEN CO FAMILY CLOTHING			494.13
09/22/08	MANTIQUES MODERN GALNEW YORK NY 2122061494 Description ANTIQUES/COLLE			4,876.87
09/30/08	ROBEWORKS.COM 323-6456132 CA MISC APPAREL STORE			149.68
09/30/08	BRUNELLO CUCINELLI NEW YORK NY MEN'S/WOMEN'S CLOTHNG			923.72
09/30/08	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE			22.79
09/30/08	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE			23.07
10/01/08	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE			134.86

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

			Foreign Spending	Amount $
10/09/08	BERGDORF GOODMAN MENNEW YORK DEPARTMENT STORE	NY		4.92

Total of Due in Full Activity for G MAXWELL **7,261.91**

Total Due in Full Activity **25,007.34**

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 10.90%, the DPR is 0.0299%

Please refer to page 2 for further important information regarding your account

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
September 1, 2008 - September 30, 2008
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
112,992

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
26,149

MEMBERSHIP rewards FIRST℠

Account Summary

Opening points balance	436,843
Points earned this period	+26,149
Points used this period	-350,000
Reinstated points and adjustments	0
Total points balance	=112,992

Points Earned this Period

09/01/08 - 09/30/08	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	-4,619	2,235 CENTURION PARTNER BONUS CCE CCE	-2,384
Add'l Centurion XXXX-XXXXX9-[redacted]	24,315	4,218 CENTURION PARTNER BONUS CCE CCE	28,533
Totals	19,696	6,453	**26,149**

Points Used this Period

09/01/08 - 09/30/08	Total Points Used This Period	Request Date
$500 Bergdorf Goodman Gift Card Account number 0028648917	50,000	9/24/08
$500 Bergdorf Goodman Gift Card Account number 0028648918	50,000	9/24/08
$500 Bergdorf Goodman Gift Card Account number 0028648919	50,000	9/24/08
$500 Bergdorf Goodman Gift Card Account number 0028648920	50,000	9/24/08
$500 Bergdorf Goodman Gift Card Account number 0028648921	50,000	9/24/08
$500 Bergdorf Goodman Gift Card Account number 0028648922	50,000	9/24/08
$500 Bergdorf Goodman Gift Card Account number 0028648923	50,000	9/24/08
Total	350,000	

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Regent
SEVEN SEAS CRUISES

Earn 2x Points & Up to $500 Shipboard Credit When You Book a Regent Seven Seas Cruise!

Book any eligible summer 2009 Mediterranean sailings and receive free air and early booking Savings. Book with your enrolled American Express® Card and use promo code **AMX DOUBLE MR** to also earn double Membership Rewards® points and up to $500 per suite shipboard credit!

Offer valid only on bookings made using promo code AMX DOUBLE MR, from 10/01/08 to 12/31/08 for the following sailings: Seven Seas Navigator 7/24/09, 7/31/09, 8/14/09, 8/21/09, 8/28/09. Bonus points awarded on cruise fare portion of charges only. 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 on an eligible, enrolled American Express Card. Bonus points will be credited to your account 10-12 weeks after sailing is completed. Shipboard credits are $250 per person, maximum $500 per suite. See RSSC.com for free air terms.
Ship registries: Bahamas and Bermuda. Bonus ID: **1653**

Contact your travel professional or Regent Seven Seas Cruises at **1-866-213-4800** or on the web at **www.rssc.com**. To redeem this offer, you must ask for it, and provide promotion code: **AMX DOUBLE MR** (MR Bonus ID 1653)

Continued on reverse

AMEX001866

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.

SDNY_GM_00327666

EFTA_00200420

EFTA01686664

Make Your Luxury Hotel Stay More Rewarding with Double Points at Select Destination Hotels

DESTINATION HOTELS & RESORTS

Seeking world-class skiing, championship golf, a beach escape, an exclusive spa or a city experience? Choose from one of over 30 Destination Hotels & Resorts nationwide and earn double Membership Rewards® points at select locations through 12/31/08.

Offer valid 1/1/08-12/31/08 at select participating hotels only. Maximum 2500 bonus points per transaction. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at time of stay & charge your stay on an eligible, enrolled American Express® Card. Ineligible rates include but are not limited to, internet wholesale rates (such as third party online travel agents), traditional wholesale rates, or contracted rooms. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: **9091.**

Earn double Membership Rewards points at select Destination Hotels & Resorts thru 12/31/08. For more info and to find participating properties, go to **destinationhotels.com/rewards**. (MR Bonus ID 9091)

Reward Yourself with the Bose® Wave® Music System!

BOSE®

Acclaimed waveguide speaker technology delivers deep low notes and instrumental clarity, bringing new life to your music. Includes a built-in CD player, digital FM/AM tuner, auxiliary input jack, and custom alarm. Requires little space and is delightfully simple to use.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 58,000 Membership Rewards® points for Reward Code: **BOS143.**

Terms and conditions of the Membership Rewards program apply.

Redeem now!

(MR Message 1808)

Get to the Points at Bergdorf Goodman

BERGDORF GOODMAN

Enjoy a one-of-a-kind shopping experience at Fifth Avenue and 58th Street in New York City, one of the world's great destinations for fashion, luxury goods and home decor.

To start redeeming Membership Rewards® points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1825)

Million More Reasons to Redeem

shopAmex™

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping.

Redeem now: **shopAmex.com/statement**

Terms and conditions for the Membership Rewards program apply. Visit **americanexpress.com/rewards** for more information. Participating partners and available rewards are subject to change without notice.

Start shopping now: **shopAmex.com/statement**

(MR Message 1807)

Redeem Membership Rewards® Points for the Ultimate Steakhouse Experience at Morton's

MORTON'S THE STEAKHOUSE

Music and cocktails set the mood as generous portions of USDA prime-aged beef, succulent seafood and classic steakhouse sides arrive at tables dressed in crisp linens. The buzz, alive at the bar and in the booths, has continued for a quarter of a century at over 65 locations worldwide. Morton's, the classic steakhouse experience where The Good Life is savored nightly. Redeem Membership Rewards points for $100 and $250 gift cards for the Ultimate Steakhouse Experience.

To start redeeming Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1824)

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.

AMEX001867

SDNY_GM_00327667

EFTA_00200421

EFTA01686665

CustomExtras™

Earn Membership Rewards® Points on Your Bill Payments

CARDMEMBER BENEFITS

Pay your wireless bills with your Centurion® Card and you can earn points with each payment. No more late fees or due dates, your wireless bills are taken care of for you automatically. Automatic payments are convenient and will allow you to transfer bill paying time into free time. Terms, conditions and restrictions apply.

Terms and Conditions for the Membership Rewards First® program apply. Visit membershiprewards.com/terms for more information. Participating partners and available rewards are subject to change without notice.

Learn more at **americanexpress.com/centurionbillpay**

(CE 110915)

Enjoy Your Next Trip Abroad with a Companion

CARDMEMBER BENEFITS

Receive a complimentary companion ticket on one of 18 participating airlines when you purchase a qualifying, full-fare First-Class or Business-Class ticket. Enjoy the luxury travel experience aboard world-class airlines to global destinations. Take advantage of this benefit as often as you like, with no blackout dates.

Restrictions apply. Offers subject to full terms and conditions available on **americanexpress.com/centurion**

For more information, please call Centurion Travel Service at **1-877-877-0987.**

(CE 110913)

Enjoy Fine Dining Around the World

CARDMEMBER BENEFITS

For dinner reservations across town, across the country, or across the ocean, look to the Dining Reservations program available to you as a Centurion® member. Every day, a reservation is held at more than 1,300 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, we can help.

Reservations are based on a first-come, first- served basis. All cancellations must be made by calling at least 24 hours in advance of your reservation, otherwise you will be subject to a cancellation fee of $15 per person (minimum of $60, maximum of $120).

To make a Dining Program reservation, please call **1-877-877-0987**, and select *Concierge*.

(CE 110912)

Style and Luxury in Every Step

CARDMEMBER BENEFITS

Inspired by beauty and sophistication, Salvatore Ferragamo is one of the world's most prestigious Italian fashion houses. This season's collection of clean lines and embellished textures brings style and glamour to shoes, leather goods, accessories and ready-to-wear. With luxurious fabrics and exotic skins, Ferragamo offers exquisite style to men and women.

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** for more information. Participating partners and available rewards are subject to change without notice.

Visit **FirstCollection.com** to redeem points for Salvatore Ferragamo gift certificates.

(CE 110911)

Mikimoto Akoya Cultured Pearl Stud Earrings

CARDMEMBER BENEFITS

Pearls are simple, elegant, and fashionable. They are a classic first gift for a loved one. These elegant stud earrings by Mikimoto feature cultured Akoya pearls are 6.5mm in size in an 18K white gold setting. Redeem 38,000 Membership Rewards® points for reward code **CMP1351.**

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** for more information. Participating partners and available rewards are subject to change without notice.

Reward yourself with Mikimoto Akoya Cultured Pearl Stud Earrings. Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(CE 110914)

AMEX001868

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.

Now Accepting American Express® Cards!

Tractor Supply Co - America's supplier of basic maintenance products to farm, ranch and rural customers. Shop online, or locate a store near you at **www.TractorSupply.com**

Oggi's Pizza & Brewing Sports Grill - Takeout, Catering, Delivery. Eastlake's place to be. 2130 Birch Rd., Ste 104, Chula Vista. **619-746-6900.**

Men's Fashion Depot - Price, Value, Selection. 3730 Sports Arena Blvd., San Diego. **619-222-9570. www.mensfashiondepot.net**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 110964)

AMEX001869

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.

SDNY_GM_00327669

DUPLICATE COPY

Centurion® Card Statement of Account

138,151 Membership Rewards® Points Available
at 11/12/08, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX[redacted]7

Closing Date
11/12/08

	Previous Balance $	Payment Activity $	New Activity $ inc. Adjustments and Finance Charges if any	New Balance $	Minimum Amount Due $
Due in Full	25,007.34	-15,800.89	103,473.89	112,680.34	112,680.34
Flexible	0.00	-9,206.45	10,000.00	793.55	20.00
Total	25,007.34	-25,007.34	+113,473.89	=113,473.89	112,700.34

Payment Due Date 12/07/08

Please refer to page 5 for important information regarding your account

See Page 9 For A Notice Of Changes To Your Agreement

See Page 10 For A Notice Of Changes To Your Agreement

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Amount $
11/07/08*	PAYMENT RECEIVED - THANK YOU	-25,007.34

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-42007

		Foreign Spending	Amount $
10/31/08	BARNEYS NEW YORK 003NEW YORK NY MEN'S/WOMEN'S CLOTHNG		-9,206.45 Credit
11/11/08	AMZ*AMAZON PAYMENTS AMZN.COM/BILL WA DIRECT MKTG MISC		-253.99 Credit
10/12/08	NEW YORK TIMES NEW YORK NY NY TIMES 101208 Description FOR BILLING QUESTIO ACCT: 861127967 B		57.75
10/13/08	DAWAT RSTR NEW YORK NY RESTAURANT Description 561607		200.00
10/14/08	AMARANTH NEW YORK NY RESTAURANT Description 548791		100.00

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Payment Due Date: 12/07/08

New Balance $ 113,473.89

Minimum Amount Due $112,700.34

THEODORE W WAITT
[redacted]

$ _____ • _____
Amount enclosed

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents. 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.

Check here if address or phone number has changed. Note changes on reverse side. ☐

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-0001

[redacted] 01134738901127003410 4

AMEX001870

SDNY_GM_00327670

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 8:00 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 atransaction 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-0001

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.

Due in Full continued	** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount $
10/14/08	ELEGANT CHILD, THE EBEVERLY HILLS CA 888-673-3273		163.45
10/15/08	DS WATERS DS WATERS MABLETON GA 800-492-8377		26.54
10/15/08	REI/DIRECT SALES 000SUMNER WA CATALOG MERCHANDISE		187.93
10/15/08	NOBU 57 120000054570NEW YORK NY 2123347904 FOOD/BEVERAGE 322.96 TIP 100.00		422.96
10/16/08	TAYLOR LIVERY RIVERDALE MD 20737 LIMOUSINE SERVICE		982.80
10/20/08	AMZ*AMAZON PAYMENTS AMZN.COM/BILL WA MERCHANDISE		33.99
10/20/08	CALIFORNIA EXPERIENCSAN DIEGO CA 8585681283 Description CHARTER SERVIC		3,645.60
10/20/08	AMZ*AMAZON PAYMENTS AMZN.COM/BILL WA MERCHANDISE		253.99
10/22/08	FOUR SEASONS HOTELS SANTA BARBARA CA Arrival Date 10/21/08 Departure Date 10/21/08 00000000 LODGING		4,180.00
10/22/08	OVERSTOCK.COM OverstSALT LAKE CITY UT DIRECT MKTG MISC		392.89
10/24/08	AMZ*AMAZON PAYMENTS AMZN.COM/BILL WA MERCHANDISE		7.59
10/24/08	AMZ*AMAZON PAYMENTS AMZN.COM/BILL WA MERCHANDISE		76.79
10/24/08	C J CHARLES JEWELERSLA JOLLA CA 858-454-5390		603.40
10/24/08	AMZ*AMAZON PAYMENTS AMZN.COM/BILL WA MERCHANDISE		21.53
10/24/08	AMZ*AMAZON PAYMENTS AMZN.COM/BILL WA MERCHANDISE		42.56
10/26/08	AMAYA, LONDON SW1X GOODS/SERVICES	284.56 **Pounds Sterling	450.46
10/28/08	SOPHIES STEAKHOUSE, LONDON SW10 GOODS/SERVICES	150.00 **Pounds Sterling	237.45
10/30/08	AMAZON.COM AMZN.COM/BILL WA MERCHANDISE		41.16
10/30/08	BLT STEAK 8819000069NEW YORK NY RESTAURANT TIP 47.17		265.00
11/01/08	JORDAN RESTAURANT 80SAN DIEGO CA 8582705736		841.06
11/02/08	Estancia La Jolla HoLa Jolla CA Arrival Date 10/31/08 Departure Date 11/02/08 00000000 LODGING		474.57

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

		Foreign Spending	Amount $
11/02/08	SAN DIEGO LIMO BUSESSAN DIEGO CA 619-225-8466		796.00
11/04/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 10/30/08-1132973 00000 10/30/08-WAITT THEODORE W. SWITZERLAND-ZRH - ZURICH AIRPORT DEPT#: RES#:1132973-CLR:SHARON MOYLES		1,405.94
11/04/08	Petco Park Suites 00San Diego CA (716) 858-5582 TIP 860.00		6,594.24
11/05/08	CLKBANK*COM_E9SG3S8S800-390-6035 ID DIGITAL GOOD		39.95
11/05/08	INTELIUS 888-445-2727 WA PEOPLESEARCH		4.99
11/05/08	INTELIUS 888-445-2727 WA PEOPLESEARCH		4.99
11/05/08	INTELIUS 888-445-2727 WA PEOPLESEARCH		4.99
11/05/08	INTELIUS 888-445-2727 WA PEOPLESEARCH		4.99
11/05/08	INTELIUS 888-445-2727 WA PEOPLESEARCH		4.99
11/06/08	ALAN WAXLER GROUP, LOLGA@AWAXGRP. NV BUSINESS SERVICE		1,225.00
11/09/08	NEW YORK TIMES NEW YORK NY NY TIMES 110908 Description FOR BILLING QUESTIO ACCT: 861127967 B		57.75
11/11/08	CONTINENTAL AIRLINES PHOENIX AZ CONTINENTAL AIRLINES From: To: Carrier: Class: NEWARK NJ SAN DIEGO CA CO Y1 NEWARK NJ CO UD Ticket Number: 00573872336785 Date of Departure: 11/30 Passenger Name: MONROE/HARRY Document Type: PASSENGER TICKET		924.00
11/11/08	C J CHARLES JEWELERSLA JOLLA CA 858-454-5390		82,967.50

Total of Due in Full Activity for THEODORE W WAITT **98,284.36**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

10/17/08	ROBEWORKS.COM 323-6456132 CA MISC APPAREL STORE		158.68
10/17/08	ROBEWORKS.COM 323-6456132 CA MISC APPAREL STORE		147.99
10/24/08	ABBEY LOCKSMITHS INCNEW YORK NY 2125352289 Description Price HARDWARE STORE 460.57		460.57
10/28/08	WEST ELM E-COMMERCE HOME FURNISH 302790690000000092038		100.78
10/28/08	HARRODS LIMITED. LONDON UK GOODS/SERVICES	319.25 **Pounds Sterling	513.10

Continued on next page

Due in Full continued			Foreign Spending	Amount $
	** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.			
11/04/08	DESIGN WITHIN REACH SAN FRANCISCO 5107630712 Description DESIGNWITHIN*	CA		194.21
11/05/08	AMEN WARDY HOME 8824ASPEN MISC HOME FURNISHINGS	CO		1,195.00
11/06/08	ALWAYS ELEGANT PRAIRIE VILLA DIRECT MKTG MISC	KS		14.90
11/07/08	AMEN WARDY HOME 8824ASPEN MISC HOME FURNISHINGS	CO		2,335.00
11/11/08	AMAZON.COM AMZN.COM/BILL MERCHANDISE	WA		69.30
Total of Due in Full Activity for G MAXWELL				**5,189.53**
Total Due in Full Activity				**103,473.89**

Flexible Payment Summary

Previous Balance	0.00
Payment Activity	-9206.45
FINANCE CHARGE	0.00
New Charges/Adjustments	10000.00
New Balance	793.55

Cash Advances

Express Cash

To activate or update your Personal Identification Number, or to find an Express Cash ATM location near to you, please call 1-800-CASH-NOW (1-800-227-4669).

New Activity for THEODORE W WAITT Card XXXX-XXXXX[redacted]		Amount $
11/07/08	TRANSACTION PROCESSED BY AMERICAN EXPRESS ADJUSTMENT-EMERGENCY FUNDS PROVIDED	10,000.00
Total of Flexible Payment Activity		**10,000.00**

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 10.40%, the DPR is 0.0285%

Please refer to page 2 for further important information regarding your account

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
October 1, 2008 - October 31, 2008
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
138,151

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
25,159

Account Summary

Opening points balance	112,992
Points earned this period	+25,159
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=138,151

Points Earned this Period

10/01/08 - 10/31/08	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	17,746	149 CENTURION PARTNER BONUS CCE CCE	17,895
Add'l Centurion XXXX-XXXXX9-[redacted]	7,264	0	7,264
Totals	25,010	149	**25,159**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Get a Hot Ticket Across the Pond on Virgin Atlantic Airways

Enroll in Virgin Atlantic's Flying Club, and exchange Membership Rewards® points for miles where upgrades and flights await. In addition, Virgin Atlantic will give you 15% bonus miles if you transfer before January 31, 2009. Book a reward seat in Economy on selected routes and you could be using up to 50% less miles!* Experience more luxury for less.

Terms and conditions of the Membership Rewards program apply. For more information visit **membershiprewards.com.**
*Full terms and conditions apply which can be found at **www.virginatlantic.com/flyingclub**. Normal redemption passenger taxes, fees,charges and surcharges apply to all redemption bookings and are subject to change. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1909)

Transfer Points to Alitalia's MilleMiglia Program and Visit Italy!

Alitalia Airlines, Italy's national carrier, offers American travelers the most non-stop flights to Rome. Depart from Boston, Chicago, Los Angeles, Miami, New York-JFK, and Newark. From Rome, Alitalia provides convenient service to 23 fascinating Italian cities. On your transatlantic flight, you'll be treated to complimentary meals and Italian wines. With Alitalia your Italian holiday begins the moment you board the plane.

Terms and conditions of the Membership Rewards® program apply. For more information, visit **membershiprewards.com/terms**. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1907)

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.

You Can Redeem Membership Rewards® Points for Avis!

AVIS We try harder.

Whether you're traveling for business or pleasure, Avis strives to ensure a stress-free rental experience through our services. These include Avis Assist, our portable navigation system, free XM Radio in certain car classes, and Avis Cares, our driver safety and preparation program. Discover the ''We Try Harder'' service today.

Terms and conditions of the Membership Rewards program apply. For more information, visit **membershiprewards.com/terms**. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1908)

Earn 2,000 Points with Funjet Vacations when You Use Promo Code NOVMR!

Funjet Vacations DO SOMETHING YOU'LL NEVER FORGET

You can earn 2,000 Membership Rewards® points on the purchase of any Funjet vacation of $1,200 or more. Choose from luxury resorts in Mexico and the Caribbean, plus Las Vegas, Hawaii, and across the U.S. including Starwood Hotels & Resorts, Sandals & Beaches Resorts, Excellence Resorts, Palace Resorts and MGM MIRAGE Resorts.

Bonus points offer valid 11/01/08 to 12/31/08. Valid for travel January 1-July 31, 2009. 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 trip on an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks after full payment is made on reservation. Must enter promo code **NOVMR** during booking process to earn bonus points. Not valid on previously booked vacations or existing bookings. Bonus points will not be honored on taxes/fees included in package. Bonus ID: **1877.**

Book now at **funjet.com/rewards** to earn 2,000 points for purchases of $1,200 or more per reservation for travel from January 1, 2009-July 31, 2009. Just use promo code **NOVMR** during booking! (MR Bonus ID 1877)

Earn Double Points on Gift Certificate Purchases at reddoorspas.com, Now Through 12/31/08

red door spas Elizabeth Arden

Give the gift of personal pampering at Red Door Spas, the quintessential relaxation destination. Now until 12/31/08, earn double Membership Rewards® points on all gift certificate purchases using your enrolled American Express® Card, exclusively at **reddoorspas.com**. Print last-minute gifts with online Print-A-Gift feature!

Bonus points offer valid through 12/31/2008 for gift certificate purchases at reddoorspas.com only. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at time of purchase and you must 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. Terms and conditions for the Program apply. Individual terms, conditions and restrictions apply to certain Card products. For more information, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **8429.**

Shop now and get a head start on holiday gift-giving! Visit **reddoorspas.com** to earn double points on gift certificate purchases through December 31, 2008.

(MR Bonus ID 8429)

Ermenegildo Zegna, where Perfection Is Woven into Exquisite Style

Ermenegildo Zegna

As the leading Italian luxury menswear brand, Ermenegildo Zegna has a reputation for quality and service that is unrivaled around the world. Each collection reflects a world of elegance, refinement, luxury and sophistication. For more information, visit **www.zegna.com**

To start redeeming Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1893)

Redeem Membership Rewards® Points for Patina Restaurant Group

PRG PATINA RESTAURANT GROUP

For a memorable meal in New York City, Los Angeles or Las Vegas, indulge yourself at one of Patina Restaurant Group's unique restaurants. To view menus and a complete list of participating restaurants, please visit **www.patinagroup.com**

To start redeeming Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1894)

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.

AMEX001877

SDNY_GM_00327677

EFTA_00200431

EFTA01686675

Centurion® Card Statement of Account

Important Notice:

We are making several changes to our card products in response to the challenging environment and the increasing costs of doing business. These changes include raising interest rates on some American Express cards and increasing the conversion rate for Charges made in foreign currencies. Please see below for details.

American Express offers a number of tools and resources designed to help you take advantage of all the benefits and features your Card offers, including the ability to make payments electronically or by phone free of charge, free alerts by e-mail or phone, and tips for using your Card. For more information, visit www.americanexpress.com.

Notice of Changes to Your Account

The terms of your Account are subject to change in accordance with the American Express Cardmember Agreement ("Agreement") governing your Account (including increasing rates and fees, changing fixed rates to variable rates, and adding new terms). Any language in your Agreement contrary to or conflicting with terms amended herein is replaced fully and completely. All terms of the Agreement not amended herein remain in full force and effect. These changes apply to existing balances and future balances on your Account. We urge you and any Additional Cardmembers on your Account to read this notice carefully and file it along with your Agreement in a safe place for future reference.

APR for Default

For billing periods that begin on or after December 2, 2008, the last sentence of subsection D of the Finance Charges section of your Agreement is replaced with the following:

"The Default Rate is a DPR which corresponds to an **APR** equal to the Prime Rate plus 23.99%."

This is a variable rate. As of October 13, 2008, the Prime Rate plus 23.99% is an **APR** of 28.49% and a **DPR** 0.0781%.

Dishonored Payment

If one payment on your Account is not honored, the Default Rate will apply. Accordingly, for billing periods that begin on or after December 2, 2008, clause (iii) of sub-section D of the Finance Charges on Features section of your Agreement is deleted and replaced with the following:

"(iii) a payment submitted on your Account is not honored."

Late Fees

We are changing the day upon which late fees may first be assessed as a result of late payment. If you have not paid the Amount Due on this statement before the 20th day after the Closing Date of your next statement, you will be assessed a $35 late fee (Iowa $15). For billing periods that begin on or after December 2, 2008, we are replacing the Late Fees section of your Agreement with the following:

"If any portion of the Amount Due on a billing statement is not credited to your Account before the 20th day after the next Closing Date, we may assess a fee of $35 (Iowa $15). In addition, if any portion of that Amount Due is not credited by the following Closing Date, we may assess an additional fee in that same billing period of the greater of $35 or 2.99% of any amount past due (Iowa $15). If any amount past due is not credited to your Account by successive Closing Dates, we may assess a fee equal to the greater of $35 or 2.99% of any amount past due (Iowa $15)."

Transactions Made in Foreign Currencies

Effective January 11, 2009, the bolded clause in the Transactions Made in Foreign Currencies section of your Agreement is replaced with the following:

"in each instance increased by 2.7%."

Electronic Funds Transfer (EFT) Agreement

Effective December 2, 2008, we are adding a sentence to the last paragraph of the "In Case of Errors or Questions About Your Transactions" section of your EFT Agreement. The following is added after the third sentence:

"You authorize us or an agent to debit your Bank Account for this amount.

Centurion® Card
Statement of Account

Important Notice:

We are making several changes to our card products in response to the challenging environment and the increasing costs of doing business. These changes include raising interest rates on some American Express cards and increasing the conversion rate for Charges made in foreign currencies. Please see below for details.

American Express offers a number of tools and resources designed to help you take advantage of all the benefits and features your Card offers, including the ability to make payments electronically or by phone free of charge, free alerts by e-mail or phone, and tips for using your Card. For more information, visit www.americanexpress.com.

Notice of Changes to Your Account

The terms of your Account are subject to change in accordance with the American Express Cardmember Agreement ("Agreement") governing your Account (including increasing rates and fees, changing fixed rates to variable rates, and adding new terms). Any language in your Agreement contrary to or conflicting with terms amended herein is replaced fully and completely. All terms of the Agreement not amended herein remain in full force and effect. These changes apply to existing balances and future balances on your Account. We urge you and any Additional Cardmembers on your Account to read this notice carefully and file it along with your Agreement in a safe place for future reference.

APR for Flexible Payment Features

If your enrollment in Flexible Payment Features is ever cancelled or terminated and then you re-enroll, your APR will be as described in your Agreement.

DUPLICATE COPY

Centurion® Card Statement of Account

242,103 Membership Rewards® Points Available
at 12/12/08, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9[redacted]7

Closing Date
12/12/08

	Previous Balance $	Payment Activity $	New Activity $ inc. Adjustments and Finance Charges if any	New Balance $	Minimum Amount Due $
Due in Full	112,680.34	-112,680.34	29,412.83	29,412.83	25,232.83
Flexible	793.55	-793.55	0.00	0.00	0.00
Total	113,473.89	-113,473.89	+29,412.83	=29,412.83	25,232.83

Please Pay By 12/27/08

Please refer to page 5 for important information regarding your account

Your disputed charge is under review. There is no need for you to pay the disputed amount of $4,180.00 at this time.

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

Activity

* Indicates posting date

		Amount $
12/05/08*	PAYMENT RECEIVED - THANK YOU	-13,473.90
12/05/08*	PAYMENT RECEIVED - THANK YOU	-99,999.99
Total of Payment Activity		**-113,473.89**

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9[redacted]

		Amount $
11/12/08	DS WATERS DS WATERS MABLETON GA 800-492-8377	26.43
11/13/08	AP9*VALUEMAX 888-205-2257 CT MEMBERSHIP	19.95
11/19/08	FTD.COM/800-SENDFTD DOWNERS GROVE IL FOR QUESTIONS CALL: 501/8	104.98
11/21/08	Estancia La Jolla HoLa Jolla CA Arrival Date 11/18/08 Departure Date 11/21/08 00000000 LODGING	732.00

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 12/27/08

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
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.

Check here if address or phone number has changed. Note changes on reverse side. ☐

THEODORE W WAITT
[redacted]

Minimum Amount Due $25,232.83

$ _____ •
Amount enclosed

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00294128300252328 3 10 4

AMEX001880

SDNY_GM_00327680

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 8:00 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 atransaction 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

Due in Full continued		Amount $
11/24/08	Estancia La Jolla HoLa Jolla CA Arrival Date Departure Date 11/23/08 11/24/08 00000000 LODGING	420.46
11/25/08	TAYLOR LIVERY RIVERDALE MD 20737 LIMOUSINE SERVICE	1,255.80
11/25/08	THE PALM RESTAURANT WASHINGTON DC 2022939091 FOOD/BEVERAGE 851.95 TIP 148.05	1,000.00
11/25/08	THE HAY ADAMS THE HABETHESDA MD Arrival Date Departure Date 11/25/08 11/25/08 00000000 LODGING	2,025.51
11/26/08	DAWAT RSTR NEW YORK NY RESTAURANT Description 105324	475.00
11/26/08	OSA - LA JOLLA 05000LA JOLLA CA 8886722675 Description Price OPTICIAN 314.50	314.50
11/27/08	CARLYLE FOOD AND BEVNEW YORK NY RESTAURANT FOOD/BEVERAGE 311.04 TIP 88.96	400.00
11/28/08	FTD.COM/800-SENDFTD DOWNERS GROVE IL FOR QUESTIONS CALL: 501/8	97.98
11/28/08	FRED'S AT BARNEYS NYNEW YORK NY 2128332222 FOOD 74.78 TIP 20.22	95.00
11/28/08	BERGDORF GOODMAN MENNEW YORK NY DEPARTMENT STORE	1,664.78
11/28/08	BERGDORF GOODMAN MENNEW YORK NY DEPARTMENT STORE	2,086.46
11/29/08	NOBU 57 120000054570NEW YORK NY 2123347904 FOOD/BEVERAGE 424.56 TIP 100.44	525.00
11/30/08	THE BOX 120000054734NEW YORK NY 2129829301	489.14
12/01/08	EXPRESS/AT&T QV9P5 0LA JOLLA CA 8584540727 Description Price ELECTRONICS SALES 26.94	26.94
12/01/08	OVERSTOCK.COM OverstSALT LAKE CITY UT DIRECT MKTG MISC	113.99
12/02/08	CLASSI CAB PALM SPRINGS CA 760-322-3111	51.85

Continued on reverse

Due in Full continued

		Amount $
12/05/08	THE SETAI SOUTH BEACMIAMI BEACH FL Arrival Date Departure Date 12/05/08 12/05/08 00000000 LODGING	1,349.22
12/05/08	TAPENADE 0008 LA JOLLA CA 8585517500 FOOD 224.66 TIP 50.34	275.00
12/05/08	CUT&SIDEBAR BY WOLFGBEVERLY HILLS CA 3102755200 FOOD 1,057.61 TIP 242.39	1,300.00
12/07/08	NEW YORK TIMES NEW YORK NY NY TIMES 120708 Description FOR BILLING QUESTIO ACCT: 861127967 B	57.75
12/09/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 12/08/08-143413-100000 12/08/08-WAITT THEODORE W. SEA-SEATTLE WA-SEATTLE WA DEPT#: RES#:1143413-1-CLR:ERIN DUFFY-LONG	341.40
12/09/08	THE CAPITAL GRILLE 8SEATTLE WA 2063820900 FOOD/BEVERAGE 59.13 TIP 15.87	75.00
12/09/08	FAIRMONT OLYMPIC HOTSEATTLE WA Arrival Date Departure Date 12/08/08 12/09/08 00000000 LODGING	844.82
12/10/08	DAILY GRILL 10 BEVERLY HILLS CA RESTAURANT	200.00
12/10/08	POLO RALPH LAUREN #8BEVERLY HILLS CA FAMILY CLOTHING	852.21
12/10/08	CHANEL #2 2 BEVERLY HILLS CA WOMEN'S CLOTHING Description WOMENS ACC & S	6,021.29
12/10/08	ROBERTO CAVALLI (RODBEVERLY HILLS CA 212-308-5566	1,093.33
12/11/08	ST REGIS HOTEL ASPENASPEN CO 970-920-3300	4,099.04
12/11/08	DIVA LIMOUSINE DIVALLOS ANGELES CA 12/09/08-143413-200000 12/09/08-WAITT THEODORE W. SEATTLE WA-SEA-SEATTLE WA DEPT#: RES#:1143413-2-CLR:ERIN DUFFY-LONG	807.46
Total of Due in Full Activity for THEODORE W WAITT		**29,242.29**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

11/20/08	DESIGN WITHIN REACH SAN FRANCISCO CA 5107630712 Description DESIGNWITHIN*	-175.01 Credit

Continued on next page

Due in Full continued					Amount $
11/27/08	PREMIER TAX FREE USD PremierTaxFreeEUR153.84 Rate 1 4510				-153.84 Credit
11/27/08	PREMIER TAX FREE USD PremierTaxFreeEUR34.37 Rate 1 4510				-34.37 Credit
11/19/08	VICTOIRE LLC MISC APPAREL STORE	323-2250101	CA		158.68
11/23/08	TONY ROMAS RESTAURANSAN DIEGO 8582727427 TIP		CA 7.61		55.00
12/02/08	CRATE & BARREL INTRNNAPERVILLE 630-579-9000		IL		73.53
12/06/08	VIVRE 0209 2127396287 Description APPAREL HSWRS/	NEW YORK	NY		246.55
Total of Due in Full Activity for G MAXWELL					**170.54**
Total Due in Full Activity					**29,412.83**

Flexible Payment Summary

Previous Balance	793.55
Payment Activity	-793.55
FINANCE CHARGE	0.00
New Charges/Adjustments	0.00
New Balance	0.00

	Amount $
Total of Flexible Payment Activity	**0.00**

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 9.90%, the DPR is 0.0271%

Please refer to page 2 for further important information regarding your account

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
November 1, 2008 - November 30, 2008
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Total Points Balance
242,103

Points Earned this Period
103,952

Account Summary

Opening points balance	138,151
Points earned this period	+103,952
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=242,103

Points Earned this Period

11/01/08 - 11/30/08	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	98,287	475 Destination Hotels 4Q08 2xpts 0864	98,762
Add'l Centurion XXXX-XXXXX9-[redacted]	5,190	0	5,190
Totals	103,477	475	**103,952**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

MEMBERSHIP rewards BonusPoints

Earn 2x, 3x or Even 10x Membership Rewards® Points This Winter!

Whether you're planning a winter get-away, shopping last-minute for the holidays or just treating yourself, there are lots of exciting opportunities to earn bonus points this winter. Find offers from merchants like Loews Hotels, LuxuryOnly Cruises, Ultimate Escapes, Clinique, Bobbi Brown, Origins, Teleflora.com, SpaFinder.com, and more!

Bonus points offers valid through 12/31/2008. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at time of purchase and you must charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited to your account within 10-12 weeks after charges appear on your billing statement. Terms and conditions for the Program apply. Individual terms, conditions and restrictions apply to certain Card products. For more information, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus Ids **7403, 7545, 5467, 2318, 1480, 1365, 1600** and **1373** respectively.

Visit **membershiprewards.com/earn** today to find out where you can use your enrolled American Express® Card to earn double, triple, or even more bonus points!

(MR Message 1997)

Smith & Wollensky

Earn Double Points when You Dine at Smith & Wollensky Steakhouse Through January 31, 2009

Enjoy our famous dry-aged USDA Prime Steaks while you earn double Membership Rewards® points in our remodeled Smith & Wollensky steakhouses in Miami Beach and Boston. This offer is available from now until January 31, 2009, when you use your enrolled American Express® Card.

Bonus points offer valid 12/01/08 to 01/31/09. Offer valid only at Smith and Wollensky Boston and Miami Beach locations. 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. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Program, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **1939.**

Visit our beautiful remodeled steakhouses in Miami Beach and Boston and earn double points. Visit **www.smithandwollensky.com** for details or to reserve.

(MR Bonus ID 1939)

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.

Use RoomFinder and Redeem Points for Priority Club® Rewards Room Nights

PRIORITY CLUB REWARDS
It's easier. Enjoy.

Use RoomFinder to search, transfer and book your room in three easy steps. Transfer points to your linked Priority Club frequent guest account for free room nights at IHG's seven hotel brands. With over 4,000 locations worldwide, the Priority Club® Rewards Family of Brands includes InterContinental®, Crowne Plaza®, Hotel Indigo®, Holiday Inn®, Holiday Inn Express®, Staybridge Suites® and Candlewood Suites®. Room nights start at just 10,000 points.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1978)

Terms and conditions of the Membership Rewards program apply. For more information, visit **membershiprewards.com/terms**. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

Fly in Comfort and Style with KrisFlyer, Singapore Airlines' Frequent Flyer Program

SINGAPORE AIRLINES KRISFLYER

Singapore Airlines is an exceptional way to fly. With world-class service and state-of-the-art aircraft, you'll experience the award-winning service that even other airlines talk about.

Transfer points to a linked KrisFlyer account and redeem miles for award tickets and flight upgrades.

To preview this reward and to redeem , visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1975)

Terms and conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms. Taxes and fees may apply. KrisFlyer terms and conditions apply. Participating partners and available rewards are subject to change without notice

Save 2,500 Membership Rewards® Points on a Nikon Coolpix Digital Camera

Nikon

The Nikon COOLPIX L18 Digital Camera is the definition of digital photography! Features 8.0 megapixels, 3x optical zoom, and 3" LCD screen. Includes 2GB SD memory card. Available in Navy and Ruby Red.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 22,400 Membership Rewards points for RY3968 (Navy) or RY3969 (Ruby Red).

Redeem now, in time for the Holidays.

(MR Message 1967)

Terms and conditions of the Membership Rewards program apply.

Get Away with JetBlue!

jetBlue AIRWAYS

Transfer points to TrueBlue® points, JetBlue's customer appreciation program, and travel to 33 cities in the U.S. and the Caribbean. Enjoy new planes, friendly service, comfy leather seats and up to 36 channels of free DIRECTV®. JetBlue is more than just your everyday low fare airline. Escape to more than 30 destinations in the U.S. and the Caribbean. More information on JetBlue's lowest fares and TrueBlue is program is available at **jetblue.com**

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 1976)

Terms and conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

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.

AMEX001887

SDNY_GM_00327687

EFTA_00200441

EFTA01686685

CustomExtras™

Ritz-Carlton Club

CARDMEMBER BENEFITS

Effective December 31, 2008, you will no longer receive special Centurion benefits when you visit a Ritz-Carlton Club property or when you purchase a Ritz-Carlton Club deeded interest in a second home with your Centurion Card.

For more information on your benefits, please visit **americanexpress.com/centurion**

(CE 111427)

Make Your Donations Simple and Rewarding with the Card

GIVINGExpress

Your Centurion® Card helps simplify giving by providing quick, secure transactions and dependable tracking of your gifts. Every donation you make can earn Membership Rewards® points. And through GivingExpress® Online, you can use your Card or points to give online and support your choice of over a million charities. You can also purchase GivingExpress Charity Certificates for a holiday gift that allows the recipient to support the causes that mean the most to them.

Terms and conditions of the Membership Rewards program apply. For more information, visit **www.americanexpress.com/rewards**. Donations of Membership Rewards points are not tax deductible.

Use your Card to make a donation to your favorite charity at **americanexpress.com/give**

(CE 111309)

Now Accepting American Express® Cards!

CARDS WELCOME

Auto Club Speedway - Now accepts any American Express Cards for races. To purchase race tickets, visit **www.autoclubspeedway.com** or call **1-800-944-RACE.**

Otay Lakes Veterinary Clinic - 736 Otay Lakes Rd., Chula Vista, CA. **619-482-2000** or visit **www.otayvet.net**

Rolling Hills Pet Hospital - 2457 Fenton St., Chula Vista, CA. **619-656-6400. www.otayvet.net**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 111122)

AMEX001888

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.

SDNY_GM_00327688

EFTA_00200442

EFTA01686686

AMEX001889

SDNY_GM_00327689

EFTA_00200443

EFTA01686687

DUPLICATE COPY

Centurion® Card Statement of Account

272,668 Membership Rewards® Points Available
at 01/12/09, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
01/12/09

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
29,412.83	-29,412.83	+230,108.36	230,108.36

Please Pay By 01/27/09

Please refer to page 8 for important information regarding your account

See Page 13 For An Important Privacy Notice

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

Purchase Protection

You spilled wine on your new sofa. The jacket you just bought unraveled at the seams. Or you dropped the latest best seller in the swimming pool. Shop with confidence and Purchase Protection*, which protects eligible purchases made with your Centurion Card in the event they are accidentally damaged, stolen, or lost for up to 90 days from the date of purchase.

*Purchase Protection 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. For more information, go to **americanexpress.com/centurion**

Activity

* Indicates posting date

		Amount $
01/08/09*	PAYMENT RECEIVED - THANK YOU	-29,412.83

Due in Full Activity for THEODORE W WAITT
Card XXXX-XXXXX9-[redacted]

			Amount $
12/23/08	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date 12/23/08 Departure Date 12/23/08 00000000 LODGING	CA	-1,186.03 Credit
12/12/08	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date 12/10/08 Departure Date 12/11/08 00000000 LODGING	CA	1,186.03

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 01/27/09

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

THEODORE W WAITT
[redacted]

Amount Due $230,108.36

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 phone number has changed. Note changes on reverse side. ☐

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 02301083602301083610 H

AMEX001890

SDNY_GM_00327690

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 8:00 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 2.7% (except for transactions processed prior to 01/11/09, 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

Due in Full continued		Amount $
12/13/08	DS WATERS DS WATERS MABLETON GA 800-492-8377	26.26
12/13/08	ST REGIS HOTEL ASPENASPEN CO 970-920-3300	1,085.04
12/13/08	ST. JOHN BOUTIQUE - COSTA MESA CA WOMEN'S CLOTHING	3,480.33
12/13/08	SAK'S FIFTH AVE 36 0COSTA MESA CA 7145403233 Description Price NOVELTY (HANDBAGS) 1,150.00 DELIVERY FEES 15.00	1,255.28
12/13/08	LALIQUE NA CM #2 COSTA MESA CA MISC/SPECIALTY RETAIL	4,649.41
12/13/08	POLO RALPH LAUREN 82AUSTIN TX FAMILY CLOTHING	563.99
12/13/08	CHRISTIAN LOUBOUTIN COSTA MESA CA 7147549200 Description Price WOMEN'S ACCESSORY 2,007.99	2,007.99
12/13/08	FENDI-COSTA MESA #7 COSTA MESA CA 7147511111 Description Price WOMEN'S ACCESSORY 16,173.28	16,173.28
12/13/08	ROBERTO CAVALLI (COSCOSTA MESA CA 212-308-5566	15,214.30
12/14/08	AP9*VALUEMAX 888-205-2257 CT MEMBERSHIP	19.95
12/14/08	LALIQUE NA CM #2 COSTA MESA CA MISC/SPECIALTY RETAIL	3,555.75
12/15/08	MONTAGE BEVERLY HILLBEVERLY HILLS CA Arrival Date Departure Date 12/09/08 12/12/08 00000000 LODGING	3,190.72
12/15/08	PENINSULA BEVERLY HIBEVERLY HILLS CA Arrival Date Departure Date 12/14/08 12/14/08 00000000 LODGING	12.45
12/17/08	APPLE WEB STORE APPLAUSTIN TX Apple Online Stores Quantity Description Price 1 IMAC 24/2.8/2GB/320 1,807.00 1 MB 13.3/2.1/2X512MB 1,005.00 4 MICROSOFT OFFICE MA 134.95 2 MBP 15.4/2.4/2X1GB/ 2,007.00	4,905.49
12/17/08	APPLE WEB STORE APPLAUSTIN TX Apple Online Stores Quantity Description Price 1 IMAC 24/2.8/2GB/320 1,807.00 1 MB 13.3/2.1/2X512MB 1,005.00 4 MICROSOFT OFFICE MA 134.95 2 MBP 15.4/2.4/2X1GB/ 2,007.00	1,082.43

Continued on reverse

Due in Full continued — Amount $

12/17/08	APPLE WEB STORE APPLAUSTIN TX Apple Online Stores	2,013.43

Quantity	Description	Price
1	IMAC 24/2.8/2GB/320	1,807.00
1	MB 13.3/2.1/2X512MB	1,005.00
4	MICROSOFT OFFICE MA	134.95
2	MBP 15.4/2.4/2X1GB/	2,007.00

12/18/08	ALASKA AIRLINES PHOENIX AZ ALASKA AIRLINES	674.00

From:	To:	Carrier:	Class:
SEATTLE WA	SAN DIEGO CA	AS	BA
	SEATTLE WA	AS	YA

Ticket Number: 02773939447016
Date of Departure: 12/20
Passenger Name: DEMERS/DARIN
Document Type: PASSENGER TICKET

12/18/08	HENRI BENDEL #4 3000SAN DIEGO CA 6192964076	296.31

Description	Price
WOMEN'S READY-TO-WE	296.31

12/18/08	PETE CARLSONS GOLF/TPALM DESERT CA 7605683263	227.49

Description	Price
SPORTING GOODS STOR	227.49

12/18/08	SWAROVSKI JEWELRY USSAN DIEGO CA GLASSWARE & CRYSTAL	529.88
12/18/08	ZENBU 0072 SAN DIEGO CA 8554544540	325.00
	FOOD 266.14 TIP 58.86	
12/18/08	PAYPAL *SELECTGSM 4029357733 CA 4029357733	854.94

Description
GENERAL - ELEC

12/18/08	NEIMAN-MARCUS #16 00SAN DIEGO CA DEPARTMENT STORE	1,885.63

Description	Price
CLF HANDBAG	1,750.00

12/18/08	NEIMAN-MARCUS #16 00SAN DIEGO CA DEPARTMENT STORE	996.69

Description	Price
LADIES' SHOE	925.00

12/18/08	NEIMAN-MARCUS #16 00SAN DIEGO CA DEPARTMENT STORE	1,709.03

Description	Price
BOOTS	1,575.00
OPT 7 DLVRY	18.50

12/18/08	THECELLCOMPANY.COM 8flushing NY 7184458600	1,694.06
12/19/08	MICROSCOPES 8772153795 MO 4029357733	715.98

Description
GENERAL

12/19/08	BEST BUY INTERNET 99RICHFIELD MN 888-BESTBUY	2,209.95
12/19/08	BEST BUY INTERNET 99RICHFIELD MN 888-BESTBUY	441.99
12/20/08	CELL STORES RESTON VA 866-629-7760	1,214.97

Continued on next page

Due in Full continued		Amount $
12/22/08	Estancia La Jolla HoLa Jolla CA Arrival Date Departure Date 12/21/08 12/22/08 00000000 LODGING	224.00
12/22/08	Estancia La Jolla HoLa Jolla CA Arrival Date Departure Date 12/21/08 12/22/08 00000000 LODGING	224.00
12/23/08	LALIQUE NA CM #2 COSTA MESA CA MISC/SPECIALTY RETAIL	32,055.63
12/23/08	PENINSULA BEVERLY HIBEVERLY HILLS CA Arrival Date Departure Date 12/23/08 12/23/08 00000000 LODGING	1,025.00
12/23/08	Four Seasons Hotel WWashington DC Arrival Date Departure Date 12/22/08 12/23/08 00000000 LODGING CARDEPOSIT	5,868.15
12/24/08	CALIFORNIA BICYCLE 8LA JOLLA CA SPORTING GOODS STORE	1,000.00
12/24/08	NEIMAN-MARCUS #16 00SAN DIEGO CA DEPARTMENT STORE Description Price LADIES SHOES 747.60 LADIES SHOES 1,550.00 C LOUBOUTIN 1,095.00	3,655.53
12/24/08	NEIMAN-MARCUS #16 00SAN DIEGO CA DEPARTMENT STORE Description Price SUNGLASSES 550.00 SUNGLASSES 325.00 SUNGLASSES 290.00 SUNGLASSES 495.00	1,788.66
12/24/08	NEIMAN-MARCUS #16 00SAN DIEGO CA DEPARTMENT STORE Description Price PREC JEWELRY 62,000.00	66,805.00
12/26/08	LIMOUSINE CHAUFFEUR SAN DIEGO CA 202411 92110 LIMOUSINE TRANSPORTATION SERVICE COMPANY	736.81
12/26/08	LIMOUSINE CHAUFFEUR SAN DIEGO CA 202412 92110 LIMOUSINE TRANSPORTATION SERVICE COMPANY	765.93
12/26/08	Estancia La Jolla HoLa Jolla CA Arrival Date Departure Date 12/23/08 12/26/08 00000000 LODGING	1,126.24

AMEX001894

Continued on reverse

Due in Full continued

		Amount $
12/26/08	Estancia La Jolla HoLa Jolla CA Arrival Date Departure Date 12/23/08 12/26/08 00000000 LODGING	729.93
12/27/08	Estancia La Jolla HoLa Jolla CA Arrival Date Departure Date 12/23/08 12/27/08 00000000 LODGING	944.38
12/28/08	Estancia La Jolla HoLa Jolla CA Arrival Date Departure Date 12/23/08 12/28/08 00000000 LODGING	1,120.00
12/29/08	ST REGIS HOTEL ASPENASPEN CO 970-920-3300	68.33
12/29/08	ST REGIS HOTEL ASPENASPEN CO 970-920-3300	141.02
12/30/08	DILLARDS DEPT STORE NASHVILLE TN DIRECT MKTG MISC Description Price SOCKS 14.62 SOCKS 14.62 SOCKS 14.62 EXPRESS DELIVERY 19.95	67.21
12/30/08	LIGHTNING LIMOUSINE,PUEBLO CO TAXICAB & LIMOUSINE	108.00
12/30/08	SAN DIEGO CHARGERS SAN DIEGO CA COMMERCIAL SPORTS TICKETS 20081230	2,985.00
12/30/08	FAIRMONT OLYMPIC HOTSEATTLE WA Arrival Date Departure Date 12/09/08 12/30/08 00000000 LODGING	1,024.44
12/31/08	DILLARDS DEPT STORE NASHVILLE TN DIRECT MKTG MISC Description Price SOCKS 15.75 SOCKS 15.75 SOCKS 15.75 SALES TAX 3.66	50.91
01/02/09	ELEGANT CHILD, THE EBEVERLY HILLS CA 888-673-3273	174.00
01/02/09	NEIMN MARCUS ONLINE IRVING TX 1-888-888-4757 Description HYDRMX ACTV CREAM 1	175.64
01/04/09	NEW YORK TIMES NEW YORK NY NY TIMES 010409 Description FOR BILLING QUESTIO ACCT: 861127967 B	57.75
01/05/09	FTD.COM/800-SENDFTD DOWNERS GROVE IL FOR QUESTIONS CALL: 501/8	166.99
01/05/09	GOOGLE *SELECTGSM PAYMENT SVC JFKICBDR573200QJD92038 GOOGLE *SELECTGSM GOOGLE.COM/CH	1,199.92

AMEX001895

Continued on next page

Due in Full continued			Amount $
01/06/09	DAWAT RSTR NEW YORK NY RESTAURANT Description 149220		500.00
01/07/09	DS WATERS DS WATERS MABLETON GA 800-492-8377		40.00
01/07/09	Four Seasons Hotel WWashington DC Arrival Date Departure Date 01/06/09 01/07/09 00000000 LODGING CARDEPOSIT		23,443.88
01/08/09	DIVA LIMOUSINE DIVALLOS ANGELES CA 01/07/09-1149510 00000 01/07/09-WAITT THEODORE W. MIA-MIAMI FL- DEPT#: RES#:1149510-CLR:ERIN DUFFY-LONG		1,504.60
01/08/09	SKY BAR-MIAMI SHORE MIAMI BCH FL 3056953233 FOOD TIP	464.85 135.15	600.00
01/08/09	SKY BAR-MIAMI SHORE MIAMI BCH FL 3056953233 FOOD TIP	1,645.00 355.00	2,000.00
01/09/09	MYNT LOUNGE MIAMI BEACH FL BAR/NIGHTCLUB		2,000.00
01/09/09	DIVA LIMOUSINE DIVALLOS ANGELES CA 01/08/09-1149696 00000 01/08/09-WAITT THEODORE W. MIAMI BEACH FL-MIAMI BEACH FL DEPT#: RES#:1149696-CLR:ERIN DUFFY-LONG		2,097.52
01/12/09	AP9*VALUEMAX 888-205-2257 CT MEMBERSHIP		19.95
Total of Due in Full Activity for THEODORE W WAITT			**229,506.44**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXXS-[redacted]

12/12/08	SCHWEITZER LINEN 2 0NEW YORK NY 2125700236 Description Price SPECIALTY RETAIL ST 36.35		36.35
12/16/08	AMEN WARDY HOME 8824ASPEN CO MISC HOME FURNISHINGS		113.00
12/31/08	SMARTY HAD A PARTY 0OVERLAND MO 3144315400 Description Price GENERAL MERCHANDISE 140.66		140.66
01/06/09	VICTOIRE LLC 323-2250101 CA MISC APPAREL STORE		151.83
01/08/09	STEPS TO MEMORIES LLFORT COLLINS CO DIRECT MKTG MISC Description COMMUNICATIONS		127.23

Continued on reverse

Due in Full continued				Amount $
01/08/09	ALWAYS ELEGANT DIRECT MKTG MISC	PRAIRIE VILLA	KS	32.85
Total of Due in Full Activity for G MAXWELL				**601.92**
Total Due in Full Activity				**230,108.36**

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 9.90%, the DPR is 0.0271%

Please refer to page 2 for further important information regarding your account

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

MEMBERSHIP rewards FIRST℠

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
December 1, 2008 - December 31, 2008
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
272,668

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
30,565

Account Summary

Opening points balance	242,103
Points earned this period	+30,565
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=272,668

Points Earned this Period

12/01/08 - 12/31/08	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	29,241	1,152 Destination Hotels 4Q08 2xpts 0864	30,393
Add'l Centurion XXXX-XXXXX9-[redacted]	172	0	172
Totals	29,413	1,152	**30,565**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

LUXURYONLY cruises

Earn Triple Points with LuxuryOnly, the Luxury Cruise Division of CruisesOnly

Set sail with LuxuryOnly and receive exceptional value and choice. Book a luxury cruise through LuxuryOnly.com with your enrolled Card and you can earn triple Membership Rewards® points. Book your sailing by June 30, 2009, for sailing through December 31, 2010, and watch how fast the points can add up!

Bonus points offer valid 07/01/08 to 06/30/09. 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 trip on an eligible, enrolled American Express® Card. Bonus points will be credited to your account after sailing is completed and card eligibility subject to verification. There is no maximum amount of Membership Rewards points you can earn. Triple bonus points can only be earned on cruise-fare charges and not additional charges on-board.
For more information on the Membership Rewards program, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN**. Bonus ID: **7545**

Visit LuxuryOnly online **www.luxuryonly.com** or call us at **1-800-711-4230** for more details on this offer.

(MR Bonus ID 7545)

Hilton Worldwide Resorts
the places you'd rather be

Escape with Hilton Worldwide Resorts in 2009 and Earn Double Membership Rewards® Points!

Book a resort Bed & Breakfast rate with your enrolled American Express® Card, and stay for three nights or more between December 1, 2008 and November 30, 2009, and you can earn double Membership Rewards points! Available at over 50 exotic Hilton Worldwide Resorts from just $195 USD per room per night.

Offer valid from 12/1/08 to 11/30/09 for stays of minimum 3 nights. Offer valid only on the Hilton Bed & Breakfast rate at participating locations displayed on the Hilton Worldwide Resorts website. Bonus awarded on room rate only. You must be enrolled in the Membership Rewards program ("Program") at the time of booking and stay and charge your stay on an eligible, enrolled American Express Card. Bonus points will be credited to your account within 10-12 weeks after charges appear on your statement. Valid for U.S. American Express Cardmembers only. For more information on the Program, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN** (297-3276). Bonus ID: **2564**

For more information about this exclusive offer and to view participating resorts, visit **www.hiltonworldresorts/amex** and make your booking today.

(MR Bonus ID 2564)

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.

Millions More Reasons to Redeem

shopAmex

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping.

Redeem now: **shopAmex.com/statement**

Terms and conditions for the Membership Rewards program apply. Visit **americanexpress.com/rewards** for more information. Participating partners and available rewards are subject to change without notice.

Start shopping now: **shopAmex.com/statement**

(MR Message 2576)

Up to 25% Off All Joie de Vivre Hotels When You Use Membership Rewards® Points!

joie de vivre® HOTELS

From now until January 31, 2009, receive up to 25% off redemption rates on a one-night stay when you redeem for a participating Joie de Vivre hotel property and stay before March 31, 2009. Our unique collection of hotels includes locations in San Francisco, Sacramento, Marin County, Oakland, Berkeley, Silicon Valley, and Los Angeles. Whether you are traveling for business or planning a vacation, a romantic getaway or special event, Joie de Vivre has a hotel suited uniquely to your personality.

You must redeem by January 31, 2009, and complete your stay by March 31, 2009. Terms and conditions of the Membership Rewards program apply. For more information, visit **membershiprewards.com/terms**. Taxes and fees may apply. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2577)

Redeem Membership Rewards® Points on Air France/KLM!

AIR FRANCE

Transfer points to Air France KLM's Flying Blue program and book a weekend trip to Paris with nonstop flights from Air France. Renowned for its exceptional in-flight services, Air France flies to more than 1889 destinations in over 80 countries, with extensive European coverage. Take a trip to Paris, Athens, Amsterdam, Geneva, Zurich or Istanbul via Air France KLM.

Terms and conditions of the Membership Rewards program apply. For more information, visit **membershiprewards.com/terms**. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2579)

Redeem Membership Rewards® Points for a 3-Night Package at Miraval Tucson!

MIRAVAL tucson

Miraval Tucson offers a vibrant array of award-winning programs, classes, cuisine and spa services that invite guests to live and feel better. The Miraval 3-night Ultimate Package for Two includes luxury accommodations, all meals, snacks and non-alcoholic beverages, one spa service per person per day ($125 value each), unlimited access to scheduled programs and activities, all taxes and gratuities and round-trip transportation from Tucson International Airport.

Terms and conditions of the Membership Rewards program apply. For more information, visit **membershiprewards.com/terms**. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2586)

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.

AMEX001899

SDNY_GM_00327699

EFTA_00200453

EFTA01686697

CustomExtras™

Redeem Points This Valentine's Day

CARDMEMBER BENEFITS

Roadside Assistance Anywhere.

Your car dies or blows a tire and you're stranded. Now what? Relax--you're a Card member. You're covered for up to four times a year, up to $50 per service call.

Just call us at **1-800-333-AMEX** and help will be on the way!

Call **1-800-333-AMEX** for Roadside Assistance Anywhere.

(CE 111441)

Premium Global Assist® Hotline

CARDMEMBER BENEFITS

Sometimes the unexpected happens when you travel. A passport is lost. You come down with a sudden illness. A lawyer is needed. Being a Card member can make things easier to handle. From pre-trip planning to finding an English-speaking doctor, the Premium Global Assist Hotline is ready to help--we'll even cover expenses related to medical or emergency evacuation. It's one more way being a Card member can set your mind at ease whether you're at home or abroad.

Contact the Premium Global Assist Hotline at **1-800-345-AMEX**

(CE 111440)

Take Your Adventure to New Heights

CARDMEMBER BENEFITS

Great winter holidays are those that provide exceptional values at some of North America's finest ski and snowboard resorts. This ski vacation website features a selection of valuable offers on packaged ski trips, lessons, lift tickets, and more.

These offers are exclusive to those who pay with any American Express® Card.

Visit **offers.amexnetwork.com/ski** for more information.

(CE 111363)

Now Accepting American Express® Cards!

CARDS WELCOME

Alta Lodge - Alta, Utah's traditional ski-in, ski-out lodge, with warm ambiance, personal service and fine dining, since 1939. **1-800-707-2582. www.altalodge.com**

Pacific Pet Hospital - Serving Chula Vista for over30 years. 1466 Melrose Ave., San Diego, CA 91911. **619-585-7387. www.pacificpethospital.com**

Teton Springs Lodge & Spa - One of Idaho's only small luxury hotels. Ski area nearby. Heli and X-country skiing, spa and dining onsite. **1-877-787-8757. www.tetonspringslodge.com**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 111238)

AMEX001900

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

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, 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, use and safeguard information about you and how to limit the use and disclosure of your information.

In this Notice, "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc., American Express Centurion Bank and American Express Bank, FSB. These entities are "Affiliates" of each other, which are companies in the American Express family that are related to each other by common ownership or control. Our Affiliates also include publishers, travelers cheques issuers, travel agents and providers of Card-related insurance services. The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you(r)."

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 about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

What Do We Do with Cardmember 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.

Information We Share with Our Affiliates

You can inform us not to share with our Affiliates credit-related information (except as permitted by law), such as your credit history as shown on a consumer report. If you make this choice, we are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history.

Valuable Partner Offers

We work with carefully selected business partners, 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 business partner 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. You can inform us not to send you these offers.

Your Choices

Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers and offers from our Affiliates, by mail, telephone and/or e-mail, or share your credit-related information with our Affiliates, by visiting us at: **www.americanexpress.com/communications**. You can also inform us of your choices (except for e-mail communications) by calling us at **1-800-297-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts. **Please note that any choices you make will only apply to this account.**

If you are the primary Cardmember on your Card account, any choices you make in accordance with this Notice will also apply to any other Cardmember on this account (except for e-mail communications). If you make choices not to receive offers as indicated above, 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 use reasonable administrative, technical and physical security measures to protect your 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 informed us not to share your credit-related information with our Affiliates.

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. (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. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. 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.

DUPLICATE COPY

Centurion® Card Statement of Account

427,143 Membership Rewards® Points Available
at 02/11/09, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
02/11/09

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
230,108.36	-230,186.36	+58,610.09	58,532.09

Please Pay By 02/26/09

Please refer to page 6 for important information regarding your account

See Page 9 For A Notice Of Changes To Your Agreement

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.**
For additional contact information, please see the reverse side of this page.

Here's an Easy Way to Earn Rewards

- Set up your wireless, cable and other household bills for automatic payment on your eligible American Express® Card
- Simply contact your provider or go to **americanexpress.com/billstopay** to learn more

With automatic bill payment, avoid late fees and earn rewards while your household bills are automatically paid on your eligible Card.

Not all American Express Cards are eligible to earn rewards. Terms, conditions, and restrictions apply to individual Card products.

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Amount $
02/05/09*	PAYMENT RECEIVED - THANK YOU	-99,999.99
02/05/09*	PAYMENT RECEIVED - THANK YOU	-30,186.38
02/05/09*	PAYMENT RECEIVED - THANK YOU	-99,999.99
Total of Payment Activity		**-230,186.36**

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX[redacted]

		Foreign Spending	Amount $
01/14/09	Four Seasons Hotel WWashington DC Arrival Date 01/13/09 Departure Date 01/14/09 00000000 LODGING CARDEPOSIT		-5,868.15 Credit

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 02/26/09

Amount Due $58,532.09

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
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.

Check here if address or phone number has changed. Note changes on reverse side. ☐

THEODORE W WAITT
[redacted]

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00585320900585320910 10 4

AMEX001904

SDNY_GM_00327704

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 8:00 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 2.7%.** 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX001905

SDNY_GM_00327705

EFTA_00200459

EFTA01686703

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	Amount $
01/11/09	WYNN LAS VEGAS HOTELLAS VEGAS NV Arrival Date Departure Date 01/08/09 01/11/09 00000000 LODGING			15,807.40
01/13/09	DIVA LIMOUSINE DIVALLOS ANGELES CA 01/09/09-149696-200000 01/09/09-WAITT THEODORE W. MIAMI BEACH FL-MIA-MIAMI FL DEPT#: RES#:1149696-2-CLR:ERIN DUFFY-LONG			988.40
01/21/09	TRAVISA LA VISAS. ETC 615364 90036 PASSPORT			239.00
01/22/09	TAYLOR LIVERY RIVERDALE MD 20737 LIMOUSINE SERVICE			4,531.80
01/22/09	CALIFORNIA BICYCLE 8LA JOLLA CA SPORTING GOODS STORE			11,313.75
01/22/09	DAWAT RSTR NEW YORK NY RESTAURANT Description 507748			500.00
01/22/09	NBA-LOS ANGELES LAKEEL SEGUNDO CA COMMERCIAL SPORTS TICKETS 20090122			6,000.00
01/22/09	Four Seasons Hotel WWashington US Arrival Date Departure Date 01/17/09 01/22/09 00000000 LODGING			630.48
01/23/09	FIRST & 62ND CINEMASNEW YORK US 2127520694 Description Price MOTION PICTURE THEA 24.00			24.00
01/24/09	NOBU 57 120000054570NEW YORK 2123347904 FOOD/BEVERAGE 460.05 TIP 139.95			600.00
01/28/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE			4,010.43
02/01/09	NEW YORK TIMES NEW YORK NY TIMES 020109 Description FOR BILLING QUESTIO ACCT: 861127967 B			57.75
02/03/09	FISHTAIL 88430048768NEW YORK RESTAURANT TIP 50.12			275.00
02/03/09	NORDSTROM DIRECT INCSEATTLE NORDSTROM.COM 1-800-933-3 Description HANDBAGS			245.67
02/03/09	THE POST HOUSE NEW YORK RESTAURANT FOOD/BEVERAGE 295.59 TIP 64.41			360.00

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Foreign Spending	Amount $
02/04/09	DS WATERS DS WATERS MABLETON 800-492-8377		32.83
02/04/09	THE SETAI SOUTH BEACMIAMI BEACH Arrival Date Departure Date 02/04/09 02/04/09 00000000 LODGING		1,762.80
02/05/09	MANSION ON FORSYTH PSAVANAH Arrival Date Departure Date 02/04/09 02/04/09 00000000 LODGING CARDEPOSIT		894.11
02/06/09	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date Departure Date 02/04/09 02/05/09 00000000 LODGING		1,634.47
02/06/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE		1,267.73
02/07/09	MANSION ON FORSYTH PSAVANAH Arrival Date Departure Date 02/05/09 02/06/09 00000000 LODGING		185.95
02/08/09	THE SETAI SOUTH BEACMIAMI BEACH Arrival Date Departure Date 02/08/09 02/08/09 00000000 LODGING		39.24
02/08/09	THE SETAI SOUTH BEACMIAMI BEACH Arrival Date Departure Date 02/08/09 02/08/09 00000000 LODGING		1,721.02
02/10/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE		4,949.36
02/10/09	Carey International Washington 888-649-3949 Description 09-02-06 SAVANNAH WAITT THEODORE		333.60
02/10/09	Carey International Washington 888-649-3949 Description 09-02-06 SAVANNAH WAITT THEODORE		353.60
02/10/09	DIVA LIMOUSINE DIVALLOS ANGELES 02/06/09-156913-100000 02/06/09-WAITT THEODORE W. OPF AIRPORT OPA LOCK- DEPT#: RES#:1156913-1-CLR:ERIN DUFFY-LONG		556.48

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details. Foreign Spending	Amount $
02/10/09	DIVA LIMOUSINE DIVALLOS ANGELES 02/07/09-156913-200000 02/07/09-WAITT THEODORE W. MIAMI BEACH FL- DEPT#: RES#:1156913-2-CLR:ERIN DUFFY-LONG		2,160.93
02/10/09	DIVA LIMOUSINE DIVALLOS ANGELES 02/08/09-156913-300000 02/08/09-WAITT THEODORE W. MIAMI BEACH FL-OPF AIRPORT OPA LOCK DEPT#: RES#:1156913-3-CLR:ERIN DUFFY-LONG		590.11
02/11/09	AP9*VALUEMAX 888-205-2257 MEMBERSHIP		19.95
Total of Due in Full Activity for THEODORE W WAITT			**56,217.71**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

01/13/09	GLOBAL REFUND YOUR TAX REFUND TOTALLING 44.87 DOLLAR		-44.87 Credit
01/25/09	PANERAI 3015 BEV HILBEVERLY HILLS US 3102281515 Description Price JEWELRY/CLOCK/SILVE 2,478.25		-2,478.25 Credit
01/13/09	BAYVILLAGESTORE.COM BAY VILLAGE OH 4408715150 Description Price GIFT/NOVELTY/SOUVEN 119.60		119.60
01/19/09	PEARL RIVER MART 884NEW YORK NY DEPARTMENT STORE		43.89
01/22/09	MITY-LITE INC. OREM UT DURABLE GOODS		858.08
01/28/09	HARRODS LIMITED. LONDON UK GOODS/SERVICES	173.40 **Pounds Sterling	256.03
01/28/09	HARRODS LIMITED. LONDON UK GOODS/SERVICES	173.40 **Pounds Sterling	256.03
01/31/09	MALO 0051 NEW YORK MEN'S/WOMEN'S CLOTHNG Description APPAREL/ACCESS		195.08
02/03/09	MYPERFECTWEDDINGDECO706-494-2702 706-494-2702		70.30
02/05/09	SAKS FIFTH AVENUE 03BEVERLY HILLS 3102754211 Description Price IN BLOOM (INTIMATE 110.00		119.08
02/06/09	KRAVET FABRICS 0000 BETHPAGE 5162932000 Description FABRIC		2,250.50
02/10/09	WARWICKS LA JOLLA BOOK STORE		105.80

Continued on reverse

Due in Full continued	** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	Amount $
02/10/09	POLO RALPH LAUREN RTLA JOLLA FAMILY CLOTHING		641.11
Total of Due in Full Activity for G MAXWELL			**2,392.38**
Total Due in Full Activity			**58,610.09**

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 9.15%, the DPR is 0.0251%

Please refer to page 2 for further important information regarding your account

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
January 1, 2009 - January 31, 2009
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
427,143

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
234,475

Account Summary

Opening points balance	272,668
Points earned this period	+234,475
Points used this period	-80,000
Reinstated points and adjustments	0
Total points balance	=427,143

Points Earned this Period

01/01/09 - 01/31/09	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	229,505	4,368 Destination Hotels 4Q08 2xpts 0864	233,873
Add'l Centurion XXXX-XXXXX9-[redacted]	602	0	602
Totals	230,107	4,368	**234,475**

Points Used this Period

01/01/09 - 01/31/09	Total Points Used This Period	Request Date
$100 American Express® Gift Card - Especially for Birth Account number 0032172173	20,000	1/28/09
$100 American Express® Gift Card - Especially for Birth Account number 0032172174	20,000	1/28/09
$100 American Express® Gift Card - Especially for Birth Account number 0032172175	20,000	1/28/09
$100 American Express® Gift Card - Especially for Birth Account number 0032172176	20,000	1/28/09
Total	80,000	

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

AMERICANA MANHASSET

Shop Americana Manhasset Stores and You Can Earn Double Points March 26 - 29, 2009

Earn double Membership Rewards® points for individual purchases of $250 or more at Americana Manhasset--a collection of 60 fabulous stores, including Louis Vuitton, Gucci, Prada, Fendi, Etro, Frette, Dior, Bottega Veneta, Tiffany & Co., Hermès, Giorgio Armani, London Jewelers, Burberry, Hirshleifer's, Ralph Lauren & more.

Visit **www.americanamanhasset.com** or call **1-800-818-6767** for a complete store listing and further information.

(MR Bonus ID 6443)

Offer valid 03/26/09 - 03/29/09 for individual transactions of $250 or more at any Americana Manhasset store. 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. Bonus ID: **6443**

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.

ESTĒE LAUDER

Earn DOUBLE Membership Rewards® Points from EsteeLauder.com on EVERY Purchase, ALL YEAR

Exclusively at esteelauder.com, you can earn double points on every purchase using your enrolled American Express® Card through 12/31/09. Take more than 10 years off the look of your skin with NEW TIME ZONE MOISTURIZER. Or, find your best skincare regimen with the interactive SKINCARE FINDER. Plus check out new makeup looks, favorite fragrances and more.

Offer valid from 1/1/09 - 12/31/09. 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. For more information, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **2597.**

Shop now with your enrolled American Express Card at **esteelauder.com** and earn double Membership Rewards points on every purchase.

(MR Bonus ID 2597)

ORIGINS
The genius of nature™

Earn Double Membership Rewards® Points on Purchases of $75 or More at ORIGINS.COM

Exclusively at Origins.com, earn double points on every purchase of $75 or more using your enrolled American Express® Card through 12/31/09. At Origins, we've been creating and innovating healthful choices in Skin Care, Hair Care, Bath and Body, Color and Sensory Therapy® products using the best of nature along with trying to do what's best for the planet and for you.

Offer valid 1/1/09 - 12/31/09 only on purchases of $75 or more. 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 on an eligible, enrolled American Express Card. Bonus points will be credited to your account within 6-8 weeks after charges appear on your statement. For more information, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **7597.**

Shop now at **www.origins.com** with your enrolled American Express Card and earn double Membership Rewards points on purchases of $75 or more, through 12/31/09.
(MR Bonus ID 7597)

iPod

Save 3,000 Points When You Redeem Now for an iPod® Touch - 16GB

iPod® Touch features the same multi-touch screen technology as iPhone™. Watch your movies, TV shows, and photos come alive with bright, vivid color on the 320-by-480-pixel display. Browse the web using Safari and watch YouTube videos on the first iPod® with Wi-Fi built in. Shop the iTunes® Wi-Fi Music Store from anywhere. Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 48,100 Membership Rewards® points for **PRM1708.**

Terms and conditions of the Membership Rewards program apply.

Redeem now!

(MR Message 2641)

shopAmex™

Millions More Reasons to Redeem

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex® has popular merchants, most offering second-day and overnight shipping.

Redeem now: **shopAmex.com/statement**

Terms and conditions for the Membership Rewards program apply. Visit **americanexpress.com/rewards** for more information. Participating partners and available rewards are subject to change without notice.

Start shopping now: **shopAmex.com/statement**

(MR Message 2604)

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.

AMEX001911

SDNY_GM_00327711

EFTA_00200465

EFTA01686709

Centurion® Card Statement of Account

Important Notice:

We are making several changes to our card products in response to the challenging environment and the increasing costs of doing business. These changes include raising interest rates on some American Express cards. Please see below for details.

American Express offers a number of tools and resources designed to help you take advantage of all the benefits and features your Card offers, including the ability to make payments electronically or by phone free of charge, free text and email alerts, and tips for using your Card. For more information, visit www.americanexpress.com.

Notice of Changes to Your Account

The terms of your Account are subject to change in accordance with the American Express Cardmember Agreement ("Agreement") governing your Account (including increasing rates and fees, changing fixed rates to variable rates, and adding new terms). Any language in your Agreement contrary to or conflicting with terms amended herein is replaced fully and completely. All terms of the Agreement not amended herein remain in full force and effect. These changes apply to existing balances and future balances on your Account. We urge you and any Additional Cardmembers on your Account to read this notice carefully and file it along with your Agreement in a safe place for future reference.

Flexible Payment Features

Your Account may be eligible for Features, as described in your Agreement. In no event may the total of outstanding Feature balances exceed $35,000, unless we notify you of a different amount. Consequently, any Charges that would cause your Feature balances to exceed that amount will be due in full. Please note that a Charge may be ineligible for extended payment even if it would not cause your Feature balances to exceed that amount. Accordingly, effective April 2, 2009, the fourth paragraph of the **Flexible Payment Features** section of your Agreement is deleted and replaced with the following:

"We may change our designation of what Charges are eligible for the Sign & Travel Feature and/or the Extended Payment Option at any time. However, any Charge that would cause the total of outstanding Feature balances to exceed $35,000 (unless we notify you of a different amount) will not be eligible for extended payment. Any Charges that are not eligible for extended payment, or any otherwise eligible Charges for which you have elected not to extend payment, will be due in full upon your receipt of the billing statement. Additionally, any Charges incurred by a Cardmember who is not eligible to use one of the Features will also be due in full upon your receipt of the billing statement."

Telephone Communications

Effective April 2, 2009, the **Telephone Monitoring/Recording** section of your Agreement is deleted and replaced with the following:

"**Telephone Communications**

You agree that from time to time we may monitor and/or record telephone calls between you (or Additional Cardmembers on your Account) and us to assure the quality of our customer service or as required by applicable law.

You authorize us to call or send a text message to you at any number you give us or from which you call us, including mobile phones. You authorize us to make such calls using automatic telephone dialing systems for any lawful purpose, including but not limited to: suspected fraud or identity theft; Account transactions or servicing; offers of American Express products and services; and collecting on your Account.

You authorize us to place prerecorded calls in connection with the status of your account, or security and identity theft matters.

You agree to pay any fees or charges you incur for incoming calls or text messages from us without reimbursement."

In addition, effective April 2, 2009, the reference to "Telephone Monitoring/Recording" in the **Status of and Responsibility for Additional Cardmembers** section of your Agreement is deleted and replaced with "Telephone Communications."

American Express® Card Baggage Insurance Plan

The American Express Card Baggage Insurance Plan is changing for Covered Trips made on or after May 31, 2009. Accordingly, effective May 31, 2009, the information below summarizes the terms and conditions of the Plan. The terms and conditions may vary by state. American Express Card Baggage Insurance Plan is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0400 or Policy BIP-IND and is subject to change with notice to you. This document does not supplement or replace the Policy. **Please call us at the number on the back of your American Express Card for a complete copy of your terms and conditions.** The American Express Card Baggage Insurance Plan provides benefits for a Covered Person's damaged, stolen or lost baggage, whether checked or carry-on, when the entire fare for common carrier conveyance tickets are purchased and charged to your eligible American Express Card account. **Covered Person means:** a) the basic Cardmember, each additional Cardmember, and each of these Cardmembers' spouses or domestic partners and dependent children under 23 years of age; or b) officers, partners, proprietors, employees, consultants or employment candidates authorized by a sponsoring organization, to have common carrier conveyance fares charged to that sponsoring organization's account for a bona fide business trip. All Covered Persons must have a permanent residence within the 50 United States of America, or the District of Columbia. All other persons are not Covered Persons under the policy. **Platinum Cardmember** means a Cardmember who has a Platinum Charge Card (required to be paid in full monthly), a Corporate Platinum Card, or a Fidelity American Express Platinum Card. Any other Card which may reference the Platinum name or has Platinum colored plastic will not receive higher coverage limits or benefits. The capitalized terms used herein shall have the meaning assigned to such terms in the policy. Certain terms contained in this summary are defined within the full policy document. You may file a claim by calling toll-free stateside 1-800-645-9700 or, if from overseas, by calling collect 1-303-273-6498. You may also write to Baggage Insurance Plan, PO Box 683, Golden, CO 80401.

DESCRIPTION OF BENEFITS: We will pay a benefit to a Covered Person for a loss up to the applicable limits and under the circumstances described below. For New York State residents, there is a $10,000 aggregate maximum limit for all Covered Persons per covered trip.

Carry-on Baggage Benefit: We will pay a benefit for the replacement cost, up to $1,250, for each Covered Person on a covered trip for loss of carry-on baggage. A Covered Person is eligible for this benefit if the loss occurs while the Covered Person is upon a common carrier's terminal premises designated for passenger use, but only when the Covered Person is upon such premises immediately before boarding or immediately after alighting from a common carrier conveyance or while riding solely as a passenger in or boarding or alighting from a common carrier conveyance while on a covered trip.

Checked Baggage Benefit: We will pay a benefit for the replacement cost, up to $500, for each Covered Person on a covered trip for loss of checked baggage. (Bicycles are covered when checked as baggage with a common carrier conveyance.)
High-risk Items Benefit: We will pay a maximum benefit of $250, for each Covered Person on a covered trip for loss of high risk items. High-risk items include, but are not limited to: jewelry; sporting equipment; photographic or electronic equipment; and computers and audio/visual equipment.
Common Carrier Conveyance Benefit: We will pay a benefit for the replacement cost, up to $1,250, for each Covered Person on a covered trip, when a common carrier conveyance ticket is purchased in advance of a covered trip, for loss to baggage while the Covered Person is riding solely as a passenger on a common carrier conveyance when going directly to a common carrier's terminal for the purpose of boarding a common carrier conveyance or when leaving from a common carrier's terminal directly after alighting from a common carrier conveyance.
Platinum Cardmembers Carry-on and Checked Baggage Benefit: We will pay a benefit for the replacement cost of carry-on baggage up to a maximum of $3,000 for each Covered Person on a Covered Trip. We will pay a benefit for the replacement cost of checked Baggage up to a maximum of $2,000 for each Covered Person on a Covered Trip. If a Covered Person's loss on a covered trip includes the replacement cost for both carry-on and checked baggage, the benefit under this plan is limited to a combined total of $3,000. **For New York State residents:** We will pay a benefit for the replacement cost of carry-on baggage up to a maximum of $2,000 for each Covered Person on a covered trip. The $10,000 aggregate maximum limit for all Covered Person per covered trip also applies.
Platinum Cardmembers Common Carrier Conveyance Benefit: We will pay a benefit for the replacement cost, up to $3,000, for each Covered Person on a covered trip, when a Common Carrier Conveyance ticket is purchased in advance of a covered trip. **For New York State residents:** We will pay a benefit for the replacement cost, up to $2,000, for each Covered Person on a covered trip, when a common carrier conveyance ticket is purchased in advance of a covered trip.
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: war or any act of war, whether declared or undeclared; any act by customs or other governmental authority whether involving your consent or by confiscation or requisition (except the Transportation Security Administration); defective workmanship, normal wear and tear and gradual deterioration, or any illegal act by or on behalf of the Covered Person.
Items Not Covered: This plan does not insure: cash or its equivalent, notes, accounts, bills, currency, deeds, food stamps or evidences of debt or intangible property; credit cards and other travel documents (including, but not limited to, passports and visas); securities; tickets and documents; plants and animals; automobiles and equipment; motorcycles and motors; aircraft, boats or other conveyances; or property shipped as freight or shipped prior to the covered trip departure date.
EXCESS COVERAGE: If any loss under this plan is insured under any other valid and collectible policy, then this plan shall cover such loss, subject to its exclusions, conditions, provisions and other terms herein, only to the extent that the amount of such loss is in excess of the amount of such other insurance which is payable or paid.
TERMINATION OR CANCELLATION: Coverage will cease on the earliest of the following: the date you no longer maintain a permanent residence in the 50 United States of America, or the District of Columbia; the date we determine that you or someone on your behalf intentionally misrepresented or fraud occurred; the date the Policy or any benefit under the Policy is cancelled; the date you terminate your account and are no longer a cardmember or your account is cancelled by American Express; the date your account ceases to remain current and in good standing; or the date the plan is not available in the location where you maintain a permanent residence. Termination or Cancellation of coverage will not prejudice any claim originating prior to termination or cancellation subject to all other terms of the Policy. We have the right to cancel the Policy at any time by sending a written notice at least sixty (60) days in advance to you at your last known address. The notice will include the reason for cancellation.
Form Numbers: BIP-DOC 07/07, BIP-DOC-PLAT 07/07
Forms in addition to those listed above are also applicable to residents in the following states:
Alaska, Form Number: BIP-RDR1-AK 07/07
Kansas, Form Number: BIP-RDR1-KS 07/07
Kentucky, Form Number: BIP-RDR1-KY 07/07. The Termination or Cancellation section is revised to send a written notice of cancellation at least seventy-five (75) days in advance to you at your last known address. The notice will include the reason for cancellation.
Louisiana, Form Number: BIP-RDR1-LA 07/07. The definition of Domestic Partner and all references to Domestic Partner are removed from the Description of Coverage.
Maryland, Form Number: BIP-RDR1-MD 07/07
New York, Form Number: BIP-RDR1-NY 07/07
Oklahoma, Form Number: BIP-RDR1-OK 07/07. The following is added to the **Description of Coverage**: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
Vermont, Form Number: BIP-RDR1-VT 07/07
Washington, Form Number: BIP-RDR1-WA 07/07
Wisconsin, Form Number: BIP-RDR1-WI 07/07
The following form numbers are applicable to residents in the following states:
Arizona, Indiana and Texas, Form Numbers: BIP-IND 07/07, BIP-IND-PLAT 07/07

Travel Accident Insurance

Travel Accident Insurance is changing for Covered Trips made on or after May 31, 2009. Accordingly, effective May 31, 2009, the information below summarizes the terms and conditions of the Plan. The terms and conditions may vary by state.
Travel Accident Insurance is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, and exclusions of Policy AX0948 and is subject to change with notice to you. This document does not supplement or replace the Policy. **Please call us at the number at 1-800-437-9209 for a complete copy of your terms and conditions or if you need to file a claim.** Travel Accident Insurance provides accidental death and dismemberment insurance while traveling on a Common Carrier Conveyance (plane, train, helicopter, ship, or bus) when the entire fare has been charged to the Card. As a benefit of Cardmembership, the Covered Person will receive a benefit level of coverage depending on the type of American Express Card account to which the entire fare for

the Common Carrier Conveyance was charged for the covered trip. Covered Persons include the basic Cardmember, each additional Cardmember, and each of these Cardmember's spouses or domestic partners and dependent children under 23 years of age. All Covered Persons must have a permanent residence within the 50 United States of America or the District of Columbia. All other persons are not Covered Persons under the Policy. The capitalized terms used herein shall have the meaning assigned to such terms in the Policy. Please note that certain terms contained in this summary are defined within the full policy document.

DESCRIPTION OF BENEFITS: **Accidental Death and Accidental Dismemberment**. The Plan provides coverage for accidental death and dismemberment due to a loss from an injury while coverage is in force under the Policy, but only if such loss occurs within 100 days after the date of the accident which caused the injury. If more than one loss is sustained, benefits will be paid for the greatest loss.

Benefits are paid according to the following schedule: • Loss of Life - 100% • Loss of both hands or both feet - 100% • Loss of one hand and one foot - 100% • Loss of entire sight of both eyes - 100% • Loss of entire sight of one eye and one hand or one foot - 100% • Loss of one hand or one foot - 50% • Loss of the entire sight of one eye - 50%.

Common Carrier Benefit. This benefit is payable if the Covered Person sustains accidental death or dismemberment as a result of an accident which occurs while riding solely as a passenger in, or boarding, or alighting from, or being struck by a Common Carrier Conveyance on a covered trip.

Exposure and Disappearance. If the Covered Person is unavoidably exposed to the elements because of an accident on a covered trip which results in the disappearance, sinking or wrecking of the common carrier conveyance, and if as a result of such exposure, the Covered Person suffers a loss for which benefits are otherwise payable under the Policy, such loss will be covered under the Policy; if the Covered Person's body has not been found within 52 weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that the Covered Person suffered loss of life as a result of injury covered by the Policy.

BENEFICIARY: The basic Cardmember may designate a beneficiary or change a previously designated beneficiary for himself or herself and his or her spouse or domestic partner and dependent children who are not additional Cardmembers. An additional Cardmember may designate a beneficiary or change a previously designated beneficiary for himself or herself and his or her spouse or domestic partner and dependent children who are not also the basic Cardmember, the basic Cardmember's spouse or domestic partner or children, or additional Cardmembers. If no beneficiary is designated benefits will be paid to the surviving person or equally to the surviving persons in the first of the following classes: spouse or domestic partner; children, equally per stirpes; and the estate.

EXCLUSIONS: The Policy contains the following exclusions: • suicide or self-destruction or any attempt thereat, while sane or insane; intentionally self-inflicted injury, suicide or any attempt thereat, while sane • war or any act of war whether declared or undeclared; however, any act committed by an agent of any government, party, or faction engaged in war, hostilities, or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval or air forces) in the country where the injury occurs shall not be deemed an act of war • injury to which a contributory cause was the commission of or attempt to commit an illegal act by or on behalf of the Covered Person or his/her beneficiaries • injury received while serving as an operator or crew member of any conveyance • injury received while driving, riding as a passenger in, boarding or alighting from a rental vehicle • injury received during or as a result of commutation • sickness, physical or mental infirmity, pregnancy, or any medical or surgical treatment for such conditions, unless treatment of the condition is required as the direct result of an injury.

TERMINATION OR CANCELLATION: Coverage under the Policy will cease on the earliest of the following: • the date the Covered Person no longer maintains a permanent residence in the 50 United States of America or the District of Columbia • the date we determine that the Covered Person or someone on the Covered Persons' behalf intentionally misrepresented or fraud occurred • the date the policy is cancelled • the date the basic Cardmember's account ceases to remain current and in good standing • the date the Plan is not available in the location where the Covered Person maintains a permanent residence. The Company has the right to cancel the Policy at any time by sending a written notice at least forty five (45) days in advance to you at your last known address. The notice will include the reason for cancellation.

Form Numbers: TAI-DOC 03/07

Forms in addition to those listed above are also applicable to residents in the following states:

Connecticut, Form Number: TAI-RDR1-CT 03/07

Illinois, Form Number: TAI-RDR1-IL 03/07

Kansas, Form Number: TAI-RDR1-KS 03/07

Maine, Form Number: TAI-RDR1-ME 03/07

Minnesota, Form Number: TAI-RDR1-MN 03/07. In the Exclusions section the following replaces the exclusion regarding illegal acts: injury in which a contributory cause was the commission of or attempt to commit a felony by or on behalf of the Covered Person or his beneficiaries.

Nevada, Form Number: TAI-RDR1-NV 03/07. In the Termination and Cancellation section the forty five (45) day advance written notice is replaced by a sixty (60) day advance written notice.

New York, Form Number TAI-RDR1-NY 03/07. Covered Persons does not include language requiring a permanent residence within the 50 United States of America or the District of Columbia. The following replaces the exclusions found in the Exclusion section: • suicide, attempted suicide or intentionally self-inflicted injury • war or any act of war, whether declared or undeclared; participation in a felony, riot or insurrection; service in the Armed Forces or units auxiliary thereto • injury in which a contributing cause was the Covered Person's commission of or attempt to commit a felony or to which a contributing cause was the Covered Person's being engaged in an illegal occupation • sickness, except for an infection that was the result of an Injury • mental or emotional disorder • pregnancy, except complications of pregnancy and except to the extent coverage is required pursuant to Section 3221 of the New York Insurance Law • the consequence of the Covered Person's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician. In the Termination and Cancellation section the following is removed in its entirety: the date the Covered Person no longer maintains a permanent residence in the 50 United States of America or the District of Columbia. In the Termination and Cancellation section the following replaces the language regarding misrepresentation or fraud: the date we determine that the Covered Person or someone on the Covered Persons' behalf intentionally misrepresented or fraud occurred in a written instrument signed by the Covered Person.

North Carolina, Form Number: TAI-RDR1-NC 03/07

Oklahoma, Form Number: TAI-RDR1-OK 03/07. In the Exclusions section the following replaces the exclusion regarding war: war or act of war, declared or undeclared, while serving in the military service or any auxiliary unit attached thereto.

Texas, Form Number: TAI-RDR1-TX 03/07. Covered Persons include dependent children under 25 years of age who are stepchildren; adopted or a party to a suit to be adopted children; grandchildren who are unmarried and dependent on the Cardmember for tax purposes at the time the application for coverage is made; and physically or mentally handicapped children who are unmarried, cannot self-support themselves, and are beyond the termination age.
Vermont, Form Number TAI-RDR1-VT 03/07. In the Exclusions section the following replaces the exclusion regarding suicide: suicide or self-destruction or any attempt thereat, while sane; intentionally self-inflicted injury, suicide or any attempt thereat, while sane. In the Exclusions section the following replaces the exclusion regarding specific conditions: sickness, physical infirmity, pregnancy, or any medical or surgical treatment for such conditions, unless treatment of the condition is required as the direct result of an injury.

Car Rental Loss and Damage Insurance

Effective May 31, 2009, we are adding the following to the end of Car Rental Loss and Damage Insurance:
The following form numbers are applicable to residents in the following states:
Arizona and Indiana, Form Numbers: CRLDI-IND-CCSG 11/05; CRLDI-IND-OSBN 11/05; CRLDI-IND-PLAT 11/05; CRLDI-IND-CEN 11/05; CRLDI-IND-OSBN-PLAT 11/05; CRLDI-IND-End1 10/08
Texas, Form Numbers: CRLDI-IND-CCSG-TX 11/05; CRLDI-IND-OSBN-TX 11/05; CRLDI-IND-PLAT-TX 11/05; CRLDI-IND-CEN-TX 11/05; CRLDI-IND-OSBN-PLAT-TX 11/05. The following is added to the policy: This policy only provides coverage if you decline the full Collision Damage Waiver offered by the Rental Company. This policy is not automobile liability insurance and does not comply with any financial responsibility law. Your personal automobile insurance policy may or may not provide coverage for your responsibility for the loss of or damage to a rented vehicle during the rental term. Before deciding whether to purchase a damage waiver, you may wish to determine whether your automobile insurance policy provides you coverage for rental vehicle damage or loss. If you file a claim under your personal automobile insurance policy, your insurance company may choose to no renew your policy at your renewal date, but may do so only if you are at fault for the claim. A **Termination and Cancellation** section is added: Coverage will cease on the earliest of the following - the date you no longer maintain a permanent residence in the 50 United States of America or the District of Columbia; the date we determine that you or someone on your behalf intentionally misrepresented or fraud occurred; the date we cancel the Policy; the date you are no longer a Cardmember; or the date the Policy is not available in the location where you maintain a Permanent Residence. If the Policy is cancelled, we will send written notice at least forty-five (45) days in advance. We may not cancel or non-renew this Policy based solely on the fact that you are an elected official.

Event Ticket Protection Plan

Effective May 31, 2009, we are adding the following to the end of the Event Ticket Protection Plan:
The following form numbers are applicable to residents in the following states:
Arizona and Indiana, Form Number: ETP-IND 04/08
District of Columbia, In the DEFINITIONS section the following is added to the definition of Medically Necessary: The fact that a Physician may prescribe, authorize, or direct a service does not of itself make it Medically Necessary or covered by the Plan. ETP-RDR1-DC 05/08
Minnesota, In the **Payment of Claims** section the following is added: A claim for benefits provided by this Plan will be paid within 5 days of Our receipt and review of Your complete Proof of Loss documentation, and determination that a claim is payable according to the terms, conditions, and exclusions of the Plan. In the **Right of Recovery** section the following is added: Our rights do not apply against any person insured under this or any other policy we issue with respect to the same occurrence. ETP-RDR1-MN 05/08
Texas, Form Number: ETP-IND 04/08 TX

Purchase Protection

Effective May 31, 2009, we are adding the following to the end of Purchase Protection:
The following form numbers are applicable to residents in the following states:
Arizona and Indiana, Form Numbers: PP-IND-CCSG1 07/07, PP-IND-CCSG2 07/07, PP-IND-OSBN1 07/07, PP-IND-OSBN2 07/07
Texas, Form Number: PP-IND-TX 07/07

DUPLICATE COPY

Centurion® Card Statement of Account

485,753 Membership Rewards® Points Available
at 03/13/09, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
03/13/09

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
58,532.09	-58,532.09	+12,083.57	12,083.57

Please Pay By 03/28/09

Please refer to page 4 for important information regarding your account

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.**
For additional contact information, please see the reverse side of this page.

Your time is at a premium—let us help you delegate.

Automate your monthly Centurion® Card payment online with AutoPay.

- Your Card payment is automatically deducted from your banking account
- No need to log in to pay your bill
- Enjoy fast, secure, fee-free enrollment.

Visit us at **americanexpress.com/autopayment** to enroll

Activity

* Indicates posting date

		Amount $
03/06/09*	PAYMENT RECEIVED - THANK YOU	-58,532.09

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

		Amount $
02/11/09	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date 02/10/09 Departure Date 02/10/09 00000000 LODGING	32.19
02/11/09	THE ANIMAL HOSPITAL LA JOLLA 858-459-2665	744.99
02/14/09	ZENBU 0072 SAN DIEGO 8554544540 FOOD 206.88 TIP 43.12	250.00

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 03/28/09

Amount Due $12,083.57

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
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.

Check here if address or phone number has changed. Note changes on reverse side. ☐

THEODORE W WAITT
[redacted]

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00120835700120835710 H

AMEX001916

SDNY_GM_00327716

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 8:00 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 2.7%.** 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX001917

SDNY_GM_00327717

EFTA_00200471

EFTA01686715

Due in Full continued		Amount $
02/24/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE	137.99
02/25/09	CSN*BEDDING SETS.COM800-630-6104 800-630-6104	879.93
03/01/09	NEW YORK TIMES NEW YORK NY TIMES 030109 Description FOR BILLING QUESTIO ACCT: 861127967 B	57.75
03/02/09	OSA - LA JOLLA 05000LA JOLLA 8886722675 Description Price OPTICIAN 599.00	599.00
03/03/09	UNDERWATER INTERVENTHOUSTON MEMBERSHIP ORGS Description Price BUSINESS SERVICES 80.00	80.00
03/03/09	UNDERWATER INTERVENTHOUSTON MEMBERSHIP ORGS Description Price BUSINESS SERVICES 40.00	40.00
03/04/09	THE SETAI SOUTH BEACMIAMI BEACH Arrival Date Departure Date 03/04/09 03/04/09 00000000 LODGING	2,570.75
03/04/09	DS WATERS DS WATERS MABLETON 800-492-8377	32.78
03/06/09	AGO 000650012000001 MIAMI BEACH 3056953244 FOOD/BEVERAGE 252.98 TIP 100.00	352.98
03/07/09	THE SETAI SOUTH BEACMIAMI BEACH Arrival Date Departure Date 03/07/09 03/07/09 00000000 LODGING	2,541.19
03/09/09	DIVA LIMOUSINE DIVALLOS ANGELES 03/05/09-1162993 00000 03/05/09-WAITT THEODORE W. NEW ORLEANS LA-MSY-NEW ORLEANS LA DEPT#: RES#:1162993-CLR:ERIN DUFFY-LONG	256.55
03/09/09	DIVA LIMOUSINE DIVALLOS ANGELES 03/05/09-162993-200000 03/05/09-WAITT THEODORE W. OPF AIRPORT OPA LOCK-MIAMI BEACH FL DEPT#: RES#:1162993-2-CLR:ERIN DUFFY-LONG	857.85
03/09/09	DIVA LIMOUSINE DIVALLOS ANGELES 03/06/09-162993-300000 03/06/09-WAITT THEODORE W. MIAMI BEACH FL-MIAMI BEACH FL DEPT#: RES#:1162993-3-CLR:ERIN DUFFY-LONG	1,938.16

Continued on reverse

Due in Full continued		Amount $
03/09/09	DIVA LIMOUSINE DIVALLOS ANGELES 03/07/09-162993-400000 03/07/09-WAITT THEODORE W. MIAMI BEACH FL-OPF AIRPORT OPA LOCK DEPT#: RES#:1162993-4-CLR:ERIN DUFFY-LONG	556.48
03/12/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE	958.32
03/13/09	AP9*VALUEMAX 888-205-2257 MEMBERSHIP	19.95
Total of Due in Full Activity for THEODORE W WAITT		**12,906.86**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

03/06/09	KRAVET FABRICS 0000 BETHPAGE 5162932000 Description FABRIC	-2,250.50 Credit
02/17/09	RICCI ARGENTIERI, INRIDGEWOOD 7184181000 Description Price JEWELRY/CLOCK/SILVE 522.63	522.63
02/28/09	ALWAYS ELEGANT PRAIRIE VILLA DIRECT MKTG MISC	457.95
03/01/09	VONS Store 2323LA JOLLA GROCERY STORE	31.48
03/01/09	10196- LA JOLLA 8000LA JOLLA 6047326124 Description Price MEN'S/WOMEN'S CLOTH 314.64	314.64
03/01/09	RALPHS #0108 0000001LA JOLLA 3108844272 Description Price GROCERY STORES 13.92	13.92
03/02/09	MF ATHLETIC AND PER800-5567464 DURABLE GOODS	86.59
Total of Due in Full Activity for G MAXWELL		**-823.29**
Total Due in Full Activity		**12,083.57**

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 9.15%, the DPR is 0.0251%

Please refer to page 2 for further important information regarding your account

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
February 1, 2009 - February 28, 2009
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
485,753

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
58,610

Account Summary

Opening points balance	427,143
Points earned this period	+58,610
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=485,753

Points Earned this Period

02/01/09 - 02/28/09	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	56,217	0	56,217
Add'l Centurion XXXX-XXXXX9-[redacted]	2,393	0	2,393
Totals	58,610	0	**58,610**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

The Moorings Signature Vacations

Redeem Points with The Moorings Crewed Yachts

Escape on an all-inclusive private yachting vacation with captain and chef at your service. Choose from 13 exotic destinations on luxury yachts for 2-10 guests. Best of all, the price compares to cruise liners, resorts and other all-inclusive vacation options.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2690)

Terms and conditions of the Membership Rewards® program apply. For more information, visit **membershiprewards.com/terms**. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

SONY

Get FREE Sony Earbud Headphones When You Redeem for This Sony Portable DVD Player

Sony's 8'' Portable DVD boasts a rugged design with sophisticated features! The swivel and flip screen offers multiple viewing angles. Watch a full-length movie with its up to 6-hour battery capacity. Redeem NOW and get FREE Sony Earbud Headphones! Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 31,000 Membership Rewards® points for either HLX1420 (Black), HLX1423 (Red), HLX1421 (Blue) or HLX1422 (Pink).

Redeem now!

(MR Message 2682)

Terms and conditions of the Membership Rewards program apply.

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.

AMERICANA MANHASSET

Shop AMERICANAMANHASSET.COM and You Can Earn Double Points In 2009!

Earn double Membership Rewards® points on all purchases at AMERICANAMANHASSET.COM. Shop our exclusive selection of luxury products hand-picked from Hirshleifer's, a one-of-a kind boutique featuring a remarkable collection of European and American clothing and accessories. Purchase Americana Manhasset GiftCards online too!

Offer valid 01/01/09-12/31/09 on all purchases at americanamanhasset.com. 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. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Membership Rewards program, visit **membershiprewards.com/terms** or call **1-600-AXP-EARN (297-3276)**. Bonus ID: **8444**

Shop **AMERICANA MANHASSET.COM** and earn double points on every purchase now through December 31, 2009.

(MR Bonus ID 8444)

MEMBERSHIP rewards BonusPoints

Earn 2x, 3x or Even 10x Membership Rewards® Points This Spring!

Whether you're planning a get-away, shopping for gifts, or just shopping for the basics, there are always exciting opportunities to earn bonus points available. Right now, you can find offers from merchants like Hilton Worldwide Resorts, LuxuryOnly Cruises, Clinique.com, BobbiBrown.com, Origins.com, EsteeLauder.com, FTD.com® and more!

Bonus points offers valid through 12/31/2009. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program at time of purchase and you must charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks after charges appear on your billing statement. Terms and conditions for the Program apply. Individual terms, conditions and restrictions apply to certain Card products. For more information, visit **membershiprewards.com/terms** or call **1-600-AXP-EARN (297-3276)**. Bonus Ids 2564, 7545, 5503, 1480, 7597, 2597 and 3875 respectively.

Visit **membershiprewards.com/earn** today for details and to find out where you can use your enrolled American Express Card to earn double, triple, or even more bonus points! (MR Message 2744)

HYATT

Redeem Membership Rewards® Points and Stay with Hyatt

With more than 340 locations worldwide, Hyatt Hotels and Resorts are renowned for distinctive architecture, award-winning cuisine and impeccable service. Visit Hyatt Hotels and Resorts and enjoy museums and nightlife in big cities or spas and golf course at our resorts. You can redeem Membership Rewards points for a Premier, Elite or Inspire Hyatt certificate.

Terms and conditions of the Membership Rewards program apply. For more information, visit membershiprewards.com/terms. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2695)

Telecharge.com

Telecharge.com Is Your Direct Connection to the Box Office!

With Telecharge.com, you can redeem Membership Rewards® points for fantastic shows on Broadway, Off-Broadway, and across the country--online or by phone. Search for your favorite shows, get exact seat locations, and purchase tickets instantly from the actual box office. So treat yourself to a show!

Visit **www.telecharge.com** or call **1-800-447-7400** today!

To start redeeming Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2705)

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.

AMEX001921

CustomExtras™

Pay Your Taxes with Your American Express® Card

CARDMEMBER BENEFITS

You can earn rewards while paying your personal federal, state or other taxes with your eligible, enrolled American Express Card. Get started now at **amexnetwork.com/payyourtaxes**

All federal, state and local tax payments made with your Card are subject to a convenience fee charged by either of the two IRS-approved payment processors, Official Payments Corp. and Link2Gov Corporation. To be eligible to earn rewards, your Card must be enrolled in the rewards program associated with your Card at the time of charge. Not all American Express Cards are eligible to earn rewards. Terms, conditions and restrictions apply to individual Card products.

For more information, visit **amexnetwork.com/payyourtaxes**

(CE 111530)

Now Accepting American Express® Cards!

CARDS WELCOME

Chipola Aviation & Care Flight International - Will meet all of your air charter needs. We also offer one of the largest air medical transport services. **1-800-843-4872.**

YMCA of San Diego County - Use your Card to begin or continue your journey to a healthy lifestyle. **www.ymca.org** or call **858-292-YMCA** for the YMCA branch nearest you.

Kansas City BBQ - 600 West Harbor Drive, San Diego. Phone **619-231-9680** or **www.kcbbq.net**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 111514)

Discover True Luxury and Save

VISITFLORIDA.

Luxury travelers may wander the globe seeking the finest of white beaches, transformative spas, championship golf and dining that's as innovative as it is delicious.

The answer may be closer to home than you might think, in Florida, where luxury shines. Experience luxury, Golden Palm Style when you take advantage of Florida's superb lodging and dining at outstanding values. Discover service that is as warm as the golden Florida sunshine and amenities that indulge as well as delight you.

Visit **www.luxuryshinesinflorida.com** and enjoy so much luxury for so much less with exclusive savings at fine Florida lodging and dining establishments especially for American Express® Cardmembers.

(CE 111533)

AMEX001922

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.

AMEX001923

DUPLICATE COPY

Centurion® Card Statement of Account

497,837 Membership Rewards® Points Available
at 04/13/09, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
04/13/09

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
12,083.57	0.00	+48,346.14	60,429.71

Please Pay By 04/28/09
Amount Due Includes:
Past due amount
$12,033.58

Please refer to page 4 for important information regarding your account

Your account is past due. Please pay the past due amount immediately. Future late payments may result in an increase in your APR on your Flexible Payment Account. Pay your bill online anytime, anywhere at **www.americanexpress.com/paybill.**

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

SIGN UP FOR A PAYMENT DUE ALERT.

Let us help you remember to pay your bill.
Go to **americanexpress.com/cardalert**

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Amount $
Total of Payment Activity		**0.00**

Due in Full Activity for THEODORE W WAITT
Card XXXX-XXXXX9-[redacted]

		Foreign Spending	Amount $
03/16/09	UNDERWATER INTERVENTHOUSTON MEMBERSHIP ORGS		-40.00 Credit
	Description: BUSINESS SERVICES	Price: 40.00	

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 04/28/09

Amount Due $60,429.71

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
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.

Check here if address or phone number has changed. Note changes on reverse side. ☐

THEODORE W WAITT
[redacted]

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00604297100604297l 10 4

AMEX001924

SDNY_GM_00327724

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 8:00 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 2.7%.** 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX001925

SDNY_GM_00327725

EFTA_00200479

EFTA01686723

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	Amount $
03/13/09	OSA - LA JOLLA 05000LA JOLLA 8886722675 Description Price OPTICIAN 110.00			110.00
03/14/09	REI 29 00029 SAN DIEGO SPORTING GOODS STORE			475.38
03/28/09	TUMI STORE #032 SAN DIEGO LUGGAGE/LEATHER GOODS			371.74
03/29/09	NEW YORK TIMES NEW YORK NY TIMES 032909 Description FOR BILLING QUESTIO ACCT: 861127967 B			57.75
03/30/09	DIVA LIMOUSINE DIVALLOS ANGELES 03/25/09-1168077 00000 03/25/09-WAITT THEODORE W. LAGUNA NIGUEL CA-LA JOLLA CA DEPT#: RES#:1168077-CLR:ERIN DUFFY-LONG			512.12
03/31/09	CHINA TANG, LONDON W1A GOODS AND/OR SERVICES		617.70 **Pounds Sterling	910.30
04/01/09	THE BERKELEY, LONDON SW1X GOODS/SERVICES		200.00 **Pounds Sterling	294.74
04/01/09	DS WATERS DS WATERS MABLETON 800-492-8377			18.78
04/01/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE			95.44
04/04/09	MARRIOTT MARRIOTT MATUCSON Arrival Date Departure Date 01/01/84 01/01/84 00000000			301.41
04/05/09	XS - ENCORE 80000091LAS VEGAS 7027702540 FOOD/BEVERAGE 715.24 TIP 284.76			1,000.00
04/05/09	PALMS CASINO FRONT DPALMS Arrival Date Departure Date 04/03/09 04/06/09 00000000			26,372.58
04/06/09	DIAMOND TRANSPORTATIORO VALLEY TAXICAB & LIMOUSINE			529.00
04/06/09	THE SETAI SOUTH BEACMIAMI BEACH Arrival Date Departure Date 04/06/09 04/06/09 00000000 LODGING			3,503.00
04/06/09	PALMS CASINO FRONT DPALMS Arrival Date Departure Date 04/03/09 04/06/09 00000000			10,002.00
04/12/09	AP9*VALUEMAX 888-205-2257 MEMBERSHIP			19.95
Total of Due in Full Activity for THEODORE W WAITT				**44,534.19**

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Foreign Spending	Amount $

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

04/08/09	KINDLE BOOK 866-321-8851 DIRECT MKTG INTERNET		-9.99 Credit
03/12/09	CHURCH SUPPLY RELIGIOUS 5730759 92038-		47.69
03/14/09	MF ATHLETIC AND PER800-5567464 DURABLE GOODS		387.85
03/21/09	STAPLES CORPORATE ONTARIO CA OFC SUPLY 919257-9961-		116.34
03/23/09	CHURCH SUPPLY RELIGIOUS 5747268 92038-		25.68
03/24/09	Space Savers - Westp(336)722-8989 00131115 27103 11 262 958C EXT GARMENT RACK 5 1.0		43.16
03/25/09	JETBLUE SALT LAKE UT AIRLINE CHARGE From: J F KENNEDY A/P NY To: SAN DIEGO CA J F KENNEDY A/P NY Carrier: B6 Class: H_ Ticket Number: 99900782722170 Date of Departure: 03/27 Passenger Name: [redacted] Document Type: PASSENGER TICKET		699.20
03/25/09	RADIOSHACK.COM 800-THESHACK 6104917746		32.54
03/25/09	AMAZON.COM AMZN.COM/BILL MERCHANDISE		370.98
04/07/09	DRUGSTORE.COM DRUGSTORE.COM HEALTH AIDS		203.31
04/08/09	KINDLE BOOK 866-321-8851 DIGITAL		9.99
04/08/09	THE PASHMINA STORE 0HOUSTON 2818529193 Description: WOMEN'S ACCESSORY Price: 789.45		789.45
04/08/09	OPULENCE OF SOUTHERNSOUTHERN PINE MISC HOME FURNISHINGS		391.00
04/11/09	MYERS OF KESWICK NEW YORK CONVENIENCE STORE Description 506368		86.85
04/11/09	ANIK 300001755579001NEW YORK 2127555790 Description: MEN'S/WOMEN'S CLOTH Price: 617.90		617.90
Total of Due in Full Activity for G MAXWELL			**3,811.95**
Total Due in Full Activity			**48,346.14**

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 9.15%, the DPR is 0.0251%

Please refer to page 2 for further important information regarding your account

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
March 1, 2009 - March 31, 2009
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
497,837

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
12,084

Account Summary

Opening points balance	485,753
Points earned this period	+12,084
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=497,837

Points Earned this Period

03/01/09 - 03/31/09	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	12,907	0	12,907
Add'l Centurion XXXX-XXXXX9-[redacted]	-823	0	-823
Totals	12,084	0	**12,084**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Save 12,000 Points on Tumi Luggage

The Tumi Alpha FXT Ballistic Travel 22'' Frequent Traveler Zippered Expandable Carry-On is ideal for any business traveler. It expands by 2.5'' and has a removable suiter that holds up to three suits. Visit **membershiprewards.com** or call **1-800-AXP-EARN** (**297-3276**) and redeem 57,900 Membership Rewards® points for reward code **CMP2416.**

Terms and conditions of the Membership Rewards program apply.

Redeem now!

(MR Message 2761)

Earn 10x Points at FTD and 100 Additional Points Per Order

This Mother's Day, send fresh flowers (delivered by an FTD® Florist), cookies, chocolates, or a gift basket from FTD. Now you can earn 10x, PLUS 100 additional bonus points on all orders placed now through 5/31/09, when you shop at **www.ftd.com/amexpromo** or call **1-800-SEND-FTD** (promo code **4134**) and use your enrolled American Express® Card. Same-day delivery is available.

10x points offer valid through 12/31/09. 100 additional points offer valid through 5/31/09. Not valid in retail stores. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Bonus IDs: **3875, 4795.**

Shop now at **www.ftd.com/amexpromo** or call **1-800-SEND-FTD** (promo code **4134**) to earn 10x points, PLUS 100 additional points on all orders placed from now through 5/31/09. (MR Message 2765)

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 Points All Year at esteelauder.com

ESTĒE LAUDER

Exclusively at esteelauder.com, you can earn double points on every purchase using your enrolled American Express® Card through 12/31/09. Take years off the look of your skin with NEW TIME ZONE MOISTURIZER. Or, find your best skincare regimen with the interactive SKINCARE FINDER. Plus check out new makeup looks, favorite fragrances and more.

Offer valid from 1/1/09-12/31/09. 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. For more information, visit **membershiprewards.com/terms** or call 1-800-AXP-EARN. Bonus ID: **2597**

Shop now with your enrolled American Express Card at esteelauder.com and earn double Membership Rewards points on every purchase.

(MR Bonus ID 2597)

Redeem Points for Endless Pampering Possibilities at Bath & Body Works

Bath & Body Works

At Bath & Body Works there's nothing we cherish more than a tub overflowing with bubbles, the first mist of a coveted new fragrance or the surprise of unwrapping the perfect gift. We believe pampering is more than just a word--it's a way of life. Discover the ultimate in ultra-pampering with The All New Signature Collection, Slatkin & Co., True Blue® Spa, and more. From head to toe or all through your home, we bring the best indulgences every day. For more information, visit **www.BathandBodyWorks.com**

Let the perfect pampering begin! To start redeeming today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2784)

Transfer Membership Rewards® Points to Iberia Airlines

IBERIA plus

Iberia Plus is the program designed by Iberia to reward its best customers with free flights and exclusive benefits. Plus, in its simplest form, just by flying with Iberia or using the services of companies associated with the Program, Iberia Plus customers collect points, which can be exchanged for free flights.

Terms and conditions of the Membership Rewards® program apply. For more information, visit **membershiprewards.com/terms**. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2770)

Redeem Points for Destination Hotels & Resorts

DESTINATION HOTELS & RESORTS

Whether you're seeking world-class skiing, championship golf, a beach escape, or the pulse of the city, Destination Hotels & Resorts offers unique accommodations at a variety of U.S. locations. No matter where your journey takes you within Destination Hotels & Resorts's distinctive collection, you'll find an unparalleled commitment to service, the finest attention to detail, world-class cuisines, luxurious elegance and personal touches that create a singular experience unique to each destination.

Terms and conditions of the Membership Rewards® program apply. For more information, visit **membershiprewards.com/terms**. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2768)

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.

AMEX001929

SDNY_GM_00327729

EFTA_00200483

EFTA01686727

CustomExtras™

Pay Your Taxes with Your American Express® Card

CARDMEMBER BENEFITS

You can earn rewards while paying your personal federal, state, or other taxes with your eligible, enrolled American Express Card.

To get started, visit **amexnetwork.com/payyourtaxes1**

All federal, state and local tax payments made with your Card are subject to a convenience fee charged by either of the two IRS approved payment processors, Official Payments Corp. and Link2Gov Corporation. Not all American Express Cards are eligible to earn rewards. Terms, conditions, and restrictions apply to individual Card products. To be eligible to earn rewards, your Card must be enrolled in the rewards program associated with your Card at the time of charge.

To get started, visit **amexnetwork.com/payyourtaxes1**

(CE 111660)

Redeem Membership Rewards® Points for a Chopard Watch

This Chopard Ladies Watch has a stainless steel case, black alligator leather strap, and a stainless steel Chopard buckle. It makes a great Mother's Day gift!

Chopard

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 675,200 Membership Rewards points for reward code **CMP1127.**

Terms and conditions for the Membership Rewards First™ program apply. Visit **membershiprewards.com/terms** for more information. Participating partners and available rewards are subject to change without notice.

Redeem now!

(CE 111787)

Get Free Shipping on Your Contact Lenses at Vision Direct

VisionDirect.com

Did you know that you can save up to 70% off retail when you buy your contact lenses online? Vision Direct offers a wide selection of name-brand lenses including Acuvue, Bausch & Lomb, FreshLook, Focus Dailies, and more--all at guaranteed low prices! We make ordering contact lenses easy and convenient.

We call your doctor and confirm your prescription. Our customer care is open 24/7 to answer questions and help you order. To receive this offer, purchase must be charged in full to any American Express® Card. You must select standard shipping at checkout. Shipping charge will be deducted from your order. Cannot be combined with some offers. Cannot be redeemed for cash. Non-transferable. Void where prohibited by law. Offer expires December 31, 2009.

Shop online at **www.VisionDirect.com** or you can shop by phone at **1-800-VISIONDIRECT (847-4663)**. Enter promo code **AMXS0FS** to receive absolutely Free Shipping on any contact lens order! Offer valid through 12/31/09. (CE 111775)

Now Accepting American Express Cards!

CARDS WELCOME

Title Nine - Clothes that move for women on the move. Use our online Sports Bra Genie or call our experts to help find your perfect fit. **www.titlenine.com** or **1-800-609-0092.**

The Vintage Steakhouse - Enjoy a train ride to San Juan Capistrano for lunch or dinner in our romantic 1927 Pullman Train Car. **949-661-3400. www.thevintagesteakhouse.com**

JW Floor Covering - We provide a huge array of carpet, hardwood, laminates and more with quality installation. Visit our website at **www.jwfloors.com** or call **858-530-2901.**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 111666)

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.

AMEX001931

SDNY_GM_00327731

EFTA_00200485

EFTA01686729

DUPLICATE COPY

Centurion® Card Statement of Account

546,183 Membership Rewards® Points Available
at 05/13/09, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
05/13/09

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
60,429.71	-60,429.71	+26,193.63	26,193.63

Please Pay By 05/28/09

Please refer to page 5 for important information regarding your account

See Page 10 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.**
For additional contact information, please see the reverse side of this page.

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Amount $
05/05/09*	PAYMENT RECEIVED - THANK YOU	-12,083.57
05/05/09*	PAYMENT RECEIVED - THANK YOU	-48,346.14
Total of Payment Activity		**-60,429.71**

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

		Foreign Spending	Amount $
05/06/09	FROJO, ST TROPEZ FRANCE	4,346.00 **European Union Euro	-6,034.42 Credit
05/07/09	PALMS CASINO FRONT DPALMS Arrival Date 04/03/09 Departure Date 04/06/09 00000000		-3,748.78 Credit
04/14/09	ALAN WAXLER GROUP, LOLGA@AWAXGRP. BUSINESS SERVICE		1,803.50
04/15/09	NOBU 000650012002001MIAMI BEACH 3056953234 FOOD/BEVERAGE 986.79 TIP 213.21		1,200.00
04/16/09	Aventura Limousine &305-770-5466 305-770-5466		1,477.20
04/16/09	Aventura Limousine &305-770-5466 305-770-5466		146.75

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 05/28/09

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

Amount Due $26,193.63

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 phone number has changed. Note changes on reverse side. ☐

THEODORE W WAITT
[redacted]

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00261936300261936 3 10 4

AMEX001932

SDNY_GM_00327732

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 8:00 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 2.7%.** 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX001933

SDNY_GM_00327733

EFTA_00200487

EFTA01686731

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	Amount $
04/17/09	MINETTA TAVERN NEW YORK BAR/NIGHTCLUB FOOD/BEVERAGE 280.69 TIP 119.31			400.00
04/17/09	THE SETAI SOUTH BEACMIAMI BEACH Arrival Date Departure Date 04/17/09 04/17/09 00000000 LODGING			2,677.74
04/17/09	Aventura Limousine &305-770-5466 305-770-5466			799.80
04/18/09	DAWAT RSTR NEW YORK RESTAURANT Description 527289			500.00
04/23/09	CHINA INSTITUTE IN ANEW YORK 2127448181			12,500.00
04/29/09	DS WATERS DS WATERS MABLETON 800-492-8377			11.74
04/29/09	TLF*ADELAIDE'S, INC 3304530183 3304530183 FLORISTS			282.48
05/03/09	50 Day Late Payment Fee			35.00
05/03/09	BUDGET RENT A CAR TUCSON Location Date Rental: TUCSON 09/05/03 Return: TUCSON 09/05/03 Agreement Number: 906439332 Renter Name: WAITT,TED			171.42
05/04/09	FLOWERBEE TUCSON FOR QUESTIONS CALL: 520/2			64.95
05/04/09	WARWICKS LA JOLLA BOOK STORE			234.03
05/04/09	Estancia La Jolla FoLa Jolla (858)202-3383 TIP 32.10			200.00
05/05/09	RESMARK, INC 0210508ARNOLDS PARK LODGING Description PURCHASE			447.00
05/07/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE			43.50
05/07/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE			339.63
05/08/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE			93.70
05/09/09	IMDB SUBSCRIPTION SUBSCRIPTION IMDBPRO.COMSUBSCRIPTION			99.95
05/09/09	BROOKSTONE 033 00033SAN DIEGO 8584586806			184.81
05/09/09	WILLIAMS-SONOMA 0198SAN DIEGO 11923070 92122			326.20

Continued on reverse

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	Amount $
05/09/09	CALIFORNIA PIZZA 040LA JOLLA RESTAURANT FOOD/BEVERAGE TIP	 120.81 15.00		135.81
05/12/09	AP9*VALUEMAX 888-205-2257 MEMBERSHIP			19.95
Total of Due in Full Activity for THEODORE W WAITT				**14,411.96**
Due in Full Activity for G MAXWELL Card XXXX-XXXXX9-[redacted]				
04/15/09	MACY'S 00501269212 MIAMI BEACH MACYS.COM Description CLARINS	 Price 38.00		40.66
04/21/09	BELVEDERE RESTAURANTBEVERLY HILLS RESTAURANT FOOD/BEVERAGE TIP	 109.25 15.75		125.00
04/21/09	NEIMAN-MARCUS #10 00BEVERLY HILLS DEPARTMENT STORE Description JEANS CAMISOLE	 Price 229.00 72.00		328.84
04/22/09	KINDLE-NEWYORKTIME 866-321-8851 DIGITAL			13.99
04/22/09	PETPEOPLE #107 12000LA JOLLA 8584572036 Description PET SHOP-FOOD & SUP	 Price 75.55		75.55
04/22/09	ATHLETA CATALOG 888-322-5515 CLOTHING			514.40
04/24/09	KINDLE-FINANCIALTI 866-216-1072 DIGITAL			9.99
04/25/09	APPLE STORE #R082 00SAN DIEGO COMPUTER STORE			54.32
04/25/09	APPLE STORE #R082 00SAN DIEGO COMPUTER STORE			16.26
05/04/09	DRUGSTORE.COM DRUGSTORE.COM HEALTH AIDS			47.67
05/07/09	TOM FORD RETAIL, LLCNEW YORK 2123590376 Description MENS & BOYS CL	 		6,875.00
05/09/09	TOM FORD RETAIL, LLCNEW YORK 2123590376 Description MENS & BOYS CL	 		3,670.00
05/10/09	KINDLE BOOK 866-321-8851 DIGITAL			9.99
Total of Due in Full Activity for G MAXWELL				**11,781.67**
Total Due in Full Activity				**26,193.63**

Continued on next page

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:

Please refer to page 2 for further important information regarding your account

For Sign & Travel®, the APR is 9.15%, the DPR is 0.0251%

Sign & Travel, the APR is 9.15%, the DPR is 0.0251%

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, contact
1-800-297-1300

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
April 1, 2009 - April 30, 2009
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
546,183

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
48,346

Account Summary

Opening points balance	497,837
Points earned this period	+48,346
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=546,183

Points Earned this Period

04/01/09 - 04/30/09	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	44,534	0	44,534
Add'l Centurion XXXX-XXXXX9-[redacted]	3,812	0	3,812
Totals	48,346	0	**48,346**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

ORIGINS
Powered by Nature. Proven by Science.

Earn Double Membership Rewards® Points on Purchases of $75 or More at Origings.com

Exclusively at Origins.com, earn double points on every purchase of $75 or more using your enrolled American Express® Card through 12/31/09. At Origins, we've been creating and innovating healthful choices in Skin Care, Hair Care, Bath and Body, Color and Sensory Therapy® products using the best of nature along with trying to do what's best for the planet and for you.

Offer valid from 1/1/09-12/31/09. 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. For more information, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **7597**.

Shop now at **www/origins.com** with your enrolled American Express Card and earn double Membership Rewards points on purchases of $75 or more, through 12/31/09.

(MR Bonus ID 7597)

Marriott VACATION CLUB INTERNATIONAL

Redeem Points for a 4-Night Stay in Orlando and Disney Tickets

Enjoy four nights in a spacious Marriott Vacation Club International villa in Orlando, FL. Packages include a one-bedroom villa accommodation at Marriott's Grande Vista, Marriott's Cypress Harbour or Marriott's Royal or Sabal Palms Resorts, plus two adult tickets for three-day passes to one of the four Walt Disney World® Theme Parks (Magic Kingdom®, Epcot®, MGM Studios, Disney's Animal Kingdom®). So come be a part of the Disney celebration.

Terms and conditions of the Membership Rewards® program apply. For more information, visit **membershiprewards.com/terms**. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2830)

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.

aeroplan
AIR CANADA

Transfer Membership Rewards® Points to Aeroplan and Get Closer to Your Dream Vacation

Aeroplan offers travel to over 700 destinations in 120 countries through the 21 members of the Star Alliance™ network. Transfer Membership Rewards points to Aeroplan Miles for travel on any Star Alliance partner, including: Air Canada, Lufthansa, Mexicana, Singapore Airlines, THAI, United Airlines, Varig and more. And there's no need to call or wait for your miles to appear in your Aeroplan account. 1,000 points = 1,000 miles.

Terms and conditions of the Membership Rewards program apply. For more information, visit membershiprewards.com/terms. Taxes and fees may apply. Individual partner restrictions may apply. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2823)

LOEWS
HOTELS · RESORTS

Earn 1000 Bonus Points at Loews Hotels on Your First Stay!

Make your next stay at Loews even more rewarding. Join the YouFirst loyalty program and stay between May 15 and August 30, 2009, and you can earn 1000 bonus points and be fast-tracked to Blue membership status where you'll enjoy free internet, room upgrades, and more! Learn more at **www.loewshotels.com/youfirstamx**

Offer valid 5/15/09-8/31/09 for new YouFirst members only. Subject to availability. To be eligible to earn bonus points, you must be enrolled in Membership Rewards program ("Program") and YouFirst at the time of stay. You must provide your 15-digit American Express® Card number in your YouFirst profile. Reservations must be made in the name of the YouFirst member, and charged to the enrolled American Express Card indicated in your profile. Bonus points will be credited to your Program account within 10-12 weeks after completion of a qualifying stay. Additional terms and conditions apply. Bonus ID: **6459**.

To sign up for YouFirst and book your stay, visit **www.loewshotels.com/youfirstamx**. Or, to register and book by phone, call **1-800-23-LOEWS** and mention code **DOUBLE**.

(MR Bonus ID 6459)

Nikon

Save 22,500 Points on a Nikon 10.2 Megapixel Digital SLR Camera

Experience high-performance digital SLR photography with this Nikon Digital SLR Camera! Features 10.2 megapixels and a 2.5'' LCD monitor. Includes AF-S DX NIKKOR 18-55mm lens and a 2GB SD memory card.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 99,000 Membership Rewards® points for reward code **RY3997**.

Terms and conditions of the Membership Rewards program apply.

Redeem now!

(MR Message 2834)

Create Your Reward

Redeem Points to Create the Reward of Your Choice

What is your wish? Customize your reward package and create the one-of-a-kind experience you've dreamed of. Tell us your idea and a Reward Specialist will handle the rest. And, if having all the freedom in the world is making you draw a blank, our Reward Specialists can even give you some great ideas.

To start redeeming today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2845)

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.

AMEX001939

SDNY_GM_00327739

EFTA_00200493

EFTA01686737

CustomExtras™

What do you give the person who has everything?

The opportunity to give back—with a Charity Certificate from GivingExpress® Online

Purchase Charity Certificates now through June 30th and all purchase fees are waived.

- Choose from several e-certificate themes or a printed version that can be mailed worldwide
- Customize the certificate by adding your own personal message
- Purchaser chooses the amount of the donation and receives the tax deduction
- Recipient chooses the charity of their choice from 1MM+ charities

On GivingExpress Online you can also make a donation with your Card, set up recurring donations and track your giving for tax time.

To purchase Charity Certificates or make a donation visit **americanexpress.com/CharityOffer**

Certificates must be purchased with an American Express® Card. Offer valid 5/1/09 – 6/30/09. Standard purchase fees are $3.95 for e-certificates and $5.00 for printed certificates. Purchases on GivingExpress Online are subject to a transaction fee of 2.25%. Charities will receive your donation amount, minus the 2.25% American Express processing fee, from our partner JustGive. The full amount of your donation, including the fee, is tax deductible to the fullest extent allowed by law.

Redeem for an IWC Father & Son Watch Set!

MEMBERSHIP rewards

Like father and son, these watches make a great Father's Day gift. Both have the same rhodium-plated, light-coloured dial of the pilot's watches, the same user-friendly onion-shaped crown of the early pilot's watches from IWC, and the same brown alligator leather strap and characteristic steel rivets. Wear it and stand out from the crowd. Individually and even more so together. The only difference between the two watches is their size. Redeem 4,900,000 points for reward code **CMP4394.**

Terms and conditions for the Membership Rewards First℠ program apply. Visit **membershiprewards.com/terms** for more information. Participating partners and available rewards are subject to change without notice.

Redeem now! Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(CE 112046)

Now Accepting American Express® Cards!

Dale E Peterson Vacations - Offers luxury vacation rentals on the sugar-white beaches of Northwest Florida's Gulf Coast. Visit **www.destinresorts.com** or call **1-877-275-8003.**

La Costa Grill - Fresh seafood, oyster bar, steaks, pastas, sandwiches and salads. 6996 El Camino Real, Carlsbad (Crazy Burro Center). **760-603-1200. www.LaCosta-Grill.com**

Acacia Travel - Celebrating 35 years in travel. 3272 Rosecrans Street, San Diego, CA. **619-225-1233** or **www.acaciatravel.com**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 111840)

AMEX001940

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.

SDNY_GM_00327740

Centurion® Card Statement of Account

Notice of Changes to The Membership Rewards Program Terms and Conditions

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 Terms and Conditions, and any contrary or conflicting language in those Terms and Conditions 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.

Membership Rewards Excise Tax Offset Fee

We are changing the excise tax offset fee per point and the maximum fee that will be applied to your Card account for conversion of points into the Frequent Flyer program of a U.S. airline. Accordingly, paragraph 2 of the **Frequent Customer Programs** section of the Membership Rewards Terms & Conditions is changed to read:

"For each conversion of points into the Frequent Flyer program of a U.S. airline, an excise tax offset fee of $0.0005 per point, with a maximum fee of $75 (effective 09/01/2009, $0.0006 per point, with a maximum fee of $99), will be charged to your Card account. We charge this fee to offset the federal excise tax we must pay on such conversions. The fee may be more or less than the actual amount of the excise tax we pay on any individual conversion. We may offer you the option to redeem points to pay this fee."

DUPLICATE COPY

Centurion® Card Statement of Account

122,344 Membership Rewards® Points Available
at 06/12/09, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
06/12/09

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
26,193.63	0.00	+59,573.09	85,766.72

Please Pay By 06/27/09
Amount Due Includes:
Past due amount $26,078.41

Please refer to page 6 for important information regarding your account

Your account is past due. Please pay the past due amount immediately. Future late payments may result in an increase in your APR on your Flexible Payment Account. Pay your bill online anytime, anywhere at **www.americanexpress.com/paybill.**

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.** For additional contact information, please see the reverse side of this page.

American Express Premium Seats

Access to excellent seats at venues in New York and Los Angeles for sports, entertainment, and live concert events.
New York: Events at Madison Square Garden and Radio City Music Hall®.
LA: STAPLES™ Center in Los Angeles - access to the Platinum Lounge from American Express among the Suites on Level B. With your ticket purchase, receive a complimentary parking pass (for every two tickets purchased), VIP entrance, and access to the American Express Arena Club.

Call **1-800-455-1657**, 8am to 11pm ET, 7 days a week for reservations and more information.

Activity

* Indicates posting date

	Amount $
Total of Payment Activity	**0.00**

Due in Full Activity for THEODORE W WAITT
Card XXXX-XXXXX[redacted]

		Amount $
05/29/09	SIERRA TUCSON 300000TUCSON 5208185852 Description / Price MEDICAL/HEALTH SERV 115.22	-115.22 Credit

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 06/27/09

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

THEODORE W WAITT
[redacted]

Amount Due $85,766.72

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 phone number has changed. Note changes on reverse side. ☐

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00857667200857667 2 10 4

AMEX001942

SDNY_GM_00327742

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 8:00 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 2.7%.** 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX001943

SDNY_GM_00327743

EFTA_00200497

EFTA01686741

Due in Full continued		Amount $
05/13/09	SIERRA TUCSON 300000TUCSON 5208185852 Description Price MEDICAL/HEALTH SERV 26,414.36	26,414.36
05/16/09	THE GARDENS 65000000ARNOLDS PARK 7123322990	3,380.00
05/16/09	THE GARDENS 65000000ARNOLDS PARK 7123322990	2,400.00
05/16/09	RESMARK, INC 0210508ARNOLDS PARK LODGING Description PURCHASE	178.80
05/17/09	ARROWWOOD RESORT & COKOBOJI Arrival Date Departure Date 05/14/09 05/17/09 00000000 LODGING	524.70
05/18/09	UNITED AIRLINES MANKATO MN UNITED AIRLINES From: To: Carrier: Class: SAN DIEGO CA O HARE FIELD IL UA UA OMAHA NE US Q1 Ticket Number: 01674457174832 Date of Departure: 05/22 Passenger Name: HOOLKO/JONATHAN Document Type: PASSENGER TICKET	646.21
05/18/09	UNITED AIRLINES MANKATO MN UNITED AIRLINES From: To: Carrier: Class: SAN DIEGO CA O HARE FIELD IL UA UA OMAHA NE US Q1 Ticket Number: 01674457174843 Date of Departure: 05/22 Passenger Name: YANKE/ALEX Document Type: PASSENGER TICKET	646.21
05/18/09	THE GARDENS 65000000ARNOLDS PARK 7123322990	1,556.00
05/18/09	ORBITZ.COM CHICAGO IL ORB*AP1101013SJWEQBD ROC No. 123502225	13.98
05/18/09	Aventura Limousine &305-770-5466 305-770-5466	478.50
05/19/09	RESMARK, INC 0210508ARNOLDS PARK LODGING Description PURCHASE	30.00
05/21/09	APPLE STORE #R082 00SAN DIEGO COMPUTER STORE	1,918.73
05/21/09	THE ANIMAL HOSPITAL LA JOLLA 858-459-2665	109.07
05/22/09	OSA - LA JOLLA 05000LA JOLLA 8886722675 Description Price OPTICIAN 3,402.00	3,402.00
05/26/09	DAWAT RSTR NEW YORK RESTAURANT Description 501092	425.00
05/26/09	SHOPTRN*LGARNEAU 877-412-7467 2741888 93401	210.98

Continued on reverse

Due in Full continued

		Amount $
05/27/09	PRIMAL WEAR, INC. 06DENVER NON-DURABLE GOODS Description SPORTING GOODS	677.54
05/27/09	OSA - LA JOLLA 05000LA JOLLA 8886722675 Description Price OPTICIAN 1,364.00	1,364.00
05/27/09	DS WATERS DS WATERS MABLETON 800-492-8377	10.00
05/27/09	UNION SQUARE CAFE NEW YORK RESTAURANT FOOD/BEVERAGE 120.84 TIP 29.16	150.00
06/01/09	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	0.99
06/01/09	CHEVRON CHEVRON STATSAN CLEMENTE 9494922042 Description Price FUEL/MISCELLANEOUS 62.04	62.04
06/02/09	WWW.MIADIDAS.COM D	354.57
06/05/09	ZENBU 0072 SAN DIEGO 8554544540 FOOD 386.06 TIP 113.94	500.00
06/06/09	JAMES PERSE - SAN DISAN DIEGO 6192093680 Description Price MEN'S/WOMEN'S CLOTH 1,147.31	1,147.31
06/06/09	NORDSTROM #360 0360 SAN DIEGO DEPARTMENT STORE Description BTMS-MN SPTWR	1,214.09
06/06/09	NORDSTROM #360 0360 SAN DIEGO DEPARTMENT STORE Description RAIL BOTTOMS	408.90
06/06/09	NORDSTROM #360 0360 SAN DIEGO DEPARTMENT STORE Description RAIL BOTTOMS	450.23
06/06/09	RUEHL 40115 67084011SAN DIEGO RUEHL CUSTOMER SERV	573.52
06/06/09	HUGO BOSS SAN DIEGO SAN DIEGO FAMILY CLOTHING	572.60
06/09/09	JAMESPERSE.COM 0102 VERNON 3235882226 Description MEN'S/WOMEN'S	81.56
06/09/09	TOD'S 0155 NEW YORK 2126445945 Description GENERAL MERCHA	516.65
06/09/09	AUDEMARS PIGUET 0359CLEARWATER 8665527872 Description WATCH/JEWELRY	489.81

Continued on next page

Due in Full continued		Amount $
06/09/09	BERGDORF GOODMAN MENNEW YORK DEPARTMENT STORE	957.00
06/10/09	TAYLOR LIVERY RIVERDALE MD 20737 LIMOUSINE SERVICE	655.20
06/10/09	THE HAY ADAMS THE HABETHESDA Arrival Date Departure Date 06/09/09 06/10/09 00000000 LODGING	1,325.59
06/11/09	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	3.98
06/11/09	MVQ*VALMAX 888-241-0049 MEMBERSHIP	19.95
Total of Due in Full Activity for THEODORE W WAITT		**53,754.85**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

05/14/09	ROCK CREEK OUTFTR - CHATTANOOGA 8777076709 Description Price SPORTING GOODS STOR 82.50	82.50
05/14/09	MITY-LITE INC. OREM DURABLE GOODS	2,032.64
05/18/09	FOUR SEASONS BF HOTEIrving (972)717-0700 TIP 33.23	295.00
05/22/09	KINDLE-NEWYORKTIME 866-321-8851 DIGITAL	13.99
05/22/09	BACKSCATTER MONTEREY ELECTRONICS STORE	2,867.45
05/24/09	KINDLE-FINANCIALTI 866-216-1072 DIGITAL	9.99
05/29/09	AMZ*AMAZON PAYMENTS AMZN.COM/BILL MERCHANDISE	50.87
05/29/09	AMAZON.COM AMZN.COM/BILL MERCHANDISE	22.45
06/01/09	AMAZON.COM AMZN.COM/BILL MERCHANDISE	199.99
06/02/09	AMTRAK INTERNET DC AMTRAK Routing Details Not Available Ticket Number: 55482563298209 Date of Departure: 06/02 Passenger Name: MAXWELL/GHISLAINE M Document Type: VENDOR SALE	80.00
06/02/09	WARWICKS LA JOLLA BOOK STORE	76.01
06/02/09	10196- LA JOLLA 8000LA JOLLA 6047326124 Description Price MEN'S/WOMEN'S CLOTH 56.55	56.55
06/03/09	KINDLE BOOK 866-321-8851 DIGITAL	9.99
06/03/09	KINDLE BOOK 866-321-8851 DIGITAL	9.99

Continued on reverse

Due in Full continued			Amount $
06/03/09	WARWICKS BOOK STORE	LA JOLLA	10.82
Total of Due in Full Activity for G MAXWELL			**5,818.24**
Total Due in Full Activity			**59,573.09**

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:

Please refer to page 2 for further important information regarding your account

For Sign & Travel®, the APR is 9.15%, the DPR is 0.0251%

Sign & Travel, the APR is 9.15%, the DPR is 0.0251%

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Membership Rewards First℠ Monthly Statement and Program News

MEMBERSHIP rewards FIRST℠

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
May 1, 2009 - May 31, 2009
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
122,344

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
26,161

Account Summary

Opening points balance	546,183
Points earned this period	+26,161
Points used this period	-450,000
Reinstated points and adjustments	0
Total points balance	=122,344

Points Earned this Period

05/01/09 - 05/31/09	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	14,379	0	14,379
Add'l Centurion XXXX-XXXXX9[redacted]	11,782	0	11,782
Totals	26,161	0	**26,161**

Points Used this Period

05/01/09 - 05/31/09	Total Points Used This Period	Request Date
$500 Bergdorf Goodman Gift Card Account number 0034125368	50,000	5/13/09
$500 Bergdorf Goodman Gift Card Account number 0034125369	50,000	5/13/09
$500 Bergdorf Goodman Gift Card Account number 0034125370	50,000	5/13/09
$500 Bergdorf Goodman Gift Card Account number 0034125371	50,000	5/13/09
$500 Bergdorf Goodman Gift Card Account number 0034125372	50,000	5/13/09
$500 Bergdorf Goodman Gift Card Account number 0034125373	50,000	5/13/09
$500 Bergdorf Goodman Gift Card Account number 0034125374	50,000	5/13/09
$500 Bergdorf Goodman Gift Card Account number 0034125375	50,000	5/13/09
$500 Bergdorf Goodman Gift Card Account number 0034125376	50,000	5/13/09
Total	450,000	

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Continued on reverse
AMEX001948

SDNY_GM_00327748

EFTA_00200502

EFTA01686746

red door spas
Elizabeth Arden

Earn Double Points on Purchases Exclusively at reddoorspas.com

Give the gift of personal pampering at Red Door Spas, the quintessential relaxation destination. Now until 12/31/09, earn double Membership Rewards® points on all gift certificate and gift card purchases using your enrolled American Express® Card at reddoorspas.com. Print last-minute gifts with online Print-A-Gift feature!

Bonus points offer valid through 12/31/2009 for gift certificate and gift card purchases at **reddoorspas.com** only. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at time of purchase and you must 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. Terms and conditions for the Program apply. Individual terms, conditions and restrictions apply to certain Card products. For more information, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **8882.**

Beauty, harmony and well-being await. Treat yourself or someone special. Visit **www.reddoorspas.com** to earn double points on gift certificate and gift card purchases through December 31, 2009. (MR Bonus ID 8882)

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Pick the best. We always do.

Earn 10x Points from 1-800-FLOWERS.COM®

This summer, send loved ones flowers and gifts from 1-800-FLOWERS.COM. You can earn 10x Membership Rewards® points when you shop using this special link **www.1800flowers.com/membershiprewards** or call and use promo code **MR33**. Shop now for a great selection of flowers and gifts for your Dad, Grad, or special someone!

Offer valid 04/01/09 to 12/31/09 only on purchases made through www.1800flowers.com/membershiprewards or calling 1-800-FLOWERS (promo code MR33). To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Program, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN**. Bonus ID: **5526.**

Visit **www.1800flowers.com/membershiprewards** or call **1-800-FLOWERS** (promo code **MR33**). Remember, offer is only valid when you use this URL or phone number and promo code. (MR Bonus ID 5526)

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west elm

Redeem Membership Rewards® Points and Shop with west elm®

west elm offers a world of modern design at a great price. From clean lined furniture and organic bedding to rugs, lamps, and table top collections, west elm combines natural and global influences in fresh, accessible collections season after season. Redeem Membership Rewards points for a west elm gift card today.

1) Cards may not be redeemed for cash or applied as payment to any account, unless required by law.
2) west elm cannot accept responsibility for cards lost, damaged or stolen, or any unauthorized use of cards.
3) Acceptance of this card constitutes acceptance of these terms and conditions, which may change at any time.
4) Cards may be used for making purchases in stores in the United States, by phone, via the catalog, or online.

To start redeeming today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2872)

SAMSUNG

Save 34,000 Points on a Samsung 40" HD 1080p LCD Television

This Samsung 40'' Television pictures smooth motion with deep colors. Features 1080p full HD, 30,000:1 dynamic contrast ratio, 5ms response time, wide color enhancer, built-in ATSC/NTSC/QAM tuners, SRS TruSurround XT, one HDMI™ (v1.3) port, one component input, and one PC input. Includes remote control and swivel stand. Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 215,100 Membership Rewards® points for reward code **RY4063.**

Terms and conditions of the Membership Rewards program apply.

Redeem now!

(MR Message 2863)

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.

AMEX001949

SDNY_GM_00327749

EFTA_00200503

EFTA01686747

CustomExtras™

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CARDMEMBER BENEFITS

With Daily Wish, you'll find savings all the time, all year 'round. Plus, three days a week, a fresh collection of handpicked products goes on sale. You can get savings up to 50% off--everything from travel to electronics to fashion. But inventory is limited--so be quick! Visit **dailywish.com/dreambig**

Terms and Conditions:
Daily Wish from American Express is available to U.S. residents, 18 or older, who are holders of any consumer American Express® Card in good standing. Some products will be available in limited quantity and on a first-come, first-served basis, while supplies last. All sales are final. Void where prohibited. Additional restrictions apply. Offers provided by participating American Express merchants. All offers are subject to terms and conditions available on **amexnetwork.com/dailywishterms**

The Daily Wish program is subject to change or cancellation at any time. Payment must be made on any American Express Card.

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(CE 112035)

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Hot Dog on a Stick - 100% employee owned. Serving delicious fresh products since 1946. Visit one of our 110 locations. **www.hotdogonastick.com**

RaceReady Products - Over 25 years experience in the off-road market. 103 Press Lane, Ste. 4, Chula Vista, CA 91910. **619-691-9171. www.racereadyproducts.com**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 111946)

AMEX001950

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.

AMEX001951

SDNY_GM_00327751

EFTA_00200505

EFTA01686749

DUPLICATE COPY

Centurion® Card Statement of Account

181,921 Membership Rewards® Points Available
at 07/13/09, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
07/13/09

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
85,766.72	-85,766.72	+58,614.74	58,614.74

Please Pay By 07/28/09

Please refer to page 5 for important information regarding your account

See Page 10 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

See Page 11 For An Important Privacy Notice

Your membership will be renewed next month. Please refer to the Renewal Notice on Page 5

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.**
For additional contact information, please see the reverse side of this page.

Premium Ticket Program

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Call **1-800-455-1657**, 8am to 11pm ET, 7 days a week for reservations and more information.

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Amount $
06/18/09*	PAYMENT RECEIVED - THANK YOU	-26,193.63
07/03/09*	PAYMENT RECEIVED - THANK YOU	-59,573.09
Total of Payment Activity		**-85,766.72**

Due in Full Activity for THEODORE W WAITT
Card XXXX-XXXXX9-[redacted]

		Foreign Spending	Amount $
06/14/09	PALMS CASINO FRONT DPALMS Arrival Date 06/13/09 Departure Date 06/14/09 00000000		-346.71 Credit

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 07/28/09

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

THEODORE W WAITT
[redacted]

Amount Due $58,614.74

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 phone number has changed. Note changes on reverse side. ☐

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00586147400586147 4 10 4

AMEX001952

SDNY_GM_00327752

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 8:00 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 2.7%.** 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX001953

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EFTA_00200507

EFTA01686751

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details. Foreign Spending	Amount $
06/14/09	PALMS CASINO FRONT DPALMS Arrival Date Departure Date 06/13/09 06/14/09 00000000		-341.71 Credit
06/13/09	ACCESS 702-435-4600 INTERNETTIME		14.99
06/13/09	PALMS CASINO RESERVAPALMS Arrival Date Departure Date 06/13/09 06/14/09 00000000		347.71
06/13/09	PALMS CASINO RESERVAPALMS Arrival Date Departure Date 06/13/09 06/14/09 00000000		347.71
06/13/09	MGM GRAND WET REPUBLLAS VEGAS 7028911111 TIP 1,586.00		7,000.00
06/13/09	Rain 000000000091850Las Vegas (702)938-9999 TIP 283.60		2,500.00
06/14/09	XS - ENCORE 80000091LAS VEGAS 7027702540 FOOD/BEVERAGE 6,826.36 TIP 673.64		7,500.00
06/14/09	PALMS CASINO FRONT DPALMS Arrival Date Departure Date 06/12/09 06/14/09 00000000		1,978.32
06/14/09	PALMS CASINO FRONT DPALMS Arrival Date Departure Date 06/12/09 06/14/09 00000000		27,239.17
06/15/09	ITUNES MUSIC STORE IAUSTIN iTunes Music Store		2.78
06/21/09	SWREG, INC. SOFTWARE SOFTWARE SWREG, INC. ONLINE ORDER G173389301		16.57
06/21/09	SWREG, INC. SOFTWARE SOFTWARE SWREG, INC. ONLINE ORDER G173389301		3.73
06/24/09	DS WATERS DS WATERS MABLETON 800-492-8377		11.76
07/10/09	ZENBU 0072 SAN DIEGO 8554544540 FOOD 261.00 TIP 64.00		325.00
07/11/09	MVQ*VALMAX 888-241-0049 MEMBERSHIP		23.95
Total of Due in Full Activity for THEODORE W WAITT			**46,623.27**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

06/23/09	ATHLETA CATALOG 888-322-5515 CATALOG MERCHANDISE		-144.07 Credit

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Foreign Spending	Amount $
07/03/09	BACKSCATTER MONTEREY ELECTRONICS STORE		-149.00 Credit
06/14/09	LE PAIN QUOTIDIEN NEW YORK RESTAURANT FOOD/BEVERAGE 5.00		5.00
06/14/09	10214- 66TH ST 80000NEW YORK 6109963877 Description Price MEN'S/WOMEN'S CLOTH 34.00		34.00
06/16/09	KINDLE BOOK 866-321-8851 DIGITAL		14.29
06/22/09	KINDLE-NEWYORKTIME 866-321-8851 DIGITAL		13.99
06/24/09	KINDLE-FINANCIALTI 866-216-1072 DIGITAL		9.99
06/29/09	JETBLUE SALT LAKE UT AIRLINE CHARGE From: To: Carrier: Class: J F KENNEDY A/P NY SAN DIEGO CA B6 L1 J F KENNEDY A/P NY 9 Ticket Number: 99900828149610 Date of Departure: 07/26 Passenger Name: [redacted] Document Type: PASSENGER TICKET		389.20
06/29/09	BRITISH AIRWAYS INTERNET SALES British Airways PLC From: To: Carrier: Class: LONDON HEATHROW LOS ANGELES INTL 99 99 NOT AVAILABLE Ticket Number: 12524612496031 Passenger Name: MAXWELL/GHISLAINE MS	5,618.10 **Pounds Sterling	9,654.70
06/29/09	ASPREY BEVERLY HILLS JEWELRY/WATCH/SILVRWR		1,530.68
07/06/09	KINDLE BOOK 866-321-8851 DIGITAL		9.99
07/06/09	AMERICAN YOGINI 2200JAMESPORT 9176121131 Description Price TRAVEL AGENCIES 171.00		171.00
07/06/09	AMAZON.COM AMZN.COM/BILL MERCHANDISE		49.20
07/09/09	BRITISH AIRWAYS, U.S.A. British Airways PLC From: To: Carrier: Class: LOS ANGELES INTL LONDON HEATHROW 99 99 NOT AVAILABLE Ticket Number: 12524615218036 Passenger Name: MAXWELL/GHISLAINE MS		231.50
07/10/09	AMERICAN YOGINI 2200JAMESPORT 9176121131 Description Price TRAVEL AGENCIES 171.00		171.00
Total of Due in Full Activity for G MAXWELL			**11,991.47**
Total Due in Full Activity			**58,614.74**

AMEX001955

Continued on next page

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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 $2,500.00 for the Basic Centurion Card and $1,500.00 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. f 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. Any **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
STANDARD	Prime + 5.90%	9.15%	0.0251%
DEFAULT	Prime + 23.99%	27.24%	0.0746%

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
June 1, 2009 - June 30, 2009
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
181,921

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
59,577

Account Summary

Opening points balance	122,344
Points earned this period	+59,577
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=181,921

Points Earned this Period

06/01/09 - 06/30/09	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	53,758	0	53,758
Add'l Centurion XXXX-XXXXX9-[redacted]	5,819	0	5,819
Totals	59,577	0	**59,577**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

MEMBERSHIP rewards

Important Information About the Land & Sea Program

Please be advised the Membership Rewards® Land and Sea program will not be accepting any new hotel bookings as of September 30, 2009, and will be discontinued on that date. Existing hotel reservations, cancellation and changes can be made by calling Membership Rewards Land and Sea at **1-800-297-1300**.

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Existing hotel reservations, cancellation and changes can be made by calling Membership Rewards Land and Sea at **1-800-297-1300**.

(MR Message 2946)

related rentals™
expect more at home.

Experience the Rewards of Home with Related Rentals. Earn 25,000 Bonus Points NOW - 8/31/09

Earn 25,000 bonus points when you sign a new Related Rentals lease and choose Automatic Bill Payment using your enrolled American Express® Card. Plus, each month you can earn one point for every dollar you pay in rent.* It's just one example of Related's dedication to ensuring the complete satisfaction of its residents.

Bonus points offer valid 05/01/09 to 12/31/09. To be eligible to earn 25,000 bonus points, you must be enrolled in the Membership Rewards program ("Program") and rent payment must be made using your eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Program, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **9749**.

Discover the Related Rentals portfolio of properties by visiting **www.relatedrentals.com** or call **646-RELATED (646-735-2833)**.

(MR Bonus ID 9749)

Continued on reverse

AMEX001958

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.

Stay with Regent Hotels & Resorts and Earn a Certificate Redeemable for 5,000 Bonus Points!

Regent HOTELS & RESORTS

Earn a certificate redeemable for 5,000 bonus points when you stay 3 consecutive nights at Regent Hotels & Resorts in Berlin, Zagreb, Bordeaux, Beijing, Bal Harbour, or Turks & Caicos when you book and pay with your enrolled American Express® Card. Stays must be completed from now through 12/31/09.

Offer valid 1/1/09 to 12/31/09 on stays of three or more consecutive nights during the same stay at participating Regent hotels only. Stays must be completed between by 9/1/09. Visit **membershiprewards.com/earn** for full offer terms and details. To be eligible to earn bonus points, you must be enrolled in the U.S. Membership Rewards program ("Program") at the time the certificate is awarded. Bonus points will be credited to your online Program account within 24 hours from successful online redemption of certificate. For more information on the Program, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **5679.**

Call **1-800-545-4000** or visit **www.regenthotels.com/axp5000** to book now.

(MR Bonus ID 5679))

Save 33,000 Points on a Panasonic 50" 1080p HD Plasma TV

Panasonic

Get the ultimate viewing experience! The new design of this Panasonic 50'' 10th generation flat panel TV features 4096 shades of gradation, 1920x1080p resolution and over 68.7 billion colors. Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 245,000 Membership Rewards® points for reward code **PRM1604.**

Terms and conditions of the Membership Rewards program apply.

Redeem now!

(MR Message 2894)

Redeem Membership Rewards® Points for Loews Hotels!

LOEWS HOTELS · RESORTS

Ocean, bay, desert or city...enjoy the Loews Hotels experience at our 18 distinctive properties throughout North America, each designed to enhance your stay with their own unique sense of place. Award-winning restaurants, soothing spas, personal service and extra comforts are meant to delight you for business, leisure and family travel.

So what are you waiting for? Redeem today.

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-297-1300**.

(MR Message 2900)

Redeem Points for Restoration Hardware's Timeless Home Furnishings

RESTORATION HARDWARE

There are pieces that furnish a home. And those that define it. Our passion for design and quality begins with the artisans we work with around the world. It's why we source the finest Italian bedding, Thai silk, and Belgian linen, as well as distinctive furniture, bathware and lighting. It's a story about heritage and authenticity, and the pieces that define our home.

To start redeeming Membership Rewards® points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2911)

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.

AMEX001959

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EFTA_00200513

EFTA01686757

CustomExtras™

Now Accepting American Express® Cards!

Bonhams - A premier auction house with a global presence, we specialize in the appraisal and sale of fine art, antiques and decorative objects in every category. Visit **www.Bonhams.com/US**

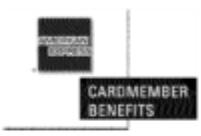
Barra Barra Saloon - A unique blend of homemade Mexican Foods. We serve one of the best margaritas in San Diego. 4016 Wallace St., San Diego, CA 92110. **619-291-3200.**

Pacific Sports Warehouse - A leading racquetball, squash, and handball supplier since 1974. All major brands available. **1-800-835-1055. www.pacificsports.com**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 112115)

Daily Wish



With Daily Wish, you'll find savings all the time, all year round. Plus, three days a week, a fresh collection of handpicked products goes on sale. You can get savings up to 50% off--everything from travel to electronics to fashion. But inventory is limited--so be quick! Visit **dailywish.com/dreambig**

Terms and Conditions:
Daily Wish from American Express is available to U.S. residents, 18 or older, who are holders of any consumer American Express® Card in good standing. Some products will be available in limited quantity and on a first-come, first-served basis, while supplies last. All sales are final. Void where prohibited. Additional restrictions apply. Offers provided by participating American Express merchants. All offers are subject to terms and conditions available on **amexnetwork.com/dailywishterms**. The Daily Wish program is subject to change or cancellation at any time. Payment must be made on any American Express Card.

Visit **dailywish.com/dreambig**

(CE 112152)

AMEX001960

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.

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EFTA_00200514

EFTA01686758

Centurion® Card
Statement of Account

Notice of Changes to Your Account

The terms of your Account are subject to change in accordance with the American Express Cardmember Agreement ("Agreement") governing your Account referenced in or with this notice (including increasing rates and fees, changing fixed rates to variable rates, and adding new terms). Any language in your Agreement contrary to or conflicting with terms amended herein is replaced fully and completely. All terms of the Agreement not amended herein remain in full force and effect. These changes apply to existing balances and future balances on your Account. We urge you and any Additional Cardmembers on your Account to read this notice carefully and file it along with your Agreement in a safe place for future reference.

Point Forfeiture For Late Payment

Effective for billing periods beginning in September 2009, forfeiture of Membership Rewards points for late payment will apply to your enrolled credit Card accounts. Accordingly, paragraph 1 of the Point Forfeiture for Late Payment section of the Program Terms & Conditions is changed to read:

1. If the amount due on any Linked charge Card account or the minimum amount due on any Linked credit Card account is not paid in full within one month of the closing date on the billing statement for that Linked account, points accrued in the program for that Linked account for that billing period will be forfeited.

Centurion® Card Statement of Account

An Important Notice Concerning Card member Privacy

This Privacy Notice is addressed to United States holders of personal American Express® Charge Cards or accounts, Optima® Cards or accounts, 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, use and safeguard information about you and how to limit the use and disclosure of your information.

In this Notice, "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc., American Express Centurion Bank and American Express Bank, FSB. These entities are "Affiliates" of each other, which are companies in the American Express family that are related to each other by common ownership or control. Our Affiliates also include publishers, travelers cheques issuers, travel agents and providers of Card-related insurance services. The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you(r)."

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 about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

What Do We Do with Cardmember 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.

Information We Share with Our Affiliates
You can inform us not to share with our Affiliates credit-related information (except as permitted by law), such as your credit history as shown on a consumer report. If you make this choice, we are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history.

Valuable Partner Offers
We work with carefully selected business partners, 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 business partner 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. You can inform us not to send you these offers.

Your Choices
Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers and offers from our Affiliates, by mail, telephone and/or e-mail, or share your credit-related information with our Affiliates, by visiting us at: **www.americanexpress.com/communications**. You can also inform us of your choices (except for e-mail communications) by calling us at **1-800-297-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts. **Please note that any choices you make will only apply to this account.**

If you are the primary Cardmember on your Card account, any choices you make in accordance with this Notice will also apply to any other Cardmember on this account (except for e-mail communications). If you make choices not to receive offers as indicated above, 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 use reasonable administrative, technical and physical security measures to protect your 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 Card members Only
If your Card account has a Vermont billing address, we will automatically treat your account as if you had informed us not to share your credit-related information with our Affiliates.

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. (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. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. 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.

DUPLICATE COPY

Centurion® Card Statement of Account

240,537 Membership Rewards® Points Available
at 08/12/09, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
08/12/09

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
58,614.74	-58,614.74	+37,335.70	37,335.70

Please Pay By 08/27/09

Please refer to page 5 for important information regarding your account

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.**
For additional contact information, please see the reverse side of this page.

Activity

* Indicates posting date

		Amount $
08/05/09*	PAYMENT RECEIVED - THANK YOU	-58,614.74

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

		Amount $
07/25/09	Hotel Parisi 0000000La Jolla Arrival Date 07/24/09 Departure Date 07/25/09 00000000 LODGING	-502.78 Credit
07/14/09	TRAFFIC SCHOOL 4 LESSANTA CLARITA 6612528841 Description MISCELLANEOUS	32.90
07/15/09	TRAFFIC SCHOOL 4 LESSANTA CLARITA 6612528841 Description MISCELLANEOUS	10.00
07/16/09	MASTRO'S OC NEWPORT NEWPORT COAST 9493766990 Description FOOD/BEVERAGE	219.73
07/17/09	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	1.99

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 08/27/09

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

Amount Due $37,335.70

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 phone number has changed. Note changes on reverse side. ☐

THEODORE W WAITT
[redacted]

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00373335700037335701 0 H

AMEX001964

SDNY_GM_00327764

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 8:00 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 2.7%.** 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX001965

SDNY_GM_00327765

EFTA_00200519

EFTA01686763

Due in Full continued		Amount $
07/19/09	STINGAREE 5500000140SAN DIEGO 6195449500 FOOD/BEVERAGE 2,599.36 TIP 400.64	3,000.00
07/22/09	DS WATERS DS WATERS MABLETON 800-492-8377	10.00
07/23/09	SIMA HUMANITARIAN FUALISO VIEJO 9493661164 Description CONTRIBUTIONS/	1,200.00
07/24/09	SCRIPPS CLINIC TORRELA JOLLA 858-554-8710	3,000.00
07/24/09	Hotel Parisi 0000000La Jolla Arrival Date Departure Date 07/23/09 07/24/09 00000000 LODGING	502.78
08/03/09	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	17.98
08/03/09	Estancia La Jolla HoLa Jolla Arrival Date Departure Date 07/31/09 08/03/09 00000000 LODGING	975.18
08/03/09	Estancia La Jolla HoLa Jolla Arrival Date Departure Date 07/31/09 08/03/09 00000000 LODGING	737.40
08/03/09	Estancia La Jolla HoLa Jolla Arrival Date Departure Date 07/31/09 08/03/09 00000000 LODGING	656.25
08/03/09	Estancia La Jolla HoLa Jolla Arrival Date Departure Date 07/31/09 08/03/09 00000000 LODGING	678.78
08/04/09	NOBU 57 120000054570NEW YORK 2123347904 FOOD/BEVERAGE 343.56 TIP 81.44	425.00
08/05/09	TAYLOR LIVERY RIVERDALE MD 20737 LIMOUSINE SERVICE	709.80
08/06/09	ST REGIS HOTEL WASH WASHINGTON Arrival Date Departure Date 08/04/09 08/05/09 00000000 LODGING	1,182.03
08/06/09	ST REGIS HOTEL WASH WASHINGTON Arrival Date Departure Date 08/05/09 08/05/09 00000000 LODGING	12.10

Continued on reverse

Due in Full continued

		Amount $
08/06/09	SUNDA CHICAGO RESTAURANT FOOD/BEVERAGE 1,531.32 TIP 200.00	1,731.32
08/06/09	SUNDA CHICAGO RESTAURANT FOOD/BEVERAGE 1,048.06 TIP 100.00	1,148.06
08/06/09	PENINSULA HOTEL CHICCHICAGO Arrival Date Departure Date 08/05/09 08/06/09 00000000 LODGING	2,102.39
08/07/09	DISCOUNT TIRE CAS12 SAN DIEGO 8585819000	5,401.32
08/07/09	NYTRO MULTISPORT ENCINITAS BICYCLE SHOP	78.26
08/08/09	LA COSTA LIMOUSINE 0CARLSBAD 7604384455 Description TAXI CABS AND	175.50
08/08/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE	8,591.25
08/10/09	MVQ*VALMAX 888-241-0049 MEMBERSHIP	23.95
08/10/09	PELOTONIA COLUMBUS 614-221-6100	1,000.00
08/12/09	Membership Renewal Fee	2,500.00
Total of Due in Full Activity for THEODORE W WAITT		**35,621.19**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

07/14/09	HAMMACHER.COM 800-233-4800 GIFT ITEMS	485.15
07/17/09	KINDLE BOOK 866-321-8851 DIGITAL	15.40
07/22/09	JETBLUE SALT LAKE UT AIRLINE CHARGE From: To: Carrier: Class: J F KENNEDY A/P NY SAN DIEGO CA B6 L1 J F KENNEDY A/P NY 9 Ticket Number: 99900828149610 Date of Departure: 07/26 Passenger Name: [redacted] Document Type: PASSENGER TICKET	280.00
07/22/09	KINDLE-NEWYORKTIME 866-321-8851 DIGITAL	13.99
07/24/09	JETBLUE SALT LAKE UT AIRLINE CHARGE From: To: Carrier: Class: J F KENNEDY A/P NY SAN DIEGO CA B6 L1 J F KENNEDY A/P NY 9 Ticket Number: 99900828149610 Date of Departure: 07/26 Passenger Name: [redacted] Document Type: PASSENGER TICKET	100.00
07/24/09	KINDLE-FINANCIALTI 866-216-1072 DIGITAL	9.99

Continued on next page

Due in Full continued			Amount $
07/31/09	J & S BEAUTY SUPPL 5LA JOLLA 8585514056 Description BEAUTY SHOPS AND BA	Price 45.57	45.57
08/03/09	AMAZON.COM AMZN.COM/BILL MERCHANDISE		13.21
08/03/09	AMAZON.COM AMZN.COM/BILL MERCHANDISE		232.67
08/04/09	PARK EAST ANIMALHOSPNEW YORK 2128328417 Description VETERINARY SERVICES	Price 215.00	215.00
08/05/09	PARK EAST ANIMALHOSPNEW YORK 2128328417 Description VETERINARY SERVICES	Price 155.00	155.00
08/09/09	BARNEYS NEW YORK 003NEW YORK MEN'S/WOMEN'S CLOTHNG		79.00
08/10/09	STAPLES EAST RUTHERFORD NJ OFFICE SUPPLIES		69.53
Total of Due in Full Activity for G MAXWELL			**1,714.51**
Total Due in Full Activity			**37,335.70**

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 9.15%, the DPR is 0.0251%

Sign & Travel, the APR is 9.15%, the DPR is 0.0251%

Please refer to page 2 for further important information regarding your account

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

MEMBERSHIP rewards FIRST℠

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
July 1, 2009 - July 31, 2009
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
240,537

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
58,616

Account Summary

Opening points balance	181,921
Points earned this period	+58,616
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=240,537

Points Earned this Period

07/01/09 - 07/31/09	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	46,624	0	46,624
Add'l Centurion XXXX-XXXXX9-[redacted]	11,992	0	11,992
Totals	58,616	0	**58,616**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

USE POINTS FOR EVERYDAY CHARGES

The following Terms and Conditions apply to this feature, available on or about 08/14/2009:

To use this feature and redeem points, visit **membershiprewards.com/everydaycharges**

(MR Message 2991) and (MR Message 2993)

This is an online capability available only to Basic Consumer and OPEN Cardmembers enrolled in the U.S. Membership Rewards® program. Authorized agents, authorized account managers, Additional Cardmembers and Authorized Additional Cardmembers are not eligible. All Linked Card accounts must be in good standing. A minimum of 1,000 Membership Rewards points is required and each charge must be offset in full.

Use Points for Everyday Charges - Continued:
American Express in its discretion will select and display charges eligible for offset with Membership Rewards points. Determination of eligible charges is made by American Express in its sole discretion and can be changed at any time without notice.

American Express is under no obligation to make charges available to offset with Membership Rewards points. For each transaction, points will be debited immediately from your Membership Rewards program account and a credit will be issued to your Card account for the corresponding dollar amount within 48 hours. Credits processed after the Card account's statement closing date will appear in the following billing period. You are responsible for payment of the amount due on your Card account by the due date even after using this feature.

Continued on reverse

AMEX001970

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.

ESCADA

Earn Double Membership Rewards® Points at ESCADA

ESCADA answers the need for an up-to-date look that delivers surprising color and glamour--in collections that flirt with modern femininity while keeping their elegance. Visit an ESCADA boutique to earn double points on your purchases now through August 31, 2009.

Offer valid 7/20/09-8/31/09 at ESCADA stores. 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 statement. Bonus ID: **8630**

Earn double Membership Rewards points now through August 31, 2009, on purchases at ESCADA boutiques.

(MR Bonus ID 8630)

AMERICANA MANHASSET

Shop Americana Manhasset Stores and You Can Earn Double Points September 10 - 12, 2009

Earn double Membership Rewards® points for individual purchases of $250 or more at Americana Manhasset--a collection of 60 fabulous stores, including Louis Vuitton, Gucci, Prada, Fendi, Etro, Dior, Bottega Veneta, Frette, Hermès, Giorgio Armani, London Jewelers, Burberry, Hirshleifer's, Ralph Lauren, and more.

Offer valid 09/10/09-09/12/09 for individual transactions of $250 or more at any Americana Manhasset store or at americanamanhasset.com. 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. Bonus ID: **2936**

Visit **www.americanamanhasset.com** or call **1-800-818-6767** for a complete store listing and further information.

(MR Bonus ID 2936)

Fairmont HOTELS & RESORTS

Stay at Fairmont Hotels This Summer and You Can Earn a Certificate for 1,000 Bonus Points

Make this a summer to remember and enjoy a Fairmont experience! Book an ''Everyone's an Original'' Summer rate and receive up to 20% off or a free night. Book with your enrolled American Express® Card, and you can earn a certificate redeemable for 1,000 Membership Rewards® bonus points.

Offer valid on stays 7/1/09 to 9/30/09 at participating Fairmont Hotels. See complete "Everyone's An Original" terms and conditions at www.fairmont.com/promo/summeramex. To be eligible to earn bonus points, you must be enrolled in the U.S. Membership Rewards program ("Program") at the time the certificate is awarded. Bonus points certificates will be distributed via e-mail by Fairmont to eligible customers when the promotion requirements are met. Bonus points will be credited to your online Program account within 24 hours from successful online redemption of certificate. For more information on the Program, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN**. Bonus ID: **2914**

Book "Everyone's An Original" at **1-866-840-8519** or visit **www.fairmont.com/promo/summeramex**. Register at this site to earn the 1,000 Membership Rewards bonus points certificate. (MR Bonus ID 2914)

DELL YOURS IS HERE

Redeem Points for Dell™ Certificates!

YOURS IS HERE. Dell allows you to create your own customized systems and save hundreds of dollars at the same time. Just redeem Membership Rewards® points for a Dell Certificate and use it when purchasing a new Dell Inspiron® notebook or desktop.

To start redeeming today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2968)

GARMIN

Save 4,000 Points on a Garmin™ nuvi 1300 Ultra-thin GPS with ecoRoute™

The ultra-thin Garmin™ nuvi 1300 has a widescreen display, yet it's slim and light enough to take along on all your travels. This GPS comes with regional mapping, announces streets by name and calculates a more fuel-efficient route with ecoRoute™. With Garmin™ nuvi 1300's widescreen display, you'll always get the big picture. Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 40,000 Membership Rewards® points for reward code **HLX2759**.

Terms and conditions of the Membership Rewards program apply.

Redeem now.

(MR Message 2805)

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

Centurion® Card Statement of Account

278,419 Membership Rewards® Points Available
at 09/11/09, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
09/11/09

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
37,335.70	-37,335.70	+57,659.12	57,659.12

Please Pay By 09/26/09

Please refer to page 6 for important information regarding your account

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.**
For additional contact information, please see the reverse side of this page.

SIGN UP FOR A PAYMENT DUE ALERT.

Let us help you remember to pay your bill.
Go to **americanexpress.com/cardalert**

Activity

* Indicates posting date

		Amount $
08/28/09*	PAYMENT RECEIVED - THANK YOU	-37,335.70

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

		Amount $
08/12/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE	300.72
08/12/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE	128.94
08/14/09	SPORT CHALET 000067SAN DIEGO 858-4535656	334.34
08/14/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE	48.94
08/16/09	VALERO 633 000000000FRISCO 9706685801	75.00

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 09/26/09

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

Amount Due $57,659.12

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 phone number has changed. Note changes on reverse side. ☐

THEODORE W WAITT
[redacted]

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00576591200576591 2 10 4

AMEX001972

SDNY_GM_00327772

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 8:00 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 2.7%.** 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX001973

SDNY_GM_00327773

EFTA_00200527

EFTA01686771

Due in Full continued		Amount $
08/17/09	SAFEWAY STORE 0836 FRISCO GROCERY STORE	36.62
08/18/09	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	5.98
08/19/09	DS WATERS DS WATERS MABLETON 800-492-8377	67.87
08/20/09	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01640616254000 Passenger Name: WAITT/THEODORE Document Type: SPECIAL SERVICE TICKET	39.00
08/20/09	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES From: To: Carrier: Class: SANTA ANA CA DENVER CO UA QA ASPEN CO UA MA Ticket Number: 01621960543522 Date of Departure: 08/22 Passenger Name: MASSENGILL/MARK MR Document Type: PASSENGER TICKET	592.20
08/20/09	SNOW LIMOUSINE INC 8ASPEN TAXICAB & LIMOUSINE	300.00
08/20/09	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date Departure Date 08/20/09 08/20/09 00000000 LODGING	1,095.00
08/20/09	Aventura Limousine &305-770-5466 305-770-5466	1,441.50
08/20/09	Aventura Limousine &305-770-5466 305-770-5466	331.50
08/20/09	MYNT LOUNGE 02052000MIAMI BEACH 3055320727 FOOD/BEVERAGE 1,933.22 TIP 566.78	2,500.00
08/21/09	SPRING MTN ADV DRIVIPAHRUMP CATALOG MERCHANDISE	4,000.00
08/21/09	Aventura Limousine &305-770-5466 305-770-5466	972.60
08/21/09	Aventura Limousine &305-770-5466 305-770-5466	972.60
08/22/09	PHILIPPE CHOW MIAMI BEACH RESTAURANT FOOD/BEVERAGE 3,319.55	3,319.55
08/23/09	Fontainebleau Liv 00Miami Beach (305)538-2000 TIP 470.86	3,750.00
08/24/09	Aventura Limousine &305-770-5466 305-770-5466	1,038.40
08/24/09	Aventura Limousine &305-770-5466 305-770-5466	1,132.80
08/24/09	Aventura Limousine &305-770-5466 305-770-5466	2,100.40
08/24/09	Aventura Limousine &305-770-5466 305-770-5466	2,171.20

Continued on reverse

Due in Full continued

		Amount $
08/26/09	BIG O TIRES #5688 12SAN DIEGO 8584900409 Description Price AUTOMOTIVE TIRE STO 956.51	956.51
08/27/09	PHANTOM CAR RENTALS LAS VEGAS 8775823696 Description MISCELLANEOUS	443.00
08/27/09	Estancia La Jolla HoLa Jolla Arrival Date Departure Date 08/01/09 08/03/09 00000000 LODGING	805.16
08/28/09	SAN DIEGO CHAPTER SAN DIEGO CHARITABLE ORG	5,000.00
08/28/09	Beverly Hills Rent ALas Vegas Location Date Rental: Las Vegas 09/08/28 Return: Not Provided 09/08/30 Agreement Number: 02118953 Renter Name: THEODORE WAITT	578.35
08/29/09	MONTAGE LAGUNA BEACHLAGUNA BEACH Arrival Date Departure Date 08/28/09 08/29/09 00000000 LODGING CARDEPOSIT	1,904.00
08/29/09	TOYOTA CARLSBAD 6500CARLSBAD 7604962953 Description Price CAR/TRUCK DEALERS-A 4,000.00	4,000.00
08/30/09	MONTAGE LAGUNA BEACHLAGUNA BEACH Arrival Date Departure Date 08/28/09 08/29/09 00000000 LODGING	576.32
08/30/09	MONTAGE LAGUNA BEACHLAGUNA BEACH Arrival Date Departure Date 08/28/09 08/29/09 00000000 LODGING	16.68
08/30/09	COMME CA LOS ANGELES RESTAURANT FOOD/BEVERAGE 437.91 TIP 112.09	550.00
08/31/09	HYDE 0873 LOS ANGELES 3236564933 FOOD 1,019.36 TIP 231.00	1,250.36
09/01/09	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date Departure Date 08/30/09 08/31/09 00000000 LODGING	1,347.75
09/02/09	RESIDENCES AT THE LIASPEN Arrival Date Departure Date 09/01/09 09/27/09 00000000 LODGING	3,216.25

AMEX001975

Continued on next page

SDNY_GM_00327775

EFTA_00200529

EFTA01686773

Due in Full continued		Amount $
09/02/09	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date Departure Date 08/30/09 08/31/09 00000000 LODGING	176.16
09/03/09	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	0.99
09/05/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE	85.44
09/05/09	BICE RISTORANTE 0000NEW YORK RESTAURANT FOOD/BEVERAGE 143.17 TIP 36.83	180.00
09/05/09	BERGDORF GOODMAN MENNEW YORK DEPARTMENT STORE	5,138.92
09/06/09	DAWAT RSTR NEW YORK RESTAURANT Description 525044	500.00
09/06/09	The Spa Mandarin OriNew York (212)805-8800 Description REFER TO INVOICE	39.14
09/06/09	The Spa Mandarin OriNew York (212)805-8800 Description REFER TO INVOICE	410.86
09/09/09	MVQ*VALMAX 888-241-0049 MEMBERSHIP	23.95
09/10/09	TAYLOR LIVERY RIVERDALE MD 20737 LIMOUSINE SERVICE	655.20
09/11/09	ST REGIS HOTEL WASH WASHINGTON Arrival Date Departure Date 09/09/09 09/10/09 00000000 LODGING	1,341.03
09/11/09	ST REGIS HOTEL WASH WASHINGTON Arrival Date Departure Date 09/10/09 09/10/09 00000000 LODGING	12.10
Total of Due in Full Activity for THEODORE W WAITT		**55,963.33**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

08/31/09	KINDLE-FINANCIALTI 866-216-1072 DIRECT MKTG INTERNET	-8.06 Credit
08/17/09	ESCAPE ESCAPE MIAMI BEACH 305-674-0402	197.95
08/17/09	APPLE R115 LINCOLN RMIAMI BEACH COMPUTER STORE	84.53
08/22/09	KINDLE-NEWYORKTIME 866-321-8851 DIGITAL	13.99
08/24/09	KINDLE-FINANCIALTI 866-216-1072 DIGITAL	9.99

Continued on reverse

Due in Full continued

		Amount $
08/25/09	COMPASS MARKET MIAMI MISC FOOD STORE	6.94
08/27/09	Mandarin Oriental Mi(305) 913-8300 0024355039 33131 Lodging	568.82
08/29/09	BLOOMINGDALES 001012NEW YORK BLOOMINGDALES.COM Description Price WMNS PRESTIGE FRAGR 65.00	70.77
08/31/09	HSN ON-LINE HSN ON-LSALEM 1-800-933-2887	33.91
08/31/09	KATES PAPERIE.COM 65NEW YORK 2126300710 Description Price STATIONERY OFF/SCH 353.95	353.95
09/09/09	GOOGLE *WFSTICKERS PAYMENT SVC 78SAVACA539900LKC92038 GOOGLE *WFSTICKERS GOOGLE.COM/CH	363.00
Total of Due in Full Activity for G MAXWELL		**1,695.79**
Total Due in Full Activity		**57,659.12**

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 9.15%, the DPR is 0.0251%

Sign & Travel, the APR is 9.15%, the DPR is 0.0251%

Please refer to page 2 for further important information regarding your account

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Membership Rewards First℠ Monthly Statement and Program News

MEMBERSHIP rewards FIRST℠

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
August 1, 2009 - August 31, 2009
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
278,419

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
37,882

Account Summary

Opening points balance	240,537
Points earned this period	+37,882
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=278,419

Points Earned this Period

08/01/09 - 08/31/09	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	33,120	3,047 Destination 2XPts 2711	36,167
Add'l Centurion XXXX-XXXXX9-[redacted]	1,715	0	1,715
Totals	34,835	3,047	**37,882**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

USE POINTS FOR EVERYDAY CHARGES

The following Terms and Conditions apply to this feature, available on or about 08/14/2009:

To use this feature and redeem points, visit **membershiprewards.com/everydaycharges**

(MR Message 3439) and (MR Message 3435)

This is an online capability available only to Basic Consumer and OPEN Cardmembers enrolled in the U.S. Membership Rewards® program. Authorized agents, Authorized account managers, Additional Cardmembers and Authorized Additional Cardmembers are not eligible. All Linked Card accounts must be in good standing. A minimum of 1,000 Membership Rewards points is required and each charge must be offset in full.

Use Points for Everyday Charges - Continued:
American Express in its discretion will select and display charges eligible for offset with Membership Rewards points. Determination of eligible charges is made by American Express in its sole discretion and can be changed at any time without notice.

American Express is under no obligation to make charges available to offset with Membership Rewards points. For each transaction, points will be debited immediately from your Membership Rewards program account and a credit will be issued to your Card account for the corresponding dollar amount within 48 hours. Credits processed after the Card account's statement closing date will appear in the following billing period. You are responsible for payment of the amount due on your Card account by the due date even after using this feature.

Continued on reverse

AMEX001978

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 10,000 Points on a Canon HD Flash Memory Camcorder with 15x HD Video Lens

Canon

This Canon camcorder delivers brilliant video and still photos. Features a 3.89 megapixel CMOS image sensor, DIGIC DV III image processor, SuperRange Optical Image Stabilization, a 15x HD video lens, records up to 24Mbps, and records up to six hours of HD video to a removable SDHC card. Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 119,000 Membership Rewards® points for reward code **RY5789.**

Redeem now.

(MR Message 3398)

Terms and conditions of the Membership Rewards program apply. Participating partners and available rewards are subject to change without notice.

Earn 10X Points from 1-800-FLOWERS.COM®!

1-800-flowers.com
Pick the best. We always do.™

This fall, send loved ones flowers and gifts from 1-800-FLOWERS.COM. You can earn 10x Membership Rewards® points when you shop using this special link **www.1800flowers.com/membershiprewards** or call and use promo code **MR33**. Shop now for a great selection of flowers and gifts.

Visit **www.1800flowers.com/membershiprewards** or call **1-800-FLOWERS** (promo code **MR33**). Remember, offer is only valid when you use this URL or phone number and promo code. (MR Bonus ID 5526)

Offer valid 04/01/09 to 12/31/09 only on purchases made through www.1800flowers.com/membershiprewards or by calling 1-800-FLOWERS (promo code MR33). 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 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual program fees, apply for certain Card products. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276). Bonus ID: **5526.**

Redeem Membership Rewards® Points for a $50 Benihana Gift Card

BENIHANA.

Prepare for a dining experience unlike any other. Watch as your personal chef performs the ancient art of Teppanyaki, preparing a meal that will dazzle your eyes as well as your taste buds. Listen as razor-sharp blades slice and dice through tender steak and juicy chicken. Take in the aroma as savory vegetables, shrimp and lobster sizzle before your eyes. Or choose your favorite sashimi, maki or temaki sushi, all made with the same flair that made Benihana a legend in Japanese cuisine.

To redeem 5,000 points for a $50 Benihana Gift Card, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3482)

For door-to-door directions, please visit **www.benihana.com** or call **1-877-BENIHANA (236-4426)** for the location nearest you.

Escape with Hilton Worldwide Resorts in 2009 and Earn Double Membership Rewards® Points!

Hilton Worldwide Resorts
the places you'd rather be

Book a resort Bed & Breakfast rate with your enrolled American Express® Card and stay for three nights or more between December 1, 2008, and November 30, 2009, and you can earn double Membership Rewards points! Available at over 50 exotic Hilton Worldwide Resorts from just USD $195 per room per night.

For more information about this exclusive offer and to view participating resorts, visit **www.hiltonworldresorts/amex** and make your booking today.

(MR Bonus ID 2564)

Offer valid from 12/1/08 to 11/30/09 for stays of minimum 3 nights. Offer valid only on the Hilton Bed & Breakfast rate at participating locations displayed on the Hilton Worldwide Resorts website. Bonus awarded on room rate only. You must be enrolled in the Membership Rewards program (“Program”) at the time of booking and stay and charge your stay on an eligible, enrolled American Express Card. Bonus points will be credited to your account within 10-12 weeks after charges appear on your statement. Valid for U.S. American Express Cardmembers only. For more information on the Program, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN**. Bonus ID: **2564.**

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.

AMEX001979

SDNY_GM_00327779

EFTA_00200533

EFTA01686777

CustomExtras™

Now Accepting American Express® Cards!

Schwan's Home Service - Delivering over 350 quality meals to your door with many kid-friendly and healthy options. Visit **www.schwans.com** today.

Wandering Sage - Ecco-friendly cotton and alpaca fashion apparel for women and children. 2415 San Diego Ave #104, San Diego, CA. **619-487-1189. www.wanderingsage.com**

FIRST Food & Bar - Exec. Chef Sam DeMarco. Delicious American eats and drinks, breakfast, lunch, dinner. Open really late. 3327 Las Vegas Blvd. at the Palazzo®. **702-607-3478.**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 112417)

LA Exclusive Offers

That's So **LA**

Save big on your next trip to Los Angeles.

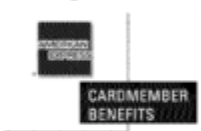
Take advantage of exclusive offers in LA when you use your American Express® Card. Visit **amexnetwork.com/losangeles** for savings at hotels, restaurants, shops, and more.

Must use any American Express Card to redeem offers. Terms, conditions and restrictions apply for each individual offer.

Visit **amexnetwork.com/losangeles** for exclusive offers.

(CE 112375)

Daily Wish



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Daily Wish from American Express is available to U.S. residents, 18 or older, who are holders of any consumer American Express® Card in good standing. Some products will be available in limited quantity and on a first-come, first-served basis, while supplies last. All sales are final. Void where prohibited. Additional restrictions apply. Offers provided by participating American Express merchants. All offers are subject to terms and conditions available on amexnetwork.com/dailywishterms. The Daily Wish program is subject to change or cancellation at any time. Payment must be made on any American Express Card.

Visit **dailywish.com/dreambig**

(CE 112473)

AMEX001980

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.

SDNY_GM_00327780

EFTA_00200534

EFTA01686778

AMEX001981

SDNY_GM_00327781

EFTA_00200535

EFTA01686779

DUPLICATE COPY

Centurion® Card Statement of Account

336,885 Membership Rewards® Points Available
at 10/12/09, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX[redacted]

Closing Date
10/12/09

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
57,659.12	-57,659.12	+46,882.49	46,882.49

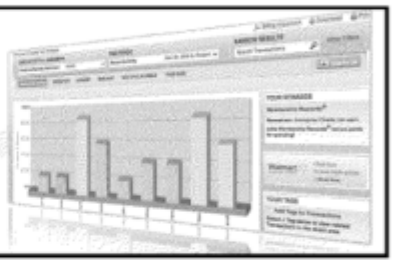
Please Pay By 10/27/09

Please refer to page 5 for important information regarding your account

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.**
For additional contact information, please see the reverse side of this page.

Know more about where your money goes with the new Online Statement.
americanexpress.com/estatementinfo

- Graph and analyze your charges
- Find specific purchases easily
- Organize your statement your way
- Keep information for your records



Activity

* Indicates posting date

		Amount $
10/09/09*	PHONE PAYMENT - THANK YOU	-57,659.12

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX[redacted]

		Amount $
09/11/09	NETBIZ.COM 888-847-2226 DIRECT MKTG MISC	304.95
09/15/09	AVENUE NEW YORK RESTAURANT FOOD/BEVERAGE 2,051.69 TIP 300.00	2,351.69
09/17/09	HOTEL VETRO 000 IOWA CITY Arrival Date 10/08/09 Departure Date 10/11/09 00000000 LODGING CARDEPOSIT	502.88

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 10/27/09

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

Amount Due $46,882.49

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 phone number has changed. Note changes on reverse side. ☐

THEODORE W WAITT
[redacted]

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00468824900468824 9 10 4

AMEX001982

SDNY_GM_00327782

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 8:00 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 2.7%.** 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX001983

SDNY_GM_00327783

EFTA_00200537

EFTA01686781

Due in Full continued		Amount $
09/17/09	HOTEL VETRO 000 IOWA CITY Arrival Date Departure Date 10/08/09 10/11/09 00000000 LODGING CARDEPOSIT	502.88
09/19/09	OSA - LA JOLLA 05000LA JOLLA 8886722675 Description Price OPTICIAN 3,112.00	3,112.00
09/19/09	TOP DOG LIMO BUS 010SAN DIEGO 8585813644 Description CHARTER SERVIC	700.00
09/20/09	QUALCOMM PARK MERCH SAN DIEGO 6196416001 Description Price GIFT, CARD, SOUVENI 644.89	644.89
09/22/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE	78.29
09/23/09	SPORT CHALET 000067SAN DIEGO 858-4535656	545.90
09/25/09	ELITE LIMOUSINE SERVGYPSUM 970-328-3609	420.00
09/26/09	ST REGIS HOTEL ASPENASPEN 970-920-3300	315.77
09/28/09	RESIDENCES AT THE LIASPEN Arrival Date Departure Date 09/24/09 09/27/09 00000000 LODGING	6,935.20
09/28/09	Grocery Girls 880140Basalt 9709482230	1,068.34
09/28/09	TAVERN LOS ANGELES RESTAURANT FOOD/BEVERAGE 1,047.02 TIP 252.98	1,300.00
09/29/09	TOWER BAR 8000007556WEST HOLLYWOOD 3236547100 FOOD/BEVERAGE 1,158.97 TIP 291.03	1,450.00
09/30/09	RESIDENCES AT THE LIASPEN Arrival Date Departure Date 09/24/09 09/27/09 00000000 LODGING	32.52
10/01/09	DS WATERS DS WATERS MABLETON 800-492-8377	39.87
10/01/09	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date Departure Date 09/28/09 09/30/09 00000000 LODGING	3,180.22
10/01/09	Four Seasons Hotel SSeattle Arrival Date Departure Date 09/30/09 10/01/09 00000000 LODGING	1,994.91

Continued on reverse

Due in Full continued		Amount $
10/01/09	Four Seasons Hotel SSeattle Arrival Date Departure Date 09/30/09 10/01/09 00000000 LODGING	19.71
10/02/09	RLM TRANSPORTATION RSAN FRANCISCO 415-401-6100	1,154.00
10/02/09	A CRYSTAL COACH LIMOISSAQUAH 4253699168 Description Price TAXICABS AND LIMOUS 714.00	714.00
10/03/09	RLM TRANSPORTATION RSAN FRANCISCO 415-401-6100	658.00
10/04/09	ST REGIS SAN FRANCISSAN FRANCISCO Arrival Date Departure Date 10/03/09 10/03/09 00000000 LODGING	1,565.94
10/05/09	CRYSTAL COACH LIMOUSISSAQUAH 425-451-0110	126.00
10/06/09	CORPORATE TAILGATE TWHEATON 630-2600626	13,390.00
10/08/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE	151.04
10/08/09	TAYLOR LIVERY RIVERDALE MD 20737 LIMOUSINE SERVICE	928.20
10/09/09	MVQ*VALMAX 888-241-0049 MEMBERSHIP	23.95
10/09/09	ST REGIS HOTEL WASH WASHINGTON Arrival Date Departure Date 10/07/09 10/08/09 00000000 LODGING	1,196.53
10/10/09	SUMMIT RESTAURANT 54IOWA CITY 3193547470 TIP 360.50	1,200.00
10/11/09	NETBIZ.COM 888-847-2226 DIRECT MKTG MISC	225.00
Total of Due in Full Activity for THEODORE W WAITT		**46,832.68**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

09/20/09	KINDLE BOOK 866-321-8851 DIGITAL	9.99
09/20/09	KINDLE BOOK 866-321-8851 DIGITAL	9.99
09/20/09	KINDLE BOOK 866-321-8851 DIGITAL	15.84
09/22/09	KINDLE-NEWYORKTIME 866-321-8851 DIGITAL	13.99
Total of Due in Full Activity for G MAXWELL		**49.81**
Total Due in Full Activity		**46,882.49**

Continued on next page

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:

Please refer to page 2 for further important information regarding your account

For Sign & Travel®, the APR is 9.15%, the DPR is 0.0251%

Sign & Travel, the APR is 9.15%, the DPR is 0.0251%

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
September 1, 2009 - September 30, 2009
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
336,885

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
58,466

Account Summary

Opening points balance	278,419
Points earned this period	+58,466
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=336,885

Points Earned this Period

09/01/09 - 09/30/09	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	55,964	805 Destination 2XPts 2711	56,769
Add'l Centurion XXXX-XXXXX9-[redacted]	1,697	0	1,697
Totals	57,661	805	**58,466**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Save 2,400 Points on a Nintendo® DSi with One Game

The Nintendo® DSi is a high-powered handheld video game system in a sleek, folding design--loaded with features like a touch screen. Snap photos with the built-in camera, edit and send them to friends, play music with Nintendo® DSi Sound, or browse the Internet with the Nintendo® DSi Browser. Comes with one E-rated Game.

Redeem 36,600 Membership Rewards® points for reward code HLX2875 by 11/15/2009 to take advantage of this offer.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3548)

Shop Americana Manhasset Stores and You Can Earn Double Points, November 5-7, 2009

You can earn double Membership Rewards® points for individual purchases of $250 or more at Americana Manhasset--a collection of 60 fabulous stores, including Louis Vuitton, Gucci, Prada, Fendi, Etro, Dior, Bottega Veneta, Frette, Hermès, Giorgio Armani, London Jewelers, Burberry, Hirshleifer's, Ralph Lauren, and more.

Visit **www.americanamanhasset.com** or call **1-800-818-6767** for a complete store listing and further information.

(MR Bonus ID 3564)

Offer valid 11/5/09-11/7/09 for individual transactions of $250 or more at any Americana Manhasset store or at **www.americanamanhasset.com**. 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. Bonus ID: **3564**

Continued on reverse

AMEX001988

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.

Redeem Membership Rewards® Points for Ruth's Chris® Steak House Gift Cards

(MR Message 3561)

Ruth's Chris Steak House invites you to savor our renowned ''sizzling'' USDA prime steak, fresh seafood specialties, signature sides, and tempting desserts. Complement your meal with a selection from our award-winning wine list, suggested by our knowledgeable team of wine experts. Enjoy all of it in our inviting atmosphere, marked by warm hospitality. To make a reservation or find a location, please visit **www.ruthschris.com**

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

The Most Stylish Reward. Redeem Points for a Coach Gift Card

(MR Message 3562)

For more than sixty-five years, Coach has been a leading American marketer of fine accessories and gifts for women and men, including handbags, women's and men's small leathergoods, business cases, weekend and travel accessories, footwear, watches, outerwear, scarves, sunwear, jewelry and fragrance. Transform Membership Rewards® points into Coach gift cards, redeemable online or in any of our Coach retail stores.

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Redeem Membership Rewards® Points for Singapore Airlines' KrisFlyer Miles Today!

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-297-1300**.

(MR Message 3551)

Fly in luxury and comfort from the U.S. to Singapore and Asia on Singapore Airlines by converting your Membership Rewards points to KrisFlyer miles. Visit **www.krisflyer.com** for information about Singapore Airlines' frequent flyer program.

Singapore Airlines' U.S. gateways include Los Angeles, San Francisco, New York (JFK), Newark and Houston.

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Take a Trip on Award-Winning South African Airways from the U.S. to South Africa

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3553)

Redeem Membership Rewards® points for travel with South African Airways, and choose from daily flights from Washington DC or New York's JFK airport

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information.

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.

AMEX001989

CustomExtras™

Now Accepting American Express® Cards!

Celebrating Home - Makes your house a home by creating your own style with our personalized service and high-quality products. **www.CelebratingHome.com**

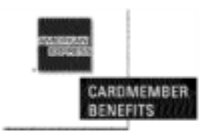
Angler's Choice - Saltwater, freshwater, long-range, offshore fishing tackle specialist. 1910 Rosecrans St., San Diego, CA. **619-223-2324. www.anglerschoicetackle.com**

Dolce Pane E Vino - San Diego's premier wine experience featuring boutique wineries, artisan cheeses and Naples-style flat breads. 16081 San Dieguito, RSF, CA. **858-832-1518.**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 112555)

Daily Wish



With Daily Wish, you'll find savings all the time, all year round. Plus, three days a week, a fresh collection of handpicked products goes on sale. You can get savings up to 50% off--everything from travel to electronics to fashion. But inventory is limited--so be quick! Visit **dailywish.com/dreambig**

Terms and Conditions:
Daily Wish from American Express is available to U.S. residents, 18 or older, who are holders of any consumer American Express® Card in good standing. Some products will be available in limited quantity and on a first-come, first-served basis, while supplies last. All sales are final. Void where prohibited. Additional restrictions apply. Offers provided by participating American Express merchants. All offers are subject to terms and conditions available on amexnetwork.com/dailywishterms. The Daily Wish program is subject to change or cancellation at any time. Payment must be made on any American Express Card.

Visit **dailywish.com/dreambig**

(CE 112487)

AMEX001990

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.

SDNY_GM_00327790

EFTA_00200544

EFTA01686788

AMEX001991

SDNY_GM_00327791

EFTA_00200545

EFTA01686789

DUPLICATE COPY

Centurion® Card Statement of Account

46,884 Membership Rewards® Points Available
at 11/11/09, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
11/11/09

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
46,882.49	-45,954.48	+51,657.11	52,585.12

Please Pay By 11/26/09

Please refer to page 6 for important information regarding your account

See Page 9 For A Notice Of Changes To Your Agreement

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.**
For additional contact information, please see the reverse side of this page.

WELCOMED FOR **BUYING GROCERIES** OR **DINING OUT.**

YOUR AMERICAN EXPRESS® CARD IS WELCOMED AT THE SUPERMARKET AND RESTAURANTS. WHETHER YOU ARE DINING IN OR DINING OUT, REMEMBER TO USE YOUR CARD EVERYDAY.

AMERICAN EXPRESS Cards Welcome

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Amount $
10/27/09*	PHONE PAYMENT - THANK YOU	-45,954.48

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

Foreign Spending

		Amount $
10/13/09	MANSION ON FORSYTH PSAVANAH Arrival Date 10/12/09 Departure Date 10/12/09 00000000 LODGING	-928.01 Credit
10/31/09*	MEMBERSHIP REWARDS CONSUMER TRAVEL CREDIT Goods and Services	-622.20 Credit
10/31/09*	MEMBERSHIP REWARDS CONSUMER TRAVEL CREDIT Goods and Services	-915.70 Credit
10/31/09*	MEMBERSHIP REWARDS CONSUMER TRAVEL CREDIT Goods and Services	-1,590.60 Credit

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 11/26/09

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

Amount Due $52,585.12

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 phone number has changed. Note changes on reverse side. ☐

THEODORE W WAITT
[redacted]

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00525851200525851 2 10 4

AMEX001992

SDNY_GM_00327792

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 8:00 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 2.7%.** 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX001993

SDNY_GM_00327793

EFTA_00200547

EFTA01686791

Due in Full continued		Foreign Spending	Amount $
	** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.		
10/31/09*	MEMBERSHIP REWARDS CONSUMER TRAVEL CREDIT Goods and Services		-240.35 Credit
10/11/09	HOTEL VETRO 000 IOWA CITY Arrival Date 10/08/09 Departure Date 10/11/09 00000000 LODGING		502.88
10/12/09	SLS 0001 SAVANNAH 9128972922 Description GENERAL MERCH		198.00
10/13/09	MANSION ON FORSYTH PSAVANAH Arrival Date 10/12/09 Departure Date 10/12/09 00000000 LODGING		928.01
10/13/09	TAYLOR LIVERY RIVERDALE MD 20737 LIMOUSINE SERVICE		764.40
10/14/09	WESTIN SAVANNAH HARBSAVANNAH Arrival Date 10/12/09 Departure Date 10/13/09 00000000 LODGING		1,237.95
10/14/09	ITUNES MUSIC STORE IAUSTIN iTunes Music Store		18.98
10/14/09	BLAZING ADVENTURES 0SNOWMASS VILL 9709234544 Description AMUSEMENT & RE		945.00
10/15/09	LA COSTA LIMOUSINE 0CARLSBAD 7604384455 Description TAXI CABS AND		182.25
10/15/09	RAINFOREST ALLIANCE New York 212-677-1900		2,000.00
10/16/09	Aventura Limousine &305-770-5466 305-770-5466		728.00
10/16/09	Aventura Limousine &305-770-5466 305-770-5466		1,664.00
10/18/09	SLS 0001 SAVANNAH 912-897-2922 Description GENERAL MERCH		373.00
10/20/09	Resorts Advance Depo(831)649-2764 0017168651 93953 Lodging		21,000.00
10/20/09	OSA - LA JOLLA 05000LA JOLLA 8886722675 Description Price OPTICIAN 899.00		899.00
10/22/09	NOBU 120000054747001SAN DIEGO 6198144124 FOOD/BEVERAGE 451.32 TIP 98.68		550.00

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Foreign Spending	Amount $
10/23/09	NORDSTROM #361 0361 SAN DIEGO DEPARTMENT STORE Description RAIL		1,121.21
10/23/09	GAP #0306/THE GAP #0SAN DIEGO MEN'S/WOMEN'S CLOTHNG		264.26
10/23/09	CIRO'S SIDE-BAR 0000SAN DIEGO 6196960946 FOOD 2,000.00		2,000.00
10/27/09	BLT STEAK DC 0281000WASHINGTON 2026898999 FOOD/BEVERAGE 458.30 TIP 100.00		558.30
10/28/09	ITUNES MUSIC STORE IAUSTIN iTunes Music Store		16.28
10/28/09	TAYLOR LIVERY RIVERDALE MD 20737 LIMOUSINE SERVICE		764.40
10/28/09	DS WATERS DS WATERS MABLETON 800-492-8377		26.91
10/28/09	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date 10/25/09 Departure Date 10/27/09 00000000 LODGING		3,533.55
10/29/09	ST REGIS HOTEL WASH WASHINGTON Arrival Date 10/27/09 Departure Date 10/28/09 00000000 LODGING		1,258.68
10/30/09	US AIRWAYS PHOENIX AZ US AIRWAYS From: MARSEILLES FRANCE To: MUNICH GERMANY — Carrier: US — Class: VL PHILADELPHIA PA — US — VL SAN FRANCISCO CA — US — VL PHILADELPHIA PA — US — LL Ticket Number: 03777158532770 Date of Departure: 12/12 Passenger Name: MALINA MAXWELL/CHRIS Document Type: PASSENGER TICKET		915.70
10/30/09	UNITED AIRLINES PHOENIX AZ UNITED AIRLINES From: BOSTON MA To: LOS ANGELES CA — Carrier: UA — Class: VA NOT AVAILABLE Ticket Number: 01677158531963 Date of Departure: 12/19 Passenger Name: MALINA/XAVIER J Document Type: PASSENGER TICKET		319.60
10/30/09	NORTHWEST AIRLINES PHOENIX AZ NORTHWEST AIRLINES From: MARSEILLES FRANCE To: AMSTERDAM NETHERLA — Carrier: AF — Class: QJ SAN FRANCISCO CA — KL — QJ AMSTERDAM NETHERLA — KL — TJ MARSEILLES FRANCE — KL — TJ Ticket Number: 01277158531515 Date of Departure: 12/19 Passenger Name: MALINA/ROGER F Document Type: PASSENGER TICKET		1,590.60

AMEX001995

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	**Amount $**
10/30/09	DELTA AIR LINES PHOENIX AZ DELTA AIR LINES From: J F KENNEDY A/P NY To: LOS ANGELES CA / SAN FRANCISCO CA / J F KENNEDY A/P NY Carrier: DL DL Class: KA KA Ticket Number: 00677158527415 Date of Departure: 12/19 Passenger Name: MALINA/GISELLE E Document Type: PASSENGER TICKET			622.20
10/30/09	DELTA AIR LINES PHOENIX AZ DELTA AIR LINES From: J F KENNEDY A/P NY To: LOS ANGELES CA / OAKLAND CA / O HARE FIELD IL Carrier: DL US Class: KA WX Ticket Number: 00677158531862 Date of Departure: 12/19 Passenger Name: MALINA/YURI F Document Type: PASSENGER TICKET			691.80
10/30/09	HARRODS LIMITED. LONDON UK GOODS/SERVICES		650.00 **Pounds Sterling	1,106.37
10/31/09	Go Rentals PSP 00000(760)320-7704 (760)320-7704 Time & Mileage Fuel			401.58
11/02/09	BAR WEST 12000013447SAN DIEGO 8582739378 FOOD/BEVERAGE 1,406.40 TIP 593.60			2,000.00
11/02/09	QUALCOMM PARK CATER 619-641-6008 FAST FOOD RESTAURANT			3,000.00
11/03/09	LA COSTA LIMOUSINE 0CARLSBAD 760-438-4455 Description TAXI CABS AND			478.42
11/03/09	RACKET STRINGING WORLA JOLLA 858-454-2778			625.31
11/03/09	FLMINGS PRM STKHS #1SAN DIEGO 8585350078 FOOD/BEVERAGE 386.44 TIP 113.56			500.00
11/04/09	TRAVISAPASSPORT VISAVISAS. ETC 717091 92037 PASSPORT			276.95
11/06/09	FIRSTGIVING.COM-CC SOMERVILLE 877-365-2949			500.00
11/09/09	ITUNES MUSIC STORE IAUSTIN iTunes Music Store			5.97
11/09/09	MVQ*VALMAX 888-241-0049 MEMBERSHIP			23.95
Total of Due in Full Activity for THEODORE W WAITT				**50,296.65**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

10/17/09	ABC HOME FURNISHINGSNEW YORK 212-473-3000 Description FLOOR COVERING			45.46

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Foreign Spending	Amount $
10/17/09	BARNEYS NEW YORK 003NEW YORK MEN'S/WOMEN'S CLOTHNG		430.06
10/18/09	KINDLE-THEDAILYMAI 866-216-1072 DIGITAL		9.99
10/22/09	KINDLE-NEWYORKTIME 866-321-8851 DIGITAL		13.99
11/05/09	REI MAIL ORDER #10 0SUMNER 253-0 000000		75.00
11/05/09	TRAVISAPASSPORT VISAVISAS,ETC. 717945 10001 PASSPORT		264.00
11/05/09	THOMAS PINK NEW YORK MEN'S/WOMEN'S CLOTHNG		391.96
11/05/09	UNICAHOME 702-6169280 DURABLE GOODS		130.00
Total of Due in Full Activity for G MAXWELL			**1,360.46**
Total Due in Full Activity			**51,657.11**

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:

Please refer to page 2 for further important information regarding your account

For Sign & Travel®, the APR is 9.15%, the DPR is 0.0251%

Sign & Travel, the APR is 9.15%, the DPR is 0.0251%

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
October 1, 2009 - October 31, 2009
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
46,884

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
46,884

MEMBERSHIP rewards FIRST℠

Account Summary

Opening points balance	336,885
Points earned this period	+46,884
Points used this period	0
Reinstated points and adjustments	-336,885
Total points balance	=46,884

Points Earned this Period

10/01/09 - 10/31/09	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	46,834	0	46,834
Add'l Centurion XXXX-XXXXX9-[redacted]	50	0	50
Totals	46,884	0	**46,884**

Reinstated Points and Adjustments

10/01/09 - 10/31/09	Number of Points	Date
Consumer Travel Adj	-24,035	10/30/09
Consumer Travel Adj	-159,060	10/30/09
Consumer Travel Adj	-91,570	10/30/09
Consumer Travel Adj	-62,220	10/30/09
Total	-336,885	

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Redeem Membership Rewards® Points for the Banana Republic Gift Cards

BANANA REPUBLIC

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.

To start redeeming today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3630)

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

AMEX001998

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.

AMERICANA MANHASSET

You Can Earn Double Points on Americana Manhasset GiftCard Purchases Dec 10-15, 2009

Earn double Membership Rewards® points on Americana Manhasset GiftCard purchases of $100 or more when you pay with your enrolled American Express® Card. Our GiftCard is exquisitely wrapped and redeemable at over 60 shops: Gucci, Louis Vuitton, Prada, Fendi, Etro, Cartier, Hirshleifer's Juicy Couture, Intermix, Theory, Ralph Lauren, Tiffany & Co., and more.

Offer valid 12/10/09-12/15/09 on Americana Manhasset GiftCard purchases of $100 or more in a single transaction. 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. Bonus ID: **5530**

To purchase an Americana Manhasset GiftCard, visit our Concierge Store.

(MR Bonus ID 5530)

BOSE®

Save 1,000 Points on Bose® Around-Ear Headphones

Enjoy quality sound performance and a remarkably comfortable fit with Bose® around-ear headphones. Bose technologies deliver acclaimed clarity and range you might not expect from a pair of headphones this lightweight and comfortable. Bose around-ear headphones offer exceptional sound for personal listening. Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 13,000 Membership Rewards® points for reward code **BOS92** by 12/15/09.

Terms and conditions of the Membership Rewards program apply. Participating partners and available rewards are subject to change without notice.

Redeem now!

(MR Message 3615)

CLINIQUE

Earn Double Membership Rewards® Points on Purchases of $70 or More at CLINIQUE.COM!

Exclusively at clinique.com, American Express® Cardmembers can earn double points with any purchase of $70 or more when they pay with their American Express Card through 12/31/09. Update your collection with Clinique's full range of skin care and makeup products, including Clinique's award-winning Dramatically Different Moisturizing Lotion.

Offer valid for purchases made January 1 - December 31, 2009, on any single purchase of $70 or more at clinique.com. 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: **5503.**

Shop now at **www.clinique.com** and earn double Membership Rewards points on every order of $70 or more.

(MR Bonus ID 5503)

Neiman Marcus

Fall For You

The season's best looks have begun to arrive, and Neiman Marcus invites you to check out the trends from the world's top designers. Red--in shades from bright cherry to deep berry--is the hautest color, while leggings, motorcycle jackets, accessories with hardware, and metallic shoes give fashion its rock 'n' roll edge. Leopard is the print of choice and the purrfect companion to major black dresses. Visit your nearest NM or NeimanMarcus.com for a close-up view of the latest and greatest for fall.

Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information. Participating partners and available rewards are subject to change without notice.

Redeem today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**. Also, you can enroll your Card with InCircle®, Neiman Marcus' new customer-appreciation program. (MR Message 3632)

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.

AMEX001999

Centurion® Card Statement of Account

Message Regarding Changes to Your Account

Thank you for your Cardmembership with American Express. We are making changes to the terms of your account, some of which are necessary to comply with new Federal Credit Card Regulation.

For more details about the changes we are making and their effective dates, please see below.

You can find useful tips and information about managing your account, as well as making payments any time, free of charge, by visiting americanexpress.com/managemyaccount.

Notice of Changes to Your Account

We are making important changes to the terms of your account. These changes apply to existing balances and future balances on your account. Please read this notice carefully and have any Additional Cardmembers read it as well. File it in a safe place along with your agreement.

The terms of your account are subject to change under the American Express Cardmember Agreement ("Agreement") that governs your account. Any language in the Agreement contrary to or conflicting with this notice is replaced. All terms not changed by the notice still apply.

Application of Payments

We are changing how we apply payments on your account. Generally, payments above the total minimum amount due will be applied first to balances with higher interest rates. Accordingly, effective with payments processed on or after February 19, 2010, the last paragraph of the **Payments** section of your Agreement is deleted and replaced with the following:

"*Subject to applicable law, we will apply and allocate payments up to the total Minimum Amount Due and any credits on your Account among balances and Charges in any order and manner determined by us in our sole discretion.* You agree that we have the unconditional right to exercise this discretion in a way that is most favorable or convenient to us. In most cases, we will apply payments up to the total Minimum Amount Due to the minimum amount due on Feature balances (first to the Feature balance bearing the lowest APR and then to Feature balances bearing successively higher APRs), then to amounts due in full. After the total Minimum Amount Due has been credited to your Account, the amount of payments remaining will be applied to the Feature balance bearing the highest APR and then to Feature balances bearing successively lower APRs. In most cases, credits will be applied first to the balance from which the corresponding debit originated."

Finance Charges

We are making changes to how the penalty interest rate and finance charges work, including:

- how paying late can cause the penalty interest rate to apply to your account;
- when interest is not charged on Features;
- how we refer to the penalty interest rate. (We are replacing "Default Rate" or similar phrases with "Penalty APR.")

Any penalty interest rate on your account when these changes go into effect will continue to apply. Also, the penalty interest rate could be extended under the new terms.

Accordingly, effective with billing periods beginning on or after January 22, 2010, the **Finance Charges on Features** section of your Agreement is deleted and replaced with the following:

"**A.** For Charges that are added to a Feature balance automatically Finance Charges begin to accrue as of the date of the Charge, except as provided below. For Charges that are added to a Feature balance at your request Finance Charges begin to accrue as of the date the Charge is added to a Feature balance.

Finance Charges will not accrue for Charges in a Feature balance during a billing period, except for Charges added to a Feature balance during that billing period at your request, if the Total Previous Balance for that billing period is zero or a credit balance or payment in full of the Total Previous Balance is credited to your Account by the Closing Date of that billing period.

In addition, if (i) a payment of less than the Total Previous Balance for a billing period is credited to your Account by the Closing Date of the billing period and (ii) the Total Previous Balance for the immediately preceding billing period was zero or a credit balance or payment in full of that Total Previous Balance was credited to your Account by the Closing Date of that billing period, then Finance Charges will not accrue during the billing period on the portion of Charges that were added to a Feature balance automatically to which the payment referred to in (i) is allocated.

B. The standard APR for Features is the Prime Rate plus 5.9%. The DPR and APR for a Feature will be provided on a supplement at the time the Feature is added to your Account. The Penalty APR is the Prime Rate plus 23.99%. A DPR is 1/365th of the APR, rounded to the nearest one ten-thousandth of a percentage point. The DPRs for Features and the Penalty APR are each based on APRs which vary with the Prime Rate as described in subsection F below.

C. The Penalty APR will apply under the following conditions: (i) three times in any twelve consecutive billing periods any Amount Due is not credited to your Account by the Closing Date of the billing period in which it is due; (ii) any Amount Due is not credited to your Account by the Closing Date of the billing period following the billing period in which it was due; or (iii) a payment on your Account is not honored by your financial institution. For any Feature balance not already at the Penalty APR, the Penalty APR will apply to Charges incurred and added to that Feature balance fifteen or more days after we send you a Penalty APR notice, and will apply until the billing period after your Account does not meet any of these conditions for twelve consecutive billing periods (starting with the billing period after the one in which the Penalty APR is imposed). For Feature balances already at the Penalty APR, the Penalty APR will continue to apply until the billing period after your Account does not meet any of these conditions for twelve consecutive billing periods.

D. Notwithstanding the foregoing, if a Minimum Amount Due is not credited to your Account within 60 days after its Payment Due Date, we reserve the right to impose the Penalty APR on any Feature balance not already at the Penalty APR. We will send you a notice if

we exercise this right. A Penalty APR applied to a Feature balance pursuant to this subsection D will continue to apply to that Feature balance until you make timely payments for six consecutive billing periods.

E. In our sole discretion, we may choose not to apply the Penalty APR to one or more Feature balances on your Account, even if you have met a condition described above. If we do this, it shall not constitute a waiver of our right to apply the Penalty APR on another occasion.

F. The "Prime Rate" is determined once with respect to each billing period. The Prime Rate for each billing period is the Prime Rate published in the Money Rates section (or successor section) of *The Wall Street Journal* on (a) the first day of that billing period or (b) the day that is two days prior to the Closing Date of that billing period, whichever is higher. In each case, if such a day is not a customary publication day for *The Wall Street Journal*, we will substitute the closest preceding day that is a customary publication day. If *The Wall Street Journal* ceases or suspends publication, we may refer to the Prime Rate published in any other newspaper of general circulation in New York, New York, or we may substitute a similar reference rate at our sole discretion. Any increase or decrease to an APR resulting from a change in the Prime Rate takes effect as of the first day of the billing period. An increase in the Prime Rate means that the variable APRs (and corresponding DPRs) applicable to your Account will increase and you may incur higher Finance Charges and may have a higher Minimum Amount Due."

Average Daily Balance

We are updating the description of how we calculate Average Daily Balance. The changes provide that more than one interest rate could apply to a balance during a billing period. Accordingly, effective with billing periods beginning on or after January 22, 2010, the **Average Daily Balance Method for Calculating Finance Charges** section of your Agreement is deleted and replaced with the following:

"We use the Average Daily Balance method to calculate periodic Finance Charges on your Account. Under this method, we calculate Finance Charges on your Account by applying the DPR to the Average Daily Balance (including current transactions) separately for each Feature balance subject to Finance Charges (as described below). Different DPRs may be used for different Features (such as Sign & Travel and Extended Payment Option). Within the same Feature there may be multiple balances ("Feature balance(s)") with different DPRs within the same billing period.

To get an Average Daily Balance for a Feature balance, we (1) take the beginning balance for each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits credited as of that day, 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 previous day's DPR for that Feature balance.* This gives us the daily balance for the particular Feature balance for that day and the beginning balance for that Feature balance for the next day. If this balance is negative, it is considered to be zero. For each Feature balance, we add up the daily balances for each day a particular DPR was in effect for that balance and divide by the number of days that DPR was in effect for that balance. This gives us the Average Daily Balance for each Feature balance.

If you multiply the Average Daily Balance for a Feature balance by its DPR, then multiply the result by the number of days of the billing period that the DPR was in effect, the result will be the periodic Finance Charge for that Feature balance, except for variations caused by rounding. The total periodic Finance Charges for the billing period is the sum of the periodic Finance Charges assessed on each Feature balance. *This method of calculating the Average Daily Balance and Finance Charges results in daily compounding of Finance Charges.* We may use mathematical formulas which produce equivalent results to calculate the Average Daily Balance, periodic Finance Charges, and related amounts. For example, we may utilize computer programs or other computational methods that are designed to produce mathematically equivalent results while using fewer and/or simpler computational steps than are described in this Agreement.

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 that are added to a Feature balance automatically, we add the Charge to the appropriate daily balance as of the date of the Charge. For Charges that are added to a Feature balance at your request, we add the Charge to the appropriate daily balance for the Feature as of the date we process the request. Periodic Finance Charges are added to the Feature balance on the last day the applicable DPR was in effect for each Feature balance in the billing period. In our sole discretion, we also may round any calculations made in determining the Finance Charges on your Account in any way that is convenient to us."

Foreign Transaction Fee

We are not increasing your cost for foreign currency transactions. But we are changing the way they appear on your billing statement. Now, when we convert a charge in a foreign currency into U.S. dollars we increase the conversion rate by 2.7%. For charges in foreign currencies that we process on or after July 1, 2010, we will itemize this 2.7% amount as a fee on your statement. Accordingly, effective July 1, 2010, the **Transactions Made in Foreign Currencies** section of your Agreement is deleted and the following is added to the end of the "Other Fees" section of your Agreement:

"**Foreign Transaction Fee:** If you incur a Charge in a foreign currency, it will be converted into U.S. dollars on the date it is processed by us or our agents, and **we will charge a foreign transaction fee of 2.7% of the converted U.S. dollar amount**. This fee is a Finance Charge. Unless a particular rate is required by applicable law, you authorize us to 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. 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."

Also effective July 1, 2010, we will itemize the 2.7% amount for ATM transactions in foreign currencies as a fee on your statement. The following paragraph will be added to the **Fees** section of the *Agreement Between American Express Cardmember and American Express Travel Related Services Company, Inc. Concerning Electronic Fund Transfer Services*:

"If you obtain foreign currency through an Express Cash transaction at an ATM, we or our agents will convert it into US dollars on the day it is processed using a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. Currently, the conversion rate we use 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. This conversion rate may differ from rates in effect on the date of your ATM transaction. We will charge a fee of 2.7% of the converted US dollar amount."

Using the Card

We want to remind you that even if your Account is current and in good standing, we may decline a Charge. To clarify this point, we are deleting the second to last sentence of the second paragraph of the **Using the Card** section of your Agreement and replacing it with the following:

"We reserve the right to deny any request for authorization for a Charge, even if your Account is current and not in default."

Arbitration Forum

Since the National Arbitration Forum no longer does consumer arbitrations, we are replacing them with another organization. We are also adding a procedure for you to select an arbitration organization not listed in the Agreement. Effective immediately, we are deleting the Initiation of Arbitration Proceeding/Selection of Administrator subsection of the **Arbitration** section of your Agreement and replacing it with the following:

"**Initiation of Arbitration Proceeding/Selection of Administrator:** Any Claim shall be resolved, upon the election by you or us, by arbitration pursuant to this Arbitration Provision and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed (the "Code"), except to the extent the Code conflicts with this Agreement. Claims shall be referred to either JAMS or the American Arbitration Association ("AAA"), as selected by the party electing to use arbitration. If a selection by us of either of these organizations is unacceptable to you, you shall have the right within 30 days after you receive notice of our election to select the other organization listed to serve as arbitration administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows:

- JAMS at 1920 Main Street, Suite 300, Irvine, CA 92614; website: www.jamsadr.com.
- AAA at 335 Madison Avenue, New York, NY 10017; website: www.adr.org.

In addition to the arbitration organizations listed above, Claims may be referred to any other arbitration organization that is mutually agreed upon in writing by you and us, or to an arbitration organization or arbitrator(s) appointed pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16, provided that any such arbitration organization and arbitrator(s) will enforce the terms of the Restrictions on Arbitration provision set forth below."

Assignment of Accounts

We will no longer transfer accounts to American Express Centurion Services Corporation. Accordingly, effective January 1, 2010, the last sentence of the **Changing this Agreement/Assignment of this Agreement** section of your Agreement is deleted.

AMEX002003

DUPLICATE COPY

Centurion® Card Statement of Account

98,540 Membership Rewards® Points Available
at 12/11/09, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
12/11/09

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
52,585.12	-52,585.12	+108,856.35	108,856.35

Please Pay By 12/26/09

Please refer to page 6 for important information regarding your account

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.**
For additional contact information, please see the reverse side of this page.

WELCOMED AT A **DAY SPA** OR **DEPARTMENT STORES.**

REMEMBER TO USE YOUR AMERICAN EXPRESS® CARD FOR A LITTLE INDULGENCE OR TO FINISH YOUR HOLIDAY SHOPPING AT GREAT PLACES LIKE RED DOOR SPAS, LANDS END', KOHL'S AND SPORTS AUTHORITY. EXPLORE MORE GREAT PLACES YOUR CARD IS WELCOMED AT AMEXNETWORK.COM/WELCOME10

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

			Amount $
11/25/09*	ONLINE PAYMENT - THANK YOU		-52,585.12

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

		Foreign Spending	Amount $
12/01/09	EDEN ROCK, SAINT BARTHELEMY VOUS REMERCIE DE VOTRE VISITE	21,000.00 **European Union Euro	-32,577.30 Credit
11/11/09	NETBIZ.COM 888-847-2226 DIRECT MKTG MISC		225.00
11/12/09	THE PENINSULA SH WAITAN HOTEL CHINA GOODS/SERVICES	24,544.45 **China Yuan Renminbs	3,699.83
11/14/09	FOUR SEASONS HOTEL HK HONG KONG GOODS/SERVICES	49,096.50 **Hong Kong Dollars	6,506.27
11/16/09	QUALCOMM PARK CATER 619-641-6008 FAST FOOD RESTAURANT		3,000.00

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 12/26/09

Amount Due $108,856.35

THEODORE W WAITT
[redacted]

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
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.

Check here if address or phone number has changed. Note changes on reverse side. ☐

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] [redacted]

AMEX002004

SDNY_GM_00327804

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 8:00 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 2.7%.** 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX002005

SDNY_GM_00327805

EFTA_00200559

EFTA01686803

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	Amount $
11/17/09	THE SETAI SOUTH BEACMIAMI BEACH Arrival Date Departure Date 11/17/09 11/17/09 00000000 LODGING			2,994.50
11/22/09	NOBU 000650012002001MIAMI BEACH 3056953234 FOOD/BEVERAGE 1,512.57 TIP 87.43			1,600.00
11/23/09	POST RANCH INN BIG SUR Arrival Date Departure Date 11/27/09 11/29/09 00000000 CARDEPOSIT			2,194.43
11/23/09	MR CHOW'S - MIAMI 1 MIAMI 2201 COLLINS AVE MIAMI,F FOOD/BEVERAGE 269.44			269.44
11/23/09	Bacara Resort & Spa/Santa Barbara Arrival Date Departure Date 11/22/09 11/23/09 00000000 LODGING			2,092.66
11/23/09	THE WALL NIGHTCLUB TMIAMI BEACH 305-720-1731			3,500.00
11/23/09	THE WALL NIGHTCLUB TMIAMI BEACH 305-720-1731			1,250.00
11/24/09	THE SETAI SOUTH BEACMIAMI BEACH Arrival Date Departure Date 11/24/09 11/24/09 00000000 LODGING			7,410.35
11/24/09	THE SETAI SOUTH BEACMIAMI BEACH Arrival Date Departure Date 11/24/09 11/24/09 00000000 LODGING			31.12
11/24/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE			340.00
11/24/09	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE			219.15
11/24/09	SCRIPPS CLINIC LOCKBSAN DIEGO 858-784-5645			306.37
11/24/09	R AND B LA JOLLA FAMLA JOLLA DENTIST/ORTHODONTIST			193.20
11/25/09	SCRIPPS CLINIC LOCKBSAN DIEGO 858-784-5645			230.64
11/25/09	DS WATERS DS WATERS MABLETON 800-492-8377			19.88
11/25/09	DAWAT RSTR NEW YORK RESTAURANT Description 580698			500.00
11/27/09	PALOOSH PALOOSH CARMEL MISC APPAREL STORE			156.96

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Foreign Spending	Amount $
11/28/09	POST RANCH INN BIG SUR Arrival Date 11/27/09 Departure Date 11/28/09 00000000		504.00
11/29/09	SAN YSIDRO RANCH 000MONTECITO Arrival Date 09/11/28 Departure Date 09/11/29 00000000 LODGING CARDEPOSIT		1,425.70
11/29/09	THE VILLAGE SERVICE SANTA BARBARA 8059695036		90.73
11/30/09	SAN YSIDRO RANCH 000MONTECITO Arrival Date 09/11/28 Departure Date 09/11/29 00000000 LODGING		1,135.00
11/30/09	QUALCOMM PARK CATER 619-641-6008 FAST FOOD RESTAURANT		3,209.78
12/01/09	Lodge at Pebble Bch (831)649-2764 0017170705 93953 Lodging		7,291.53
12/01/09	SHEETMUSICPLUS.COM EMERYVILLE 800-743-3868		63.30
12/01/09	EDEN ROCK, SAINT BARTHELEMY VOUS REMERCIE DE VOTRE VISITE	10.500,00 **European Union Euro	16,288.65
12/01/09	EDEN ROCK, SAINT BARTHELEMY VOUS REMERCIE DE VOTRE VISITE	21.000,00 **European Union Euro	32,577.30
12/03/09	WWW.MIADIDAS.COM D		126.19
12/03/09	WWW.MIADIDAS.COM D		370.88
12/04/09	SHEETMUSICPLUS.COM EMERYVILLE 800-743-3868		6.03
12/04/09	EDEN ROCK, SAINT BARTHELEMY VOUS REMERCIE DE VOTRE VISITE	10.500,00 **European Union Euro	16,330.65
12/04/09	HARRODS LIMITED. LONDON UK GOODS/SERVICES	471.09 **Pounds Sterling	806.55
12/05/09	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES From: SAN DIEGO CA To: DENVER CO / OMAHA NE Carrier: UA / UA Class: SA / SA Ticket Number: 01621004024974 Passenger Name: ELKJER/JACK T MR II Document Type: PASSENGER TICKET Date of Departure: 12/07		223.20
12/05/09	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES From: SAN DIEGO CA To: DENVER CO / OMAHA NE Carrier: UA / UA Class: SA / SA Ticket Number: 01621004024985 Passenger Name: JOHNSON/TYLER MR Document Type: PASSENGER TICKET Date of Departure: 12/07		223.20
12/05/09	UNITED AIRLINES ROSEMONT IL UNITED AIRLINES Routing Details Not Available Ticket Number: 01640611189695 Passenger Name: WAITT/THEODORE Document Type: SPECIAL SERVICE TICKET		106.00

AMEX002007

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	Amount $
12/06/09	NORDSTROM #361 0361 SAN DIEGO DEPARTMENT STORE Description MENS SPORTSWEAR			2,836.74
12/06/09	NORDSTROM #361 0361 SAN DIEGO DEPARTMENT STORE Description MENS CLOTHING			538.31
12/08/09	ITUNES MUSIC STORE IAUSTIN iTunes Music Store			12.95
12/08/09	MVQ*VALMAX 888-241-0049 MEMBERSHIP			23.95
12/08/09	La Valencia Hotel 00(619)454-0771 0053770816 92038 Lodging			1,296.60
12/08/09	The Spa 000000000039Miami (305) 913-8288 Description REFER TO INVOICE			519.20
12/09/09	RANDOM HOUSE INC BOOKS/AUDIOS TW1207 21157			7,397.25
12/10/09	LA COSTA LIMOUSINE 1CARLSBAD 760-438-4455 Description TAXI CABS AND			283.50
Total of Due in Full Activity for THEODORE W WAITT				**97,849.69**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

11/16/09	AMAZON.COM AMZN.COM/BILL MERCHANDISE			130.32
11/17/09	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: To: Carrier: Class: LONDON HEATHROW LOS ANGELES INTL 99 99 LONDON HEATHROW BA Ticket Number: 12578347838976 Passenger Name: ARANAR/GUADALUPE			838.60
11/17/09	BRITISH AIRWAYS ADP US BRITISH AIRWAYS PLC From: To: Carrier: Class: LONDON HEATHROW LOS ANGELES INTL 99 99 LONDON HEATHROW BA Ticket Number: 12578347838965 Passenger Name: MAXWELL/ELISABETH JE			838.60
11/17/09	CHEAP TICKETS AUSTINCHICAGO IL CTX*AP270301KKFKRCS1 ROC No. 136815350			21.98
11/18/09	TRAVEL INSURANCE POLRICHMOND 800-729-6021 Description INSURANCE BROK			93.44
11/19/09	AMAZON DIGITAL SVCS 866-216-1072 DIGITAL			9.99
11/19/09	Bumble & Bumble 0074KING OF PRUSSIA BBONLINEORDER@BUMBLEANDBU			21.68

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Foreign Spending	Amount $
11/19/09	KIKKERLAND DESIGN INNEW YORK 212-678-2250 Description TOYS/GAMES/HOB		27.41
11/20/09	CKI 00766 KING OF PRUSSIA CUSTOMERSERVICE@CALVINKLE		244.97
11/21/09	ATRIUM 3000001303880MIAMI BEACH 2124733980 Description Price MEN'S/WOMEN'S CLOTH 2,831.22		2,831.22
11/22/09	AMAZON DIGITAL SVCS 866-216-1072 DIGITAL		13.99
11/30/09	AMAZON DIGITAL SVCS 866-216-1072 DIGITAL		9.99
11/30/09	VICTORIA'S SECRET STSAN DIEGO 8584527089		60.90
11/30/09	AMAZON DIGITAL SVCS 866-216-1072 DIGITAL		9.99
11/30/09	TUMI STORE #032 SAN DIEGO LUGGAGE/LEATHER GOODS		407.81
11/30/09	GUESS #013 674605501SAN DIEGO 999-999-9999		404.47
11/30/09	GUESS #013 674605501SAN DIEGO 999-999-9999		194.56
11/30/09	AMAZON DIGITAL SVCS 866-216-1072 DIGITAL		9.99
11/30/09	AMAZON DIGITAL SVCS 866-216-1072 DIGITAL		9.99
11/30/09	NORDSTROM #361 0361 SAN DIEGO DEPARTMENT STORE Description TBD SPORTSWEAR		73.95
11/30/09	APPLE STORE #R082 00SAN DIEGO COMPUTER STORE		467.41
12/02/09	VILEBREQUIN 30000008BAL HARBOUR 3058614022 Description Price APPAREL/ACCESSORY S 235.40		235.40
12/08/09	NATL GEO DONATION 800-373-1717 DONATIONS		4,050.00

Total of Due in Full Activity for G MAXWELL **11,006.66**

Total Due in Full Activity **108,856.35**

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:

Please refer to page 2 for further important information regarding your account

For Sign & Travel®, the APR is 9.15%, the DPR is 0.0251%

Sign & Travel, the APR is 9.15%, the DPR is 0.0251%

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
November 1, 2009 - November 30, 2009
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
98,540

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
51,656

Account Summary

Opening points balance	46,884
Points earned this period	+51,656
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=98,540

Points Earned this Period

11/01/09 - 11/30/09	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	50,296	0	50,296
Add'l Centurion XXXX-XXXXX9-[redacted]	1,360	0	1,360
Totals	51,656	0	**51,656**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

MEMBERSHIP rewards BonusPoints

Earn 2x or Even 10x Membership Rewards® points This winter!

Whether you're planning your winter get-away, shopping last minute for the holidays, or just treating yourself, there are lots of exciting opportunities to earn bonus points this winter. Find offers from merchants like 1-800-Flowers.com, Americana Manhasset, Bobbi Brown, Clinique, Red Door Spas, Estee Lauder, and more!

Bonus points offers valid through 12/31/2009. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at time of purchase and you must 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. Terms and Conditions for the Program apply. Individual terms, conditions and restrictions apply to certain Card products. For more information, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus IDs 5526, 8444, 9466, 5503, 6682, and 2597 respectively.

Visit **membershiprewards.com/earn** today to find out where you can use your enrolled American Express® Card to earn double, triple, or even more bonus points!

(MR Message 3694)

MEMBERSHIP rewards BonusPoints

Earn 2x Points on Purchases of $150 or More at SKYMALL.COM Through December 31, 2009

Find the perfect gift for yourself or anyone on your holiday list at SkyMall.com. This year, spend more time enjoying the holidays and less time shopping for them. SkyMall has a present for everyone on your list. Select from over 10,000 unique and innovative items carefully chosen from dozens of major brands.

Offer valid for purchases of $150 or more made November 1 - December 31, 2009 only. 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. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Program, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (1-800-297-3276)**. Bonus ID **6479**.

Visit **SKYMALL.COM** today to begin shopping with your enrolled American Express Card to earn double bonus points. What a perfect way to please everyone on your shopping list and reward yourself too!. (MR Bonus ID 6479)

Continued on reverse

AMEX002010

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 Select Destination Hotels & Resorts' Properties

DESTINATION HOTELS & RESORTS

Whether you're seeking world-class skiing, championship golf, a beach escape, an exclusive spa or the pulse of the city, you can earn double or triple Membership Rewards® points for stays at participating Destination Hotels & Resorts properties when you pay for your stay with your enrolled American Express® Card.

Visit **www.destinationhotels.com/vacation-rewards** today to find out where you can use your enrolled American Express Card to earn double bonus points!

(MR Bonus ID 4418)

Bonus points offers valid through 12/31/2009. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at time of purchase and you must 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. Terms and conditions for the Program apply. Individual terms, conditions and restrictions apply to certain Card products. For more information, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID **4418.**

Telecharge.com Is Your Direct Connection to the Box Office!

Telecharge.com

With Telecharge.com, you can redeem Membership Rewards® points for fantastic shows on Broadway, Off-Broadway, and across the country--online or by phone. Search for your favorite shows, get exact seat locations, and purchase tickets instantly from the actual box office. So treat yourself to a show!

Visit **www.telecharge.com** or call **1-800-447-7400** today!

To start redeeming Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3690)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

A World of Style. Now Pocket-Sized. Redeem Membership Rewards Points for a Saks Gift Card

Saks Fifth Avenue

Saks Fifth Avenue sits at the center of the fashion universe, featuring world-renowned and up-and-coming designers, exquisite customer service and exclusive items you can't find anywhere else. Saks Gift Cards are accepted at our 53 stores in 25 states, 50 Saks Fifth Avenue OFF 5TH stores or online at saks.com, with no expiration date.

To redeem your Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3689)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Save 9,200 Points on a Toshiba 32" 1080p LCD TV

TOSHIBA

Upgrade your viewing experience while still maintaining excellent value. This Toshiba 32'' 1080p LCD TV comes with REGZA-Link® and Monster® Screen Clean™ Kit.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 107,500 Membership Rewards® points for reward code **RY6399** by 1/17/2010 to take advantage of this offer.

Redeem now

(MR Message 3676)

Terms and conditions of the Membership Rewards program apply. Participating partners and available rewards are subject to change without notice.

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.

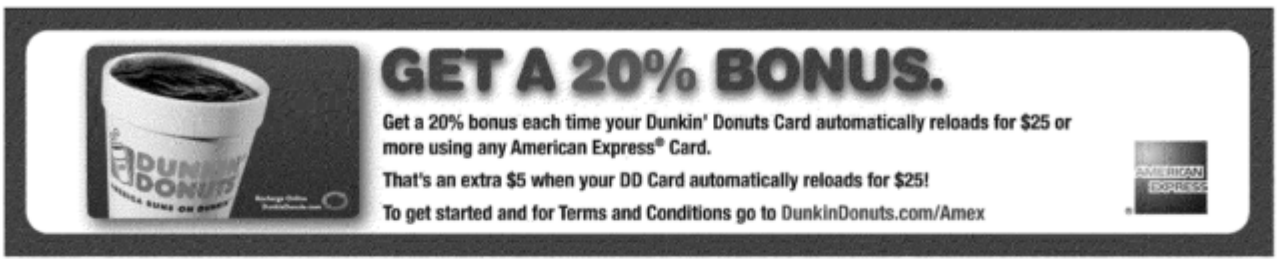
AMEX002011

SDNY_GM_00327811

EFTA_00200565

EFTA01686809

CustomExtras™



Now Accepting American Express® Cards!

Stewart-MacDonald - Everything for building and repairing stringed instruments. Since 1968. Fast shipping. **1-800-848-2273. www.stewmac.com**

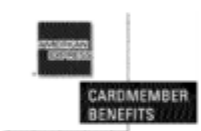
Registration Express - Registration & Title Services. Registration plates, tags, title transfers, out-of-state transfers. Call **530-222-4700**. Licensed by DMA 15.

Barracuda Grill - An inviting restaurant and wine bar. Combining the flavors of Europe and Morocco. 641 S. Coast Hwy. 101 Encinitas. **760-230-1464. www.barracudagrillrestaurant.com**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 112750)

What's in the Gift Box Today?



Daily Wish to the rescue--just in time for the holidays. More sales per day. More of the products everyone loves through December 30, 2009. All you need is your American Express® Card to save up to 50% on some of the best brands. There's a limited number of each amazing offer, so act fast. Sign up to be the first to know at **dailywish.com/dreambig** today.

Terms and Conditions:
Daily Wish from American Express is available to U.S. residents, 18 or older, who are holders of any consumer American Express® Card in good standing. Some products will be available in limited quantity and on a first-come, first-served basis, while supplies last. All sales are final. Void where prohibited. Additional restrictions apply. Offers provided by participating American Express merchants. All offers are subject to terms and conditions available on **amexnetwork.com/dailywishterms**. The Daily Wish program is subject to change or cancellation at any time. Payment must be made on any American Express Card.

Visit **dailywish.com/dreambig**

(CE 112684)

AMEX002012

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.

SDNY_GM_00327812

AMEX002013

SDNY_GM_00327813

EFTA_00200567

EFTA01686811

DUPLICATE COPY

Centurion® Card Statement of Account

207,477 Membership Rewards® Points Available
at 01/12/10, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
01/12/10

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
108,856.35	-108,839.75	+287,720.63	287,737.23

Please Pay By 01/27/10

Please refer to page 8 for important information regarding your account

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.**
For additional contact information, please see the reverse side of this page.

Know how you spend at a glance.

Access your Year-End Summary through your Online Statement.
Download a snapshot in PDF or Excel. Analyze your annual expenses in pie or bar charts by categories like travel and restaurants. Remember that any charges posted to your account after December 31, 2009 will appear on your 2010 summary.

Learn more at americanexpress.com/yearendsummary

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Amount $
12/26/09*	ONLINE PAYMENT - THANK YOU	-99,999.99
12/26/09*	ONLINE PAYMENT - THANK YOU	-8,839.76
Total of Payment Activity		**-108,839.75**

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

		Foreign Spending	Amount $
12/19/09	NEIMAN-MARCUS 16 000SAN DIEGO DEPARTMENT STORE Description Price GIFT WRAP REFUND 0.01		-8.30 Credit
12/19/09	NEIMAN-MARCUS 16 000SAN DIEGO DEPARTMENT STORE Description Price GIFT WRAP REFUND 0.01		-8.30 Credit

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 01/27/10

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

Amount Due $287,737.23

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 phone number has changed. Note changes on reverse side. ☐

THEODORE W WAITT
[redacted]-1123

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 028773723028773723 10 #

AMEX002014

SDNY_GM_00327814

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 8:00 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 2.7%.** 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX002015

SDNY_GM_00327815

EFTA_00200569

EFTA01686813

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	**Amount $**
12/10/09	PACRI, SAINT BARTHELEMEY VOUS REMERCIE DE VOTRE VISITE		1.426,00 **European Union Euro	2,162.53
12/11/09	SCRIPPS CLINIC SCRIPSAN DIEGO 858-784-5645			31.98
12/11/09	NETBIZ.COM 888-847-2226 DIRECT MKTG MISC			225.00
12/12/09	USC CASHIER'S OFFICELOS ANGELES 213-740-7471			20,171.50
12/15/09	POLO RALPH LAUREN #8SHORT HILLS FAMILY CLOTHING			190.00
12/16/09	EDEN ROCK, SAINT BARTHELEMY VOUS REMERCIE DE VOTRE VISITE		2.520,70 **European Union Euro	3,777.52
12/16/09	POLO RALPH LAUREN #8MANHASSET FAMILY CLOTHING			190.00
12/16/09	STORE 869 00869 GREENWICH FAMILY CLOTHING			205.00
12/17/09	SOUTHWEST AIRLINES DALLAS TX SOUTHWEST AIRLINES From: To: Carrier: Class: SAN DIEGO CA PHOENIX AZ WN K OMAHA NE WN K Ticket Number: 52621713216921 Passenger Name: ELKJER/JACK Document Type: PASSENGER TICKET Date of Departure: 12/20			453.20
12/17/09	SOUTHWEST AIRLINES DALLAS TX SOUTHWEST AIRLINES From: To: Carrier: Class: SAN DIEGO CA PHOENIX AZ WN K OMAHA NE WN K Ticket Number: 52621713216932 Passenger Name: OBRIEN ELKJER/MARY A Document Type: PASSENGER TICKET Date of Departure: 12/20			453.20
12/18/09	CHRISTIAN LOUBOUTIN WEST HOLLYWOOD 3102479300 Description Price WOMEN'S ACCESSORY 5,000.00			5,000.00
12/19/09	SWAROVSKI NA 8740000SAN DIEGO 619-2987451			1,305.00
12/19/09	STEVE MADDEN #72 674SAN DIEGO 718-446-1800			76.08
12/19/09	NEIMAN-MARCUS 16 000SAN DIEGO DEPARTMENT STORE Description Price D&G COAT 2,850.00 GFT PKG 7.50 OPT 7 DLVRY 31.00			3,126.81
12/19/09	NEIMAN-MARCUS 16 000SAN DIEGO DEPARTMENT STORE Description Price BOOTIES 1,275.00			1,386.56

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Foreign Spending	Amount $
12/19/09	NEIMAN-MARCUS 16 000SAN DIEGO DEPARTMENT STORE Description / Price CLF HANDBAG 1,450.00 EXOTICS 2,130.00 NAPKIN RINGS 85.00 NAPKIN RINGS 85.00		4,078.14
12/19/09	NEIMAN-MARCUS 16 000SAN DIEGO DEPARTMENT STORE Description / Price GFT PKG 7.50		8.16
12/20/09	TORREY PINES LIMO 22OCEAN BEACH 858-442-8032 Description CHARTER SERVIC		86.00
12/20/09	Estancia La Jolla HoLa Jolla Arrival Date / Departure Date 12/19/09 12/20/09 00000000 LODGING		288.68
12/20/09	Estancia La Jolla HoLa Jolla Arrival Date / Departure Date 12/19/09 12/20/09 00000000 LODGING		178.98
12/20/09	Estancia La Jolla HoLa Jolla Arrival Date / Departure Date 12/18/09 12/20/09 00000000 LODGING		427.30
12/20/09	Estancia La Jolla HoLa Jolla Arrival Date / Departure Date 12/19/09 12/20/09 00000000 LODGING		218.36
12/21/09	Estancia La Jolla HoLa Jolla Arrival Date / Departure Date 12/20/09 12/21/09 00000000 LODGING		196.99
12/21/09	Estancia La Jolla HoLa Jolla Arrival Date / Departure Date 12/19/09 12/20/09 00000000 LODGING		10.06
12/21/09	QUALCOMM PARK CATER 619-641-6008 FAST FOOD RESTAURANT		2,245.42
12/21/09	PRESTIGE ENTERTAINMEGREENWICH TICKET AGENCY		8,200.00
12/22/09	HERMES # 30 33400739BEVERLY HILLS 310-278-6440 Description MISC-GENERAL M		98.78
12/22/09	BARNEYS NEW YORK 07 BEVERLY HILLS MEN'S/WOMEN'S CLOTHNG		330.16
12/22/09	CHRISTIAN LOUBOUTIN COSTA MESA 7147549200 Description / Price WOMEN'S ACCESSORY 2,000.00		2,000.00

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details. Foreign Spending	Amount $
12/23/09	GUCCI #65 3068640006COSTA MESA 7145579600 Description Price APPAREL/ACCESSORY S 2,173.91		2,173.91
12/23/09	ROLEX S. COAST PLAZACOSTA MESA 7142418088 Description Price JEWELRY/CLOCK/SILVE 29,850.00		29,850.00
12/23/09	DS WATERS DS WATERS MABLETON 800-492-8377		11.00
12/23/09	MIKIMOTO AMERICA CO COSTA MESA JEWELRY/WATCH/SILVRWR Description 583661		24,958.13
12/23/09	BULGARI COSTA MESA JEWELRY/WATCH/SILVRWR Description 585751		3,371.25
12/23/09	HERMES # 32 33400739COSTA MESA 714-437-1725 Description MISC-GENERAL M		3,262.50
12/23/09	ROBERTO CAVALLI (COSCOSTA MESA 212-308-5566		3,216.83
12/23/09	LALIQUE NORTH AMERICCOSTA MESA 7145405951 Description Price GLASSWARE/CRYSTAL 2,643.76		2,643.76
12/24/09	TIFFANY & CO 0001500SAN DIEGO 18008271396		6,155.27
12/24/09	JAMES PERSE - SAN DISAN DIEGO 6192093680 Description Price MEN'S/WOMEN'S CLOTH 478.50		478.50
12/24/09	GEORGES CAMERA EXCHA3837 30TH ST 6192973544 Description Price CAMERA/PHOTOGRAPH S 3,526.27		3,526.27
12/24/09	CARTIER 3026 COSTA MCOSTA MESA 7145408231 Description Price JEWELRY/CLOCK/SILVE 90,000.00		90,000.00
12/24/09	CARTIER 3026 COSTA MCOSTA MESA 7145408231 Description Price JEWELRY/CLOCK/SILVE 10,000.00		10,000.00
12/24/09	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date Departure Date 12/22/09 12/23/09 00000000 LODGING		986.64
12/24/09	GOLFSMITH GOLF CTR #SAN DIEGO 999-000-0000		1,930.21
12/26/09	The Spa at Estancia [redacted] (858)202-3383 Description REFER TO INVOICE		230.00

AMEX002018

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

			Foreign Spending	Amount $
12/26/09	The Spa at Estancia La Jolla (858)202-3383 Description REFER TO INVOICE			115.00
12/26/09	Estancia La Jolla HoLa Jolla Arrival Date 12/19/09 00000000 LODGING	Departure Date 12/26/09		1,663.13
12/26/09	Estancia La Jolla HoLa Jolla Arrival Date 12/22/09 00000000 LODGING	Departure Date 12/26/09		1,393.92
12/26/09	Estancia La Jolla HoLa Jolla Arrival Date 12/22/09 00000000 LODGING	Departure Date 12/26/09		1,200.71
12/26/09	Estancia La Jolla HoLa Jolla Arrival Date 12/22/09 00000000 LODGING	Departure Date 12/26/09		762.70
12/26/09	Estancia La Jolla HoLa Jolla Arrival Date 12/23/09 00000000 LODGING	Departure Date 12/26/09		558.68
12/26/09	Estancia La Jolla HoLa Jolla Arrival Date 12/23/09 00000000 LODGING	Departure Date 12/26/09		974.06
12/26/09	Estancia La Jolla HoLa Jolla Arrival Date 12/23/09 00000000 LODGING	Departure Date 12/26/09		551.56
12/26/09	Estancia La Jolla HoLa Jolla Arrival Date 12/23/09 00000000 LODGING	Departure Date 12/26/09		1,837.01
12/26/09	Estancia La Jolla HoLa Jolla Arrival Date 12/23/09 00000000 LODGING	Departure Date 12/26/09		361.53
12/26/09	Estancia La Jolla HoLa Jolla Arrival Date 12/22/09 00000000 LODGING	Departure Date 12/26/09		5.03
12/27/09	Estancia La Jolla HoLa Jolla Arrival Date 12/22/09 00000000 LODGING	Departure Date 12/26/09		66.15
12/28/09	BOUTIQUE POUPETTE ST BART ST. BARTHELEMY GOODS/SERVICES			508.00

AMEX002019

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	Amount $
12/28/09	SMOKE BOUTIQUE, SAINT BARTHELEMY VOUS REMERCIE DE VOTRE VISITE		2,723.00 **European Union Euro	4,031.67
01/01/10	CUSTOMINK.COM TSHIRTMCLEAN 8002934232 Description Price MEN'S/WOMEN'S CLOTH 1,166.00			1,166.00
01/07/10	MVQ*VALMAX 888-241-0049 MEMBERSHIP			23.95
01/07/10	DAWAT RSTR NEW YORK RESTAURANT Description 502256			470.00
01/08/10	RESIDENCES AT THE LIASPEN Arrival Date Departure Date 01/07/10 02/15/10 00000000 LODGING			20,786.25
01/08/10	MINETTA TAVERN NEW YORK BAR/NIGHTCLUB FOOD/BEVERAGE 285.25 TIP 60.00			345.25
01/09/10	THE STANDARD NEW YORNEW YORK RESTAURANT FOOD/BEVERAGE 84.92 TIP 35.08			120.00
01/09/10	KAPPYS 21 000075FALMOUTH 508-5482600			162.49
01/11/10	NETBIZ.COM 888-847-2226 DIRECT MKTG MISC			225.00
Total of Due in Full Activity for THEODORE W WAITT				**277,227.17**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

12/11/09	SEPHORA.COM 877-SEPHORA BEAUTU FRAGR			285.75
12/12/09	MCGOVERN MOVING & STJUNO BEACH 561-743-4929 Description MOVING/STORAGE			375.00
12/14/09	JETBLUE SALT LAKE UT AIRLINE CHARGE From: To: Carrier: Class: OAKLAND CA BOSTON MA B6 Q1 NOT AVAILABLE Ticket Number: 99900905976530 Date of Departure: 01/03 Passenger Name: MALINA/XAVIER Document Type: PASSENGER TICKET			289.60
12/14/09	MCGOVERN MOVING & STJUNO BEACH 561-743-4929 Description MOVING/STORAGE			375.00
12/18/09	LAUMONT PHOTOGRAPHICNEW YORK PHOTO FINISHING Description 149074			2,193.00
12/19/09	AMAZON DIGITAL SVCS 866-216-1072 DIGITAL			9.99

Continued on reverse

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	Amount $
12/22/09	AMAZON DIGITAL SVCS 866-216-1072 DIGITAL			13.99
12/28/09	VILEBREQUIN,SAINT BARTHELEMY VOUS REMERCIE DE VOTRE VISITE		2.480,00 **European Union Euro	3,671.89
12/28/09	LE CIVETTE, SAINT BARTHELEMY GOODS/SERVICES		585,00 **European Union Euro	866.15
01/04/10	BLUEPRINT CLEANSE NEW YORK 212-414-5741			260.00
01/08/10	LAUMONT PHOTOGRAPHICNEW YORK PHOTO FINISHING Description 174615			1,268.00
01/08/10	AUDEMARS PIGUET BOUTNEW YORK 212-758-8400 Description JEWELRY/CLOCK/			767.57
01/11/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE			117.52
Total of Due in Full Activity for G MAXWELL				**10,493.46**
Total Due in Full Activity				**287,720.63**

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:

Please refer to page 2 for further important information regarding your account

For Sign & Travel®, the APR is 9.15%, the DPR is 0.0251%

Sign & Travel, the APR is 9.15%, the DPR is 0.0251%

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
December 1, 2009 - December 31, 2009
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
207,477

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
108,937

MEMBERSHIP rewards FIRST℠

Account Summary

Opening points balance	98,540
Points earned this period	+108,937
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=207,477

Points Earned this Period

12/01/09 - 12/31/09	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	97,851	80 3X Amazon Promo 3707	97,931
Add'l Centurion XXXX-XXXXX9-[redacted]	11,006	0	11,006
Totals	108,857	80	**108,937**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Important Change to the Membership Rewards® - Southwest Airlines® Point Transfer Program

Effective July 1, 2010, Southwest Airlines will no longer be a participating point transfer airline in the Membership Rewards program. Therefore, please complete any Membership Rewards point transfers into the Southwest Rapid Rewards® program before June 30, 2010 by visiting **membershiprewards.com/travel**

Points transferred to the Rapid Rewards® program are considered final and subject to that program's terms and conditions. For complete terms and conditions on all redemption options, please visit **membershiprewards.com/terms**

To transfer points to Southwest Rapid Rewards®, another frequent flyer program or use Pay with Points with no blackout dates or seat restrictions, please visit **membershiprewards.com/travel** (MR Message 3741)

Receive 20% More Hilton HHonors® Points When You Transfer Points Now Through 01/31/2010

For a limited time, turn Membership Rewards® points into 20% more Hilton HHonors® points and redeem them for fantastic rewards at over 3,400 properties within the Hilton Worldwide portfolio of hotels. For example, transfer 10,000 Membership Rewards points and receive 15,600 HHonors points instead of 13,000 HHonors points.

Transfer today!

To preview this reward and to redeem points, visit **membershiprewards.com/hilton** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3680)

Bonus offer is valid December 1, 2009 through January 31, 2010. Terms and conditions for the Membership Rewards First® program apply. Visit **membershiprewards.com/terms** or call **1-800-297-1300** for more information.

Continued on reverse

AMEX002022

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.

Everything that Entertains You Is on the iPod® Touch

iPod® touch lets you enjoy everything you love about an iPod®, and then some. Watch your movies and TV shows on a brilliant 3.5-inch display. Store up to 40 hours of video and get up to 6 hours of video playback time. With built-in Wi-Fi and Bluetooth you can surf the web, send e-mails, and get directions from anywhere you are. Get the 32GB iPod® Touch now! Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 51,600 Membership Rewards® points for reward code **PRM2994**.

Terms and conditions of the Membership Rewards program apply. Participating partners and available rewards are subject to change without notice.

Redeem now.

(MR Message 3733)

Start Your Next Vacation with A Car from National® Car Rental

Before you start your next vacation redeem Membership Rewards® points for a National car rental certificate. The certificates are e-mailed to you for fast and easy redemption. National services the most popular domestic destinations and offers services such as one way rentals, kiosk rental service and GPS rental at most major airports in the U.S. And don't forget The Emerald Club®, National's frequent renter program. Redeem for a $50, $75, $100 or $200 certificate toward your next rental.

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3735)

Telecharge.com Is Your Direct Connection to the Box Office!

With Telecharge.com, you can redeem Membership Rewards® points for fantastic shows on Broadway, Off-Broadway, and across the country--online or by phone. Search for your favorite shows, get exact seat locations, and purchase tickets instantly from the actual box office. So treat yourself to a show!

Visit **www.telecharge.com** or call **1-800-447-7400** today!

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

To redeem your Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3743)

A World of Style. Now Pocket-Sized. Redeem Points for a Saks Gift Card

Saks Fifth Avenue sits at the center of the fashion universe, featuring world-renowned and up-and-coming designers, exquisite customer service and exclusive items you can't find anywhere else. Saks Gift Cards are accepted at our 53 stores in 25 states, 50 Saks Fifth Avenue OFF 5TH stores or online at saks.com, with no expiration date.

To redeem your Membership Rewards points today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3742)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

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.

AMEX002023

SDNY_GM_00327823

EFTA_00200577

EFTA01686821

CustomExtras™

Now Accepting American Express® Cards!

Nationwide Insurance® - Your insurance protection can now be paid with your Card. Call your local agent, **1-877-ONYOURSIDE®** or **www.Nationwide.com** for information.

Between The Sheets - A large selection of Italian bed linens and unique home accessories in the U.S. Call **1-800-550-7869** or **www.betweenthesheetsinc.com**

Ryan Thomas Hair Studio - Voted best salon, *San Diego Magazine*. 1031 S. Coast Hwy 101, Encinitas, CA. **760-436-4247.** **www.ryanthomashairstudio.com**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 112870)

AMEX002024

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.

SDNY_GM_00327824

EFTA_00200578

EFTA01686822

AMEX002025

SDNY_GM_00327825

EFTA_00200579

EFTA01686823

DUPLICATE COPY

Centurion® Card Statement of Account

505,898 Membership Rewards® Points Available
at 02/11/10, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
02/11/10

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
287,737.23	-282,264.62	+77,994.61	83,467.22

Please Pay By 02/26/10

Please refer to page 5 for important information regarding your account

IMPORTANT NOTICE ABOUT PRIME RATE: As a result of new federal credit card regulations, we are simplifying the way that the Prime Rate is determined for variable interest rates. Accordingly, effective April 8, 2010, the second and third sentences of the subsection about the Prime Rate in your Cardmember Agreement are deleted and replaced with: ''The Prime Rate for each billing period is the Prime Rate published in The Wall Street Journal 2 days before the Closing Date of the billing period. The Wall Street Journal may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.''

To manage your Card account online or to pay your bill, please visit us at **www.americanexpress.com.**
For additional contact information, please see the reverse side of this page.

Use Membership Rewards® Points for Donations to Haiti

MEMBERSHIP rewards®

American Express® Cardmembers enrolled in the Membership Rewards program can redeem points to support charities aiding the relief effort in Haiti. For every 1,000 points, $10 will be donated to your charity of choice. You can choose from a list of organizations that are dedicated to the Haiti earthquake relief effort.

There is no limit to the number of Membership Rewards points you can donate, provided you have the available points balance in your Membership Rewards account. You can donate points in increments of 1,000, 5,000, 10,000, 50,000, and 100,000. Cardmembers can also charge a donation on their American Express Card.

To donate, go to **http://amex.justgive.org/disaster/haiti_quake.jsp**

Activity

* Indicates posting date

		Amount $
02/01/10*	ONLINE PAYMENT - THANK YOU	-99,999.99
02/01/10*	ONLINE PAYMENT - THANK YOU	-99,999.99
02/01/10*	ONLINE PAYMENT - THANK YOU	-82,264.64
Total of Payment Activity		**-282,264.62**

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 02/26/10

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

THEODORE W WAITT
[redacted]

Amount Due $83,467.22

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 phone number has changed. Note changes on reverse side. ☐

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00834672200834672 2 10 4

AMEX002026

SDNY_GM_00327826

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 8:00 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 2.7%.** 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

		Amount $
01/22/10	Pebble Beach Resorts(831)649-2764 0171686511 93953 Lodging	-5,472.61 Credit
01/12/10	ORAL & FACIAL PLASTIOMAHA DENTIST/ORTHODONTIST	11,560.00
01/14/10	DICK'S LIQUOR 340000LA JOLLA 8584593889 Description Price PACKAGE STORE/LIQUO 1,387.62	1,387.62
01/15/10	PADI AMERICAS 949-858-7234 BUSINESS SERVICE	30.00
01/18/10	QUALCOMM PARK CATER 619-641-6008 FAST FOOD RESTAURANT	3,338.12
01/18/10	BAR WEST 12000013447SAN DIEGO 8582739378 FOOD/BEVERAGE 3,446.40 TIP 553.60	4,000.00
01/18/10	Estancia La Jolla HoLa Jolla Arrival Date Departure Date 01/17/10 01/18/10 00000000 LODGING	178.98
01/18/10	Estancia La Jolla HoLa Jolla Arrival Date Departure Date 01/17/10 01/18/10 00000000 LODGING	178.98
01/20/10	DS WATERS DS WATERS MABLETON 800-492-8377	11.00
01/20/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	7.97
01/23/10	RITZ CARLTON NEW YORNEW YORK Arrival Date Departure Date 01/23/10 01/23/10 00000000 LODGING	325.00
01/23/10	BARNEYS NEW YORK 003NEW YORK MEN'S/WOMEN'S CLOTHNG	3,364.24
01/23/10	BARNEYS NEW YORK 003NEW YORK MEN'S/WOMEN'S CLOTHNG	1,056.09
01/25/10	SCRIPPS CLINIC SCRIPSAN DIEGO 858-784-5645	53.36
01/25/10	SCRIPPS GREEN HOSPITLA JOLLA 858-554-2201	93.50
01/25/10	THE HOME DEPOT 680 6SAN DIEGO 619-277-8910	9.69
01/25/10	R AND B LA JOLLA FAMLA JOLLA DENTIST/ORTHODONTIST	681.00
01/26/10	MASTRO'S STEAKHOUSE BEVERLY HILLS 818-231-3646 Description FOOD/BEVERAGE	725.00

Continued on reverse

Due in Full continued

		Amount $
01/26/10	LA JOLLA AUDIO 56000SAN DIEGO 8585816545 Description Price ELECTRONICS SALES 4,524.59	4,524.59
01/28/10	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE	620.53
01/28/10	SAN DIEGO CHARGERS SAN DIEGO COMMERCIAL SPORTS TICKETS 20100128	4,000.00
01/29/10	EXPLORA SANTIAGO Arrival Date Departure Date 01/29/10 01/01/01 00000000	18,180.00
01/30/10	SPORT CHALET 000067SAN DIEGO 858-4535656	279.61
01/31/10	APPLE STORE #R082 00SAN DIEGO COMPUTER STORE	216.41
01/31/10	APPLE STORE #R082 00SAN DIEGO COMPUTER STORE	152.14
02/01/10	TOD'S 334004807882 NEW YORK 212-644-5945 Description GENERAL MERCHA	430.05
02/01/10	TICKETSNOWTICKETMASTROLLING MEADOWS TICKET AGENCY	12,242.55
02/01/10	MAREA NEW YORK RESTAURANT FOOD/BEVERAGE 795.88 TIP 204.12	1,000.00
02/02/10	SAN DIEGO CHARGERS SAN DIEGO COMMERCIAL SPORTS TICKETS 20100202	2,000.00
02/02/10	SAN YSIDRO RANCH 000MONTECITO Arrival Date Departure Date 10/02/16 10/02/17 00000000 LODGING CARDEPOSIT	2,081.80
02/06/10	MVQ*VALMAX 888-241-0049 MEMBERSHIP	23.95
02/07/10	Fontainebleau Liv 00Miami Beach (305)538-2000 TIP 511.80	6,500.08
02/07/10	BCG AT DOLPHINS STADMIAMI CATERER FOOD/BEVERAGE 1,264.10	1,264.10
02/10/10	SAN DIEGO CHARTER 22SAN DIEGO 858-483-2257 Description TAXICABS/LIMOU	900.00
Total of Due in Full Activity for THEODORE W WAITT		**75,943.75**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

01/14/10	LAUMONT PHOTOGRAPHICNEW YORK PHOTO FINISHING Description 193813	350.00

Continued on next page

Due in Full continued		Amount $
01/19/10	AMAZON DIGITAL SVCS 866-216-1072 DIGITAL	9.99
01/22/10	KINDLE-NEWYORKTIME 866-321-8851 DIGITAL	13.99
01/31/10	AMC LAJOLLA 12004230LAJOLLA 8584581098	63.00
02/01/10	RED*ENVELOPE COM 877-733-3683 GIFTS	142.42
02/02/10	BERGDORF GOODMAN ONLIRVING 1-888-774-2424 Description MORRISON BOOT	637.46
02/03/10	B & H PHOTO-VIDEO.CONEW YORK 800-9479950	204.41
02/04/10	LAUMONT PHOTOGRAPHICNEW YORK PHOTO FINISHING Description 139355	450.00
02/08/10	CELLTEI 1740300759917183888882 402-935-7733 Description GENERAL	179.59
Total of Due in Full Activity for G MAXWELL		**2,050.86**
Total Due in Full Activity		**77,994.61**

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:

Please refer to page 2 for further important information regarding your account

For Sign & Travel®, the APR is 9.15%, the DPR is 0.0251%

Sign & Travel, the APR is 9.15%, the DPR is 0.0251%

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

MEMBERSHIP rewards FIRST℠

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
January 1, 2010 - January 31, 2010
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
505,898

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
298,421

Account Summary

Opening points balance	207,477
Points earned this period	+298,421
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=505,898

Points Earned this Period

01/01/10 - 01/31/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	277,230	10,696 Destination 2X Pts 4418	287,926
Add'l Centurion XXXX-XXXXX9-[redacted]	10,495	0	10,495
Totals	287,725	10,696	**298,421**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Preferred HOTEL GROUP

Relax and Unwind in Luxury with the Preferred Hotel Group!

Synonymous with refined global travel and hospitality, Preferred Hotel Group encompasses a range of styles and experiences from around the world. Whether seeking a city or resort destination, impeccable service, taste and ambience await you. To experience true luxury and sophistication, visit a member of Preferred Hotels & Resorts. Delight in our wellness spas, hone your swing on our world-class golf courses or simply relax.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3785)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

National Car Rental

Start Your Next Vacation with a Car from National® Car Rental

Before you start your next vacation, redeem Membership Rewards® points for a National car rental certificate. The certificates are e-mailed to you for fast and easy redemption. National services the most popular domestic destinations and offers services such as one-way rentals, kiosk rental service and GPS rental at most major airports in the U.S. And don't forget The Emerald Club®, National's frequent renter program. Redeem for a $50, $75, $100 or $200 certificate toward your next rental.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3790)

Terms and conditions for the Membership Rewards Program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information.

Continued on reverse

AMEX002032

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.

Relax and Unwind in Luxury with the Preferred Hotel Group!

Synonymous with refined global travel and hospitality, Preferred Hotel Group encompasses a range of styles and experiences from around the world. Whether seeking a city or resort destination, impeccable service, taste and ambience await you. To experience true luxury and sophistication, visit a member of Preferred Hotels & Resorts. Delight in our wellness spas, hone your swing on our world-class golf courses or simply relax.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3785)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Start Your Next Vacation with a Car from National® Car Rental

Before you start your next vacation, redeem Membership Rewards® points for a National car rental certificate. The certificates are e-mailed to you for fast and easy redemption. National services the most popular domestic destinations and offers services such as one-way rentals, kiosk rental service and GPS rental at most major airports in the U.S. And don't forget The Emerald Club®, National's frequent renter program. Redeem for a $50, $75, $100 or $200 certificate toward your next rental.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3790)

Terms and conditions for the Membership Rewards Program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information.

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.

AMEX002033

DUPLICATE COPY

Centurion® Card Statement of Account

584,251 Membership Rewards® Points Available
at 03/14/10, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
03/14/10

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
83,467.22	-83,467.22	+92,245.81	92,245.81

Please Pay By 03/29/10

Please refer to page 6 for important information regarding your account

To manage your card account online or to pay your bill, please visit us at **www.americanexpress.com.** For general servicing or additional contact information, please see the reverse side of this page or call the number on the back of your card.

Make Tax Time Easier.

Access your Year-End Summary through your Online Statement.
Analyze your annual expenses in pie or bar charts by categories like travel and restaurants. Download a snapshot in PDF or Excel. Remember that any charges posted to your account after December 31, 2009 will appear on your 2010 summary.

Learn more at americanexpress.com/yearendsummary

Activity

* Indicates posting date

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Amount $
02/27/10*	ONLINE PAYMENT - THANK YOU	-83,467.22

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

		Foreign Spending	Amount $
02/26/10	FOUR SEASONS RESORT GUANACASTE SA Arrival Date 02/26/10 00000000 — Departure Date 02/26/10 — No of Nights 1		-2,767.50 Credit
02/11/10	NETBIZ.COM 888-847-2226 DIRECT MKTG MISC		225.00
02/11/10	THE LODGE AT TORREYPLAJOLLA 8584880551		440.00
02/12/10	BREEZE ASPEN ASPEN SPORTING GOODS STORE		4,132.11

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number [redacted]

Please Pay By: 03/29/10

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

THEODORE W WAITT
[redacted]-1123

Amount Due $92,245.81

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 phone number has changed. Note changes on reverse side. ☐

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00922458100922458l 10 H

AMEX002034

SDNY_GM_00327834

Payments: Payments received after 5:00 p.m. 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 the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 8:00 p.m. MST may not be credited until the next day. To use Pay By Computer, please visit us at www.americanexpress.com. **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 2.7%.** 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 Departmentat 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	Amount $
02/14/10	ASPEN SKIING CO ASPESNOWMASS VILLAGE 970-925-1220			605.00
02/15/10	ASPEN LUGGAGE CO 880ASPEN LUGGAGE/LEATHER GOODS			103.55
02/16/10	RESIDENCES AT THE LIASPEN Arrival Date 02/12/10 Departure Date 02/15/10 00000000 LODGING			2,588.08
02/16/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store			9.99
02/16/10	ERMENEGILDO ZEGNA-PEBEVERLY HILLS MEN'S CLOTHING Description APPAREL/ACC			7,561.77
02/16/10	SMIDDY LIMOUSINE 882ASPEN 9709257505			438.00
02/17/10	DS WATERS DS WATERS MABLETON 800-492-8377			26.95
02/17/10	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date 02/15/10 Departure Date 02/16/10 00000000 LODGING			1,672.56
02/18/10	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date 02/15/10 Departure Date 02/16/10 00000000 LODGING			72.99
02/19/10	THE STANDARD NEW YORNEW YORK RESTAURANT FOOD/BEVERAGE 345.39 TIP 110.00			455.39
02/20/10	RESIDENCES AT THE LIASPEN Arrival Date 02/12/10 Departure Date 02/15/10 00000000 LODGING			32.52
02/20/10	TOM FORD RETAIL, LLCNEW YORK 212-359-0376 Description MENS & BOYS CL			31,900.00
02/22/10	FOUR SEASONS RESORT GUANACASTE Arrival Date 02/22/10 Departure Date 02/22/10 00000000	SA No of Nights 1		2,767.50
02/24/10	GROCERY GIRLS 880140BASALT 9709482230			621.43
02/25/10	CHEVRON CHARLIMIKE, [redacted] 0000000000 Description FUEL/MISCELLANEOUS Price 72.05			72.05
02/25/10	Aventura Limousine &305-770-5466 305-770-5466			226.00
02/25/10	Aventura Limousine &305-770-5466 305-770-5466			1,270.76

Continued on reverse

Due in Full continued

** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.

		Foreign Spending	Amount $
02/25/10	Aventura Limousine &305-770-5466 305-770-5466		154.00
02/26/10	PIATTI LA JOLLA PIATLA JOLLA LA JOLLA,CA FOOD/BEVERAGE 177.15 TIP 42.85		220.00
02/27/10	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE		13,865.63
02/27/10	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE		1,560.56
02/28/10	VOYEUR 5429298037634SAN DIEGO 6196529946 TIP 381.60		1,500.00
03/02/10	PARQUE TROPICAL TURUALAJUELA GU TOURIST ATTRACTION		14.00
03/03/10	DAWAT RSTR NEW YORK RESTAURANT Description 542910		500.00
03/03/10	HOTEL CAMINO REAL SAN JOSE AL Arrival Date / Departure Date / No of Nights 03/03/10 / 03/03/10 / 1 00000000		1,584.23
03/04/10	AMARANTH NEW YORK RESTAURANT Description 509720		114.28
03/04/10	OSA 061217LA JOLLA 858-4594040		2,148.00
03/05/10	FOUR SEASONS HOTELS NEW YORK Arrival Date / Departure Date 03/03/10 / 03/04/10 00000000 LODGING		2,972.75
03/06/10	PINK KITTY CABO SAN LUCAS BCS Goods/Services	5,662.00 **Mexican Pesos	458.57
03/07/10	NOWHEREBAR LOS CABOS BAJA CAL S Goods/Services	3,550.00 **Mexican Pesos	287.51
03/07/10	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date / Departure Date 03/07/10 / 03/07/10 00000000 LODGING		775.00
03/08/10	MVQ*VALMAX 888-241-0049 MEMBERSHIP		23.95
03/09/10	SCRIPPS CLINIC SCRIPSAN DIEGO 858-784-5645		202.82
03/10/10	LA JOLLA SHORES ENCOLA JOLLA 8584564434		50.37
03/11/10	OSA 061217LA JOLLA 858-4594040		60.00
03/11/10	NETBIZ.COM 888-847-2226 DIRECT MKTG MISC		225.00
03/12/10	UNION 76 35771237 CARSON UNION 76		60.30

Continued on next page

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	Amount $
03/13/10	FLUXX NIGHTCLUB 500 4TH AVE BAR/NIGHTCLUB FOOD/BEVERAGE TIP	 4,163.80 836.20		5,000.00
03/13/10	Hard Rock Hotel 0000San Diego Arrival Date 03/12/10 00000000 LODGING	 Departure Date 03/13/10		310.56
03/13/10	Hard Rock Hotel 0000San Diego Arrival Date 03/12/10 00000000 LODGING	 Departure Date 03/13/10		16.97
Total of Due in Full Activity for THEODORE W WAITT				**84,558.65**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

02/12/10	AMERICAN KENNEL CLUBNEW YORK 919-233-9767 Description MEMBERSHIP/FEE			49.00
02/12/10	CANINE STYLES INC NEW YORK 212-826-3985			103.43
02/13/10	BREEZE ASPEN ASPEN SPORTING GOODS STORE			160.94
02/13/10	BREEZE ASPEN ASPEN SPORTING GOODS STORE			33.78
02/13/10	BREEZE ASPEN ASPEN SPORTING GOODS STORE			98.10
02/13/10	JAMES PERSE ASPEN 00ASPEN 3235882226 Description MEN'S/WOMEN'S CLOTH	 Price 207.29		207.29
02/18/10	SAN YSIDRO RANCH 000MONTECITO Arrival Date 10/02/16 00000000 LODGING	 Departure Date 10/02/17		3,454.47
02/18/10	SAN YSIDRO RANCH 000MONTECITO Arrival Date 10/02/16 00000000 LODGING	 Departure Date 10/02/17		1,000.00
02/18/10	SILVER SUPERSTORE, L253-8673699 DIRECT MKTG MISC			279.95
02/19/10	KINDLE-THEDAILYMAI 866-216-1072 DIGITAL			9.99
02/22/10	KINDLE-NEWYORKTIME 866-321-8851 DIGITAL			13.99
02/22/10	KIM SEYBERT 45121108NEW YORK 212-564-7850 Description FABRICS/YARNS			452.00

Continued on reverse

Due in Full continued		** Foreign Currency conversion rate is base rate plus 2.7%. See page 2 for details.	Foreign Spending	Amount $
02/22/10	FDX#102342401903137 1-800-622-1147 Plan B Bolster Se028851 TO: BRISTOL CUSHION AND ACCESSORIE RI FROM: T. WAITT 10065 001 GROUND 87LB AWB102342401903137 FedEx #1-800-622-1147			50.42
02/24/10	PAYPAL *EXECUSYSTEM 4029357733 402-935-7733 Description SPORTS AND FAN			89.10
03/02/10	GRANADA VETERINARY CMISSION HILLS VETERINARY SERVICE			153.00
03/05/10	LAUMONT PHOTOGRAPHICNEW YORK PHOTO FINISHING Description 124529			396.00
03/08/10	D&G - BAL HARBOUR 80BAL HARBOUR 3058667676 Description Price MEN'S/WOMEN'S CLOTH 743.65			743.65
03/09/10	GAP #6344 GAP #6344 MIAMI BEACH FAMILY CLOTHING			383.06
03/14/10	KINDLE BOOK 866-321-8851 DIGITAL			8.99
Total of Due in Full Activity for G MAXWELL				**7,687.16**
Total Due in Full Activity				**92,245.81**

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:

Please refer to page 2 for further important information regarding your account

For Sign & Travel®, the APR is 9.15%, the DPR is 0.0251%

Sign & Travel, the APR is 9.15%, the DPR is 0.0251%

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
February 1, 2010 - February 28, 2010
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
1M71755807

Total Points Balance
584,251

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
78,353

Account Summary

Opening points balance	505,898
Points earned this period	+78,353
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=584,251

Points Earned this Period

02/01/10 - 02/28/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	75,945	358 Destination Hotels 1Q10 2x pts 8981	76,303
Add'l Centurion XXXX-XXXXX9-[redacted]	2,050	0	2,050
Totals	77,995	358	**78,353**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

SOUTHWEST.COM RAPID REWARDS

Important Change to the Membership Rewards® - Southwest Airlines® Point Transfer Program

Effective July 1, 2010, Southwest Airlines will no longer be a participating point transfer airline in the Membership Rewards program. Therefore, please complete any Membership Rewards point transfers into the Southwest Rapid Rewards® program before June 30, 2010, by visiting **membershiprewards.com/travel**

Points transferred to the Rapid Rewards® program are considered final and subject to that program's terms and conditions. From the everyday to the extraordinary, visit membershiprewards.com to explore a wide array of reward opportunities. For complete terms and conditions on all redemption options please visit **membershiprewards.com/terms**

To transfer points to Southwest Rapid Rewards®, another frequent flyer program or use Pay with Points to fly with no blackout dates or seat restrictions, visit **membershiprewards.com/travel** (MR Message 3817)

MEMBERSHIP rewards

Use Membership Rewards® Points Towards Tax Payments

Membership Rewards points are more flexible than ever. Make your tax payment using an eligible enrolled American Express® Card. You can then use points towards the balance due.

For more information, visit **membershiprewards.com/taxes**

To use Membership Rewards points for government payments, charge payment to an eligible, enrolled Card. Points debited from program account and credit for corresponding dollar amount issued to Card account used. If points redeemed do not cover full charge amount, balance of payment remains on Card account. Minimum redemption of 200 points. Some government payments made with Card are subject to service provider convenience fee. Acceptance of state, local taxes varies by service provider. Service providers are approved IRS payment processors. Fees, participating states and municipalities provided by service provider online or by phone. Terms and conditions for the Membership Rewards® program apply.

Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice. (MR Message 3834)

Continued on reverse

AMEX002040

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.

Enjoy a One-Night Stay and Breakfast for Two at Fairmont, Raffles or Swissôtel Properties

Redeem Membership Rewards® points for a one-night stay and enjoy breakfast for two with each certificate. Fairmont, Raffles and Swissôtel Hotels & Resorts boast properties in some of the most desirable destinations around the world. Starting at just 30,000 points per night, explore some of the newest hotels--Fairmont Battery Wharf, Boston, Fairmont Vancouver Pacific Rim, Fairmont Pittsburgh, Fairmont Kunshan, Fairmont Beijing, Fairmont Nile City and Fairmont Bab Al Bahr, Abu Dhabi.

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3832)

Get a FREE $100 Callaway Golf Gift Card When You Redeem for This Callaway Golf FT-9 Driver

The driver that delivers professional shot-shaping and Tour distance, for a fine-tuned game. Unleash the shot-maker in you. Draw it, fade it, cut the corner. The only limitation to this driver is your imagination. Redeem NOW and receive a FREE $100 Callaway Golf gift card that can be redeemed online at **www.callawaygolf.com**

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice. Additional Cards must be enrolled in the Membership Rewards program to earn Membership Rewards points on your Card Account.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 51,400 Membership Rewards points for reward code **CWG230**.
(MR Message 3833)

Redeem Membership Rewards® Points for Qantas Airways and Plan Your Trip Down Under

Qantas Airways offers more nonstop flights to Australia and New Zealand than any other airline and is the only airline to offer state-of-the art A380 service from Los Angeles to Sydney and Melbourne. All Qantas trans-pacific flights include complimentary in-flight meals, bar service, blankets, pillows and personal seat-back screens with up to 1,000 on demand choices.

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3830)

Limited Time Offer! Transfer Now and Receive a 15% Virgin Flying Club Bonus

Redeem Membership Rewards® points for miles in Virgin Atlantic's Flying Club program and pick up an extra 15% Flying Club mile bonus. Redeem points before April 30, 2010, and the bonus will be yours! And now, with Virgin Atlantic's Reward Seat Sale, your miles could take you even further. Visit **www.virginatlantic.com/flyingclub** for details.

Membership Rewards point transfer requests to Virgin Atlantic that occur between 2/1/10 and 4/30/10 will be eligible for the 15% bonus miles offer. To be eligible to receive the bonus miles, account must be active and not in default at the time of the bonus fulfillment. Bonus miles will be credited to your Flying Club account within 14 days after the transfer. Offer is subject to the terms and conditions of Virgin Atlantic Flying Club program.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3831)

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.

AMEX002041

SDNY_GM_00327841

EFTA_00200595

EFTA01686839

DUPLICATE COPY

Centurion® Card Statement of Account

676,498 Membership Rewards® Points Available
at 04/13/10, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
04/13/10

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
92,245.81	-92,245.81	+40,273.24	40,273.24

Please Pay By 04/28/10

Please refer to page 4 for important information regarding your account

See Page 8 For A Notice Of Changes To The Membership Rewards Program Terms & Conditions

IMPORTANT INFORMATION ABOUT THE BILLING STATEMENT. The payment coupon has changed. To better protect your privacy, your Card account number has been removed from the payment coupon of the billing statement. Please have your Card number available when contacting American Express. To manage your account online or to pay your bill, please visit us at **americanexpress.com.** For general servicing or additional contact information, please see the reverse side of this page or call the number on the back of your card.

PAY ONLINE OR ON THE GO.

Enjoy flexibility in paying your American Express® Card bill. Visit ***americanexpress.com*** and choose from a variety of quick and easy payment methods.

CHOOSE YOUR WAY TO PAY
Visit ***americanexpress.com/payonline*** to learn more.

ON YOUR COMPUTER:
- Pay immediately
- Schedule a future payment
- Set up automatic payments with AutoPay

ON YOUR MOBILE PHONE:
- Pay now or schedule payment for a later date

Activity

* Indicates posting date

		Amount $
03/28/10*	ONLINE PAYMENT - THANK YOU	-92,245.81

Due in Full Activity for THEODORE W WAITT — Amount $
Card XXXX-XXXXX9-[redacted]

01/29/10	EXPLORA	SANTIAGO		-6,060.00 Credit
	Arrival Date 01/29/10 00000000		Departure Date 01/01/01	

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number
XXXX-XXXXX9-[redacted]

Please Pay By: 04/28/10

Amount Due $40,273.24

THEODORE W WAITT
[redacted]-1123

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

Continued on Page 3

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
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.

Check here if address or phone number has changed. Note changes on reverse side. ☐

[redacted] 00402732400402732 4 10 4

AMEX002042

SDNY_GM_00327842

Payments: Payments received after 5:00 p.m. 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 the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 8:00 p.m. MST may not be credited until the next day. To use Pay By Computer, please visit us at www.americanexpress.com. **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 2.7%.** 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 Departmentat 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX002043

SDNY_GM_00327843

EFTA_00200597

EFTA01686841

Due in Full continued			Amount $
03/14/10	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date Departure Date 03/11/10 03/12/10 00000000 LODGING		2,083.50
03/15/10	R AND B LA JOLLA FAMLA JOLLA DENTIST/ORTHODONTIST		53.17
03/17/10	DS WATERS DS WATERS MABLETON 800-492-8377		26.98
03/22/10	Aventura Limousine &305-770-5466 305-770-5466		1,196.00
03/22/10	Aventura Limousine &305-770-5466 305-770-5466		603.00
03/26/10	FLUXX NIGHTCLUB 500 4TH AVE BAR/NIGHTCLUB FOOD/BEVERAGE	1,835.06	1,835.06
03/26/10	ZENBU 227293668991 SAN DIEGO 855-454-4540 FOOD TIP	225.11 74.89	300.00
03/27/10	FLUXX NIGHTCLUB 500 4TH AVE BAR/NIGHTCLUB FOOD/BEVERAGE TIP	1,315.32 284.68	1,600.00
03/27/10	7 FOR ALL MANKIND #7SAN DIEGO NON-DURABLE GOODS Description APPAREL/ACCESS		1,792.20
03/28/10	FLUXX NIGHTCLUB 500 4TH AVE BAR/NIGHTCLUB FOOD/BEVERAGE TIP	1,247.84 252.16	1,500.00
03/29/10	7FORALLMANKIND.COM 8RANCHO DOMINGU 8664271114		1,313.67
03/30/10	MITCH S SURF SHOP MILA JOLLA 858-459-5933		2,068.43
03/30/10	OSA 061217LA JOLLA 858-4594040		559.50
03/31/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store		15.92
04/01/10	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE		10,100.00
04/03/10	TRULUCKS LA JOLLA RESTAURANT		350.00
04/04/10	THE COMEDY STORE 028LA JOLLA 8584549176 FOOD/BEVERAGE TIP	23.50 8.50	32.00
04/04/10	THECOMEDYSTORE.COM 0LA JOLLA 8584549176 Description Price BAND/ORCHESTRA/ENTR 44.00		44.00
04/06/10	TOM FORD RETAIL, LLCNEW YORK 212-359-0376 Description MENS & BOYS CL		3,080.00

Continued on reverse

Due in Full continued			Amount $
04/07/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store		58.95
04/07/10	MVQ*VALMAX 888-241-0049 MEMBERSHIP		23.95
04/11/10	NETBIZ.COM 888-847-2226 DIRECT MKTG MISC		225.00
04/13/10	WALL ST JOURNAL IPAD800-765-7395 SUBSCRIPTION		17.29
Total of Due in Full Activity for THEODORE W WAITT			**22,818.62**
Due in Full Activity for G MAXWELL Card XXXX-XXXXX9-[redacted]			
03/14/10	KINDLE BOOK 866-321-8851 DIGITAL		14.85
03/18/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE		238.43
03/19/10	KINDLE-THEDAILYMAI 866-216-1072 DIGITAL		9.99
03/22/10	KINDLE-NEWYORKTIME 866-321-8851 DIGITAL		13.99
03/25/10	ADCOM WORLDWIDE BELLEVUE COURIER SERVICE		1,593.64
03/25/10	NEIMAN-MARCUS 10 000BEVERLY HILLS DEPARTMENT STORE Description Price DRESS 158.00 WOVEN TOP 425.00		639.85
03/26/10	LAUMONT PHOTOGRAPHICNEW YORK PHOTO FINISHING Description 121202		2,446.20
04/05/10	BEDDING N BATH.COM-UTAYLOR MI SALE/PURCHASE		2,027.47
04/05/10	BEDDING N BATH.COM-UTAYLOR MI SALE/PURCHASE		487.10
04/05/10	BEDDING N BATH.COM-UTAYLOR MI SALE/PURCHASE		422.50
04/09/10	POLO.COM 00128 KING OF PRUSSIA ORDERS@GSICOMMERCE.COM		4,780.30
04/09/10	POLO.COM 00128 KING OF PRUSSIA ORDERS@GSICOMMERCE.COM		4,780.30
Total of Due in Full Activity for G MAXWELL			**17,454.62**
Total Due in Full Activity			**40,273.24**

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:

Please refer to page 2 for further important information regarding your account

For Sign & Travel®, the APR is 9.15%, the DPR is 0.0251%

Sign & Travel, the APR is 9.15%, the DPR is 0.0251%

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

MEMBERSHIP rewards FIRST℠

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
March 1, 2010 - March 31, 2010
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
676,498

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
92,247

Account Summary

Opening points balance	584,251
Points earned this period	+92,247
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=676,498

Points Earned this Period

03/01/10 - 03/31/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	84,561	0	84,561
Add'l Centurion XXXX-XXXXX9-[redacted]	7,686	0	7,686
Totals	92,247	0	**92,247**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

CustomExtras™

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Get these great Cardmember offers with the American Express® Auto Purchasing Program!

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Heritage Auctions - 29 collecting areas include coins, art, jewelry, comics, sports. Bid live from almost anywhere. To view free catalogs and research 2.4 million past auctions, visit **www.HA.com/AE**

Tabu Sushi Bar & Ultra Lounge - Exceptional lunch and dinner service combined with an electric nightlife. 7742 Herschel Ave. Ste M, [redacted]. **www.tabusushibar.com**

Bencotto Italian Kitchen - Inspired by Italian Kitchens, We offer hand-crafted pastas and regional specialties. 750 W Fir St., San Diego. **619-450-4786** or **www.lovebencotto.com**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 113293)

AMEX002048

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.

SDNY_GM_00327848

EFTA_00200602

EFTA01686846

Centurion® Card
Statement of Account

Notice of Changes to Your Membership Rewards Program Account

Effective July 1, 2010, Southwest Airlines will no longer be a point transfer partner in the Membership Rewards program. Any Membership Rewards point transfers or redemptions for the Southwest Rapid Rewards program must be made by June 30, 2010. These transfers or redemptions will be considered final, non-refundable, and subject to the Southwest Rapid Rewards program terms and conditions.

You will still be able to redeem points for flights using Membership Rewards® Pay with Points. With Pay with Points, you can fly any airline without seat restrictions or blackout dates, and can pay for all or part of your trip with points. You can also transfer points into over 20 frequent flyer and guest programs, or redeem points toward our airline and hotel travel certificate partners.

To transfer points to a participating frequent flyer program or to use Pay with Points, please visit membershiprewards.com/travel. Please remember to make any final point transfers or redemptions for the Southwest Rapid Rewards program by June 30, 2010.

DUPLICATE COPY

Centurion® Card Statement of Account

716,771 Membership Rewards® Points Available
at 05/14/10, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9[redacted]

Closing Date
05/14/10

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
40,273.24	-30,744.43	+48,571.13	58,099.94

Please Pay By 05/29/10

Please refer to page 5 for important information regarding your account

To manage your card account online or to pay your bill, please visit us at **www.americanexpress.com.** For general servicing or additional contact information, please see the reverse side of this page or call the number on the back of your card.

The Exclusive Resorts benefit offering discounts to the membership fee and dues has been discontinued. Please note that Exclusive Resorts continues to proudly accept the American Express® Card. You may contact American Express member services at the number on the back of your Card if you have any questions.

Activity

* Indicates posting date

		Amount $
05/03/10*	ONLINE PAYMENT - THANK YOU	-30,744.43

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9[redacted]

			Amount $
04/14/10	DS WATERS DS WATERS MABLETON 800-492-8377		19.96
04/16/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store		14.97
04/17/10	NIGHT VISION ENTERTACALABASAS 323-512-8400		9,000.00
04/18/10	NIGHT VISION ENTERTACALABASAS 323-512-8400		7,000.00
04/20/10	WEST STEAK WEST STEACARLSBAD 4980 AVENIDA ENCINAS CAR FOOD/BEVERAGE TIP	 321.57 78.43	400.00
04/20/10	Aventura Limousine &305-770-5466 305-770-5466		226.00

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number
XXXX-XXXXX9[redacted]

Please Pay By: 05/29/10

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

Amount Due $58,099.94

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 phone number has changed. Note changes on reverse side. ☐

THEODORE W WAITT
[redacted]-1123

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00580999400580999 4 10 4

AMEX002050

SDNY_GM_00327850

Payments: Payments received after 5:00 p.m. 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 the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 8:00 p.m. MST may not be credited until the next day. To use Pay By Computer, please visit us at www.americanexpress.com. **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. 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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 2.7%.** 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. 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To Pay By Phone
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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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
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33329-7846

Express Cash
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El Paso, TX
79998-1531

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CA
90096-8000

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.

AMEX002051

SDNY_GM_00327851

EFTA_00200605

EFTA01686849

Due in Full continued		Amount $
04/20/10	Aventura Limousine &305-770-5466 305-770-5466	336.50
04/20/10	Aventura Limousine &305-770-5466 305-770-5466	226.00
04/23/10	L' Auberge Del Mar 0(858)259-1515 0000102009 92014 Food & Beverage	425.00
04/26/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	7.98
04/26/10	PALENA WASHINGTON RESTAURANT FOOD/BEVERAGE 324.80 TIP 75.20	400.00
04/27/10	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE	297.50
04/27/10	BLT STEAK DC 0281000WASHINGTON 2026898999 FOOD/BEVERAGE 1,561.30 TIP 138.70	1,700.00
04/28/10	TAYLOR LIVERY RIVERDALE MD 20737 LIMOUSINE SERVICE	3,186.70
04/28/10	THE HAY ADAMS THE HABETHESDA Arrival Date 04/26/10 Departure Date 04/28/10 00000000 LODGING	5,309.19
04/29/10	SAN DIEGO BLOOD BANK619-296-6393 8009441111	200.00
04/30/10	MINETTA TAVERN NEW YORK BAR/NIGHTCLUB FOOD/BEVERAGE 743.07 TIP 206.93	950.00
05/01/10	7 FOR ALL MANKIND #7NEW YORK NON-DURABLE GOODS Description APPAREL/ACCESS	99.00
05/01/10	7 FOR ALL MANKIND #7NEW YORK NON-DURABLE GOODS Description APPAREL/ACCESS	2,452.96
05/02/10	BAROLO 8819000007901NEW YORK RESTAURANT TIP 39.73	230.00
05/03/10	THE HAY ADAMS THE HABETHESDA Arrival Date 04/26/10 Departure Date 04/28/10 00000000 LODGING	200.00
05/04/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	0.99
05/04/10	7FORALLMANKIND.COM 8RANCHO DOMINGU 8664271114	1,842.22
05/05/10	HUGO BOSS FASHIONS HNEW YORK 212-9400643	1,212.56

Continued on reverse

Due in Full continued

		Amount $
05/05/10	BICE BISTRO - SAN DISAN DIEGO RESTAURANT	500.00
05/05/10	SHOES.COM 1892044909ST LOUIS 888-233-6743 Description SHOE STORE	204.95
05/07/10	MVQ*VALMAX 888-241-0049 MEMBERSHIP	23.95
05/11/10	NETBIZ.COM 888-847-2226 DIRECT MKTG MISC	225.00
05/12/10	DS WATERS DS WATERS MABLETON 800-492-8377	28.02
05/13/10	WALL ST JOURNAL IPAD877-975-4723 SUBSCRIPTION	17.29
05/13/10	TOM FORD RETAIL, LLCNEW YORK 212-359-0376 Description MENS & BOYS CL	13,370.00
Total of Due in Full Activity for THEODORE W WAITT		**50,106.74**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

04/15/10	POLO.COM 00128 KING OF PRUSSIA ORDERS@GSICOMMERCE.COM	-4,753.48 Credit
04/17/10	POLO.COM 00128 KING OF PRUSSIA ORDERS@GSICOMMERCE.COM	-4,753.48 Credit
04/23/10	KINDLE-NEWYORKTIME 866-321-8851 DIRECT MKTG INTERNET	-13.52 Credit
04/23/10	KINDLE-THEDAILYMAI 866-216-1072 DIRECT MKTG INTERNET	-8.33 Credit
05/11/10	TGT*TARGET.COM TARGET.COM DIRECT MKTG MISC	-17.80 Credit
04/19/10	KINDLE-THEDAILYMAI 866-216-1072 DIGITAL	9.99
04/22/10	KINDLE-NEWYORKTIME 866-321-8851 DIGITAL	13.99
04/27/10	TGT*TARGET.COM TARGET.COM GENERALMERCH	37.44
04/27/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE	31.60
04/27/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE	31.60
04/27/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE	31.60
04/27/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE	31.60
04/27/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE	31.60
04/27/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE	31.60
05/06/10	AMAZON MKTPLACE PMTSAMZN.COM/BILL MERCHANDISE	22.98
05/08/10	POLO RALPH LAUREN 82NEW YORK FAMILY CLOTHING	2,057.41
05/10/10	SCHWEITZER LINENS INNEW YORK MISC HOME FURNISHINGS	4,855.83

AMEX002053

Continued on next page

Due in Full continued			Amount $
05/10/10	POLO RALPH LAUREN 82NEW YORK FAMILY CLOTHING		420.44
05/11/10	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	26.10
05/12/10	AMAZON.COM MERCHANDISE	AMZN.COM/BILL	26.10
05/12/10	SAKS DIRECT HRDC 068SKS DIRECT 8003479177		351.12
	Description	Price	
	CHANEL TREATMENT	150.00	
	CHANEL TREATMENT	150.00	
	DELIVERY FEES	22.50	
Total of Due in Full Activity for G MAXWELL			**-1,535.61**
Total Due in Full Activity			**48,571.13**

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:

Please refer to page 2 for further important information regarding your account

For Sign & Travel®, the APR is 9.15%, the DPR is 0.0251%

Sign & Travel, the APR is 9.15%, the DPR is 0.0251%

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

MEMBERSHIP rewards FIRST℠

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
April 1, 2010 - April 30, 2010
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
716,771

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
40,273

Account Summary

Opening points balance	676,498
Points earned this period	+40,273
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=716,771

Points Earned this Period

04/01/10 - 04/30/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	22,819	0	22,819
Add'l Centurion XXXX-XXXXX9-[redacted]	17,454	0	17,454
Totals	40,273	0	**40,273**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Spring into Rewards and Save!

SPRING INTO REWARDS
[ONLINE BETWEEN MAY 1 AND JUNE 30, 2010]

This spring save on select rewards when you use Membership Rewards® points between May 1 and June 30, 2010.

Claim your reward online at:
membershiprewards.com/myrewards

Big Brands. Big Selection. Big Sale.

Visit **membershiprewards.com/myrewards** to use points and save.

(MR Message 3928)

Offers valid for solicited U.S. Membership Rewards program enrollees only. Offers must be redeemed online between 5/1/2010 and 6/30/2010, are not transferable or combinable with other offers, and may be altered and/or terminated at any time without notice. All Card accounts linked to an enrollee's program account must be active and not in default at the time of point redemption. Individual terms, conditions and restrictions apply to each offer. Visit **membershiprewards.com/myrewards** for all offer details. Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information.

Get a $100 Callaway Golf® Gift Card When You Redeem for a Callaway Golf uPro GPS

Callaway® GOLF

The uPro uses state-of-the art technology with GPS, aerial and satellite photography of thousands of golf courses. The uPro's 2.2 inch color screen displays golf course hazards, multiple viewpoints of the fairway, and accurately generates distance markers. With no additional drivers or software to install and easy-to-use features, the uPro is the perfect tool to improve your golf game. Redeem NOW and get a $100 Callaway Golf gift card that can be redeemed online at **www.callawaygolf.com!**

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 55,500 points with reward code **LINK825**.

(MR Message 3938)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

AMEX002056

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.

AMERICANA MANHASSET

Shop AmericanaManhasset.com and Earn Double Points on All Purchases Through 12/31/2010

Shop AmericanaManhasset.com's exclusive, hand-picked selection of hip and luxurious items from HIRSHLEIFER'S, a one-of-a-kind boutique featuring a remarkable collection of European and American couture clothing and accessories from designers including Balenciaga, Mark Davis, Lucien Pellat-Finet, Aurora Lopez, and more!

Offer valid 01/01/09 - 12/31/10 on all purchases at **www.AmericanaManhasset.com**. 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. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Membership Rewards program, visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)**. Bonus ID: **8444**.

Shop online! **www.Americana Manhasset.com**

(MR Bonus ID 8444)

MANDARIN ORIENTAL THE HOTEL GROUP℠

Mandarin Oriental Welcomes You

Whether you're longing for the indulgence of a beachside retreat, the bustle of a major metropolis, or the relaxation of a world-class spa, Mandarin Oriental's acclaimed collection of luxury hotels awaits you. Perfectly located in the world's most prestigious destinations, Mandarin Oriental's 25 hotels and resorts welcome you with legendary service and exquisite facilities, steeped in the values of the orient. Redeem Membership Rewards® points for a one-night stay, starting at 25,000 points.

Terms and conditions for the Membership Rewards® First program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **FirstCollection.com** for more information about Mandarin Oriental's rewards in the Membership Rewards program.

(MR Message 3927)

red door spas
Elizabeth Arden

The Gift of Red Door Spas...Now Easier Than Ever!

Relax the body, renew the sprit, and refresh the mind for a total sense of well being that can only be from Elizabeth Arden Red Door Spas. Treat yourself or someone special. Redeem for $50 or $100 gift cards, or enjoy the new eGift Cards, delivered almost instantly to your printer. Gift cards and eGift Cards may be used at any of 30 day spa and resort locations nationwide. See spa service listings and locations at **www.reddoorspas.com**

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

To start redeeming today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3933)

CGM
CHINA GRILL MANAGEMENT

Asia de Cuba, China Grill...Redeem Points for a China Grill Gift Card!

World-class chefs, spectacular décor and the highest standards of service...China Grill Management's original, critically acclaimed and wildly popular dining hotspots like Blue Door at Delano, Asia de Cuba, China Grill and Red Square are in major cities across the globe--New York, Las Vegas, Miami, Chicago, Los Angeles, San Francisco...and more! Visit **www.chinagrillmgt.com** for more information on restaurants and locations.

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

To start redeeming today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3935)

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.

AMEX002057

SDNY_GM_00327857

EFTA_00200611

EFTA01686855

CustomExtras™

GO ONLINE TO GET MORE OUT OF YOUR STATEMENT

Use the tools of your Online Statement to manage your spending easily.

- View up to 24 months of account activity
- Create customized reports and download them to your computer
- Tag purchases or quickly sort and graph account data

Visit *americanexpress.com/estatementinfo* to learn more.

Now Accepting American Express® Cards!

AMERICAN EXPRESS CARDS WELCOME

Conn's - Visit any of our 77 Conn's locations or Shop online at **www.Conns.com** for guaranteed low prices on name-brand appliances and electronics.

Wilderness Aware - Colorado's company of the year, offers white-water rafting, jeeping, horseback riding and downhill biking. **1-800-462-7238** or **www.inaraft.com**

Auto Parts Warehouse - Free shipping on most car and truck parts and accessories. Visit us at **www.autopartswarehouse.com** or call **888-279-0864.**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 113469)

AMEX002058

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.

SDNY_GM_00327858

AMEX002059

SDNY_GM_00327859

EFTA_00200613

EFTA01686857

DUPLICATE COPY

Centurion® Card Statement of Account

765,345 Membership Rewards® Points Available
at 06/13/10, when charges due are paid in full and all accounts are in good standing.

Prepared For
THEODORE W WAITT

Account Number
XXXX-XXXXX9-[redacted]

Closing Date
06/13/10

Previous Balance $	Payment Activity $	New Activity $ Inc. Adjustments	New Balance $
58,099.94	-57,097.88	+97,493.96	98,496.02

Please Pay By 06/28/10

Please refer to page 5 for important information regarding your account

To manage your card account online or to pay your bill, please visit us at **www.americanexpress.com.** For general servicing or additional contact information, please see the reverse side of this page or call the number on the back of your card.

Activity

* Indicates posting date

		Amount $
06/06/10*	ONLINE PAYMENT - THANK YOU	-57,097.88

Due in Full Activity for THEODORE W WAITT

Card XXXX-XXXXX9-[redacted]

		Amount $
05/17/10	7FORALLMANKIND.COM 8RANCHO DOMINGU 8664271114	-430.66 Credit
05/13/10	Aventura Limousine &305-770-5466 305-770-5466	1,079.76
05/14/10	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE	255.00
05/18/10	OSA 061217LA JOLLA 858-4594040	1,324.00
05/18/10	Aventura Limousine &305-770-5466 305-770-5466	547.51
05/19/10	HI TECH BIKES 650000SAN DIEGO 8587151517 Description Price BICYCLE SHOPS-SALES 304.48	304.48
05/21/10	RIMEL'S ZENBU CARDIFCARDIFF 800-451-5817 Description FOOD/BEVERAGE	1,152.00
05/24/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	31.96

Continued on Page 3

Please fold on the perforation below, detach and return with your payment

Do not staple or use paper clips

Payment Coupon

Account Number
XXXX-XXXXX9-[redacted]

Please Pay By: 06/28/10

To Pay by Computer, visit: americanexpress.com/pbc.

Enter account number on all documents.
Make check payable to American Express.

Amount Due $98,496.02

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 phone number has changed. Note changes on reverse side. ☐

THEODORE W WAITT
[redacted]-1123

Mail Payment to:

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

000034999138591020300984960200984960210 d

AMEX002060

SDNY_GM_00327860

Payments: Payments received after 5:00 p.m. 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 the American Express Pay By Computer, Pay By Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 8:00 p.m. MST may not be credited until the next day. To use Pay By Computer, please visit us at www.americanexpress.com. **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 2.7%.** 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 Departmentat 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

americanexpress.com

The Centurion® Card
from American Express
Customer Service
P.O. Box 297846
Ft. Lauderdale, FL
33329-7846

Express Cash
P.O. Box 981531
El Paso, TX
79998-1531

Payments
BOX 0001
LOS ANGELES
CA
90096-8000

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.

AMEX002061

SDNY_GM_00327861

EFTA_00200615

EFTA01686859

Due in Full continued		Amount $
05/25/10	Aventura Limousine &305-770-5466 305-770-5466	1,117.00
05/27/10	THE GARDENS 88430075ARNOLDS PARK RESTAURANT	1,973.70
05/27/10	THE GARDENS 88430075ARNOLDS PARK RESTAURANT	122.00
05/27/10	Aventura Limousine &305-770-5466 305-770-5466	520.00
05/27/10	Aventura Limousine &305-770-5466 305-770-5466	449.00
05/28/10	THE GARDENS 88430075ARNOLDS PARK RESTAURANT	3,752.75
05/29/10	TOM FORD RETAIL, LLCNEW YORK 212-359-0376 Description MENS & BOYS CL	4,710.00
06/01/10	OSA 061217LA JOLLA 858-4594040	1,214.00
06/02/10	U.C. CYCLERY INC. 30LA JOLLA 8584528842 Description Price BICYCLE SHOP 802.12	802.12
06/02/10	OSA 061217LA JOLLA 858-4594040	899.00
06/03/10	OSA 061217LA JOLLA 858-4594040	60.00
06/04/10	CHEVRON CHEVRON STATSAN CLEMENTE 9494922042 Description Price FUEL/MISCELLANEOUS 64.32	64.32
06/05/10	TOM FORD RETAIL, LLCNEW YORK 212-359-0376 Description MENS & BOYS CL	42,520.00
06/06/10	MVQ*VALUEMAX 888-241-0049 MEMBERSHIP	23.95
06/07/10	BLT STEAK DC 0281000WASHINGTON 2026898999 FOOD/BEVERAGE 332.20 TIP 67.80	400.00
06/07/10	Aventura Limousine &305-770-5466 305-770-5466	426.37
06/09/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store	9.27
06/09/10	DS WATERS DS WATERS MABLETON 800-492-8377	28.08
06/09/10	Aventura Limousine &305-770-5466 305-770-5466	267.19
06/11/10	TAYLOR LIVERY RIVERDALE MD 20737 LIMOUSINE SERVICE	2,500.20
06/11/10	NETBIZ.COM 888-847-2226 DIRECT MKTG MISC	225.00

Continued on reverse

Due in Full continued

		Amount $
06/11/10	THE HAY ADAMS THE HABETHESDA Arrival Date 06/07/10 Departure Date 06/11/10 00000000 LODGING	21,043.51
06/11/10	THE REEFS (GIFTS) SOUTHAMPTON BM SOUVENIRS FOOD/BEV00235985	2,359.85
06/12/10	DAWAT RSTR NEW YORK RESTAURANT Description 548621	500.00
06/13/10	WALL ST JOURNAL IPAD877-975-4723 SUBSCRIPTION	17.29
06/13/10	FAIRMONT HAMILTON PRHAMILTON BM LODGING	425.79
06/13/10	FAIRMONT HAMILTON PRHAMILTON BM LODGING	470.86
06/13/10	FAIRMONT HAMILTON PRHAMILTON BM LODGING	48.20
06/13/10	FAIRMONT HAMILTON PRHAMILTON BM LODGING	2,748.76
06/13/10	FAIRMONT HAMILTON PRHAMILTON BM LODGING	22.50
Total of Due in Full Activity for THEODORE W WAITT		**93,984.76**

Due in Full Activity for G MAXWELL
Card XXXX-XXXXX9-[redacted]

05/14/10	BEDDING N BATH.COM-UTAYLOR MI REFUND	-379.78 Credit
05/22/10	BARNEYS NEW YORK 003NEW YORK MEN'S/WOMEN'S CLOTHNG	-191.62 Credit
05/14/10	APPLE COMPUTER INC 0NEW YORK COMPUTER STORE	42.46
05/17/10	AMERICAN YOGINI 2200JAMESPORT 9176121131 Description Price TRAVEL AGENCIES 180.00	180.00
05/19/10	CRATERS AND FREIGHTEMIDDLESEX 732-563-9200	1,287.73
05/22/10	BARNEYS NEW YORK 003NEW YORK MEN'S/WOMEN'S CLOTHNG	566.15
05/22/10	BARNEYS NEW YORK 003NEW YORK MEN'S/WOMEN'S CLOTHNG	484.49
05/24/10	SCHWEITZER LINENS INNEW YORK MISC HOME FURNISHINGS	827.45
05/27/10	AMAZON PRIME SHIPPINGCLUB SHIPPINGCLUB 866-557-2820	79.00
05/27/10	GRANADA VETERINARY CMISSION HILLS VETERINARY SERVICE	118.80
06/04/10	GAP #0306/THE GAP #0SAN DIEGO MEN'S/WOMEN'S CLOTHNG	199.01
06/04/10	STARBUCKS USA 005405SAN DIEGO 1-800-STARBUC	2.55
06/04/10	BROOKSTONE 033 00033SAN DIEGO 8584586806	38.06

Continued on next page

Due in Full continued		Amount $
06/04/10	UNIVERSITY CITY NEWSSAN DIEGO 8585358002 Description Price NEWS DEALER/NEWSSTA 43.43	43.43
06/05/10	APPLE WEB STORE APPLAUSTIN Apple Online Stores	42.46
06/05/10	APPLE WEB STORE APPLAUSTIN Apple Online Stores	0.01
06/05/10	AMC LAJOLLA 12004230LAJOLLA 8584581098	21.00
06/10/10	Quill at the JeffersWashington (202)448-2300 TIP 22.60	148.00
Total of Due in Full Activity for G MAXWELL		**3,509.20**
Total Due in Full Activity		**97,493.96**

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 9.15%, the DPR is 0.0251%

Sign & Travel, the APR is 9.15%, the DPR is 0.0251%

Please refer to page 2 for further important information regarding your account

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
May 1, 2010 - May 31, 2010
Account activity after this period does not appear on this statement

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
765,345

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
48,574

MEMBERSHIP rewards FIRST℠

Account Summary

Opening points balance	716,771
Points earned this period	+48,574
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=765,345

Points Earned this Period

05/01/10 - 05/31/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	50,108	0	50,108
Add'l Centurion XXXX-XXXXX9-[redacted]	-1,534	0	-1,534
Totals	48,574	0	**48,574**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

Big Brands. Big Selection. Big Sale

SPRING INTO REWARDS
[ONLINE BETWEEN MAY 1 AND JUNE 30, 2010]

Save on select rewards this spring when you use Membership Rewards® points between May 1 and June 30, 2010.

Claim your reward online at:
membershiprewards.com/myrewards

Offers valid for solicited U.S. Membership Rewards program enrollees only. Offers must be redeemed online between 5/1/2010 and 6/30/2010, are not transferable or combinable with other offers, and may be altered and/or terminated at any time without notice. All Card accounts linked to an enrollee's program account must be active and not in default at the time of point redemption. Individual terms, conditions and restrictions apply to each offer. Visit **membershiprewards.com/myrewards** for all offer details. Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information.

Spring Into Rewards and Save! Visit **membershiprewards.com/myrewards** to use points and save.

(MR Message 3968)

Receive a $50 TaylorMade Gift Card with Redemption!

TaylorMade

TaylorMade's most forgiving iron ever is engineered to help slower swingers launch the ball higher and carry it longer. The iron is ultra-forgiving on every type of off-center hit and the wide beveled sole offers great playability while establishing a low CG. The generous offset helps straighten a slide and promote a distance-enhancing draw, and the low-profile long-iron design makes it easy to launch on a high, long, soft-landing flight. Redeem now and receive a $50 TaylorMade gift card!

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 75,900 points for reward code **PAMC213**.

(MR Message 3970)

Continued on reverse

AMEX002066

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 11% on a Canon 12.1 Megapixel Digital Camera with 5x Optical Zoom

Canon

This camera is a show off, with the looks and smarts that make you want to carry it out in the open for everyone to see. Features a 3'' wide touch panel PureColor System LCD, Active Display for quickly switching between images during playback with a shake of the camera, ultra-wide 24mm lens, Optical Image Stabilizer, and 720p HD movie shooting capability. Includes 2GB SD memory card, battery, charger, wrist strap, USB/AV cables, and CD-ROM. Save 6,700 points when you redeem now!

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 53,500 points for reward code **RY6484**.

(MR Message 3969)

Fall for You

BERGDORF GOODMAN

The season's best looks have begun to arrive, and Bergdorf Goodman invites you to check out the trends from some of the world's top designers. Sharp shoulders, laser-cut leather leggings, and short skirts paired with over-the-knee boots give fashion its rock 'n' roll edge, while touches of neon add a jolt of color to an otherwise neutral palette. Visit the Bergdorf Goodman store or BergdorfGoodman.com for a close-up of the latest and greatest for fall.

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

To start redeeming today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3987)

Indulge in a Ritz-Carlton Vacation - Lasting Memories Are Easy to Find

The Ritz-Carlton®

Jump into exciting outdoor adventures at any of our resorts or explore the unique sites at our city locations worldwide. Choose your favorite backdrop to create memories that will live in your heart forever.

Choose two awards, that can be used at over 70 hotels worldwide. Each award includes accommodations, room-related taxes and breakfast for two the following morning.

Terms and conditions of the Membership Rewards® First program apply. For more information, visit **membershiprewards.com/terms**. Participating partners and available rewards are subject to change without notice.

To preview this reward and to redeem points, visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 3976)

Redeem Membership Rewards® Points for Roy's Hawaiian Fusion Cuisine Gift Cards

Roy's. hawaiian fusion cuisine

Why just go out for dinner, when you can go out further at Roy's? At Roy's, you can expect something more. Experience Roy Yamaguchi's signature style of Hawaiian Fusion Cuisine--an unexpected blend of bold Asian spices and European sauces. From the decadent Roy's Classic Roasted Macadamia Nut Crusted Mahi Mahi to the signature Roy's Melting Hot Chocolate Souffle, a meal at Roy's is anything but ordinary. It's your night out. Ask a little more of it.

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Redeem points good toward your dining experience at Roy's. To start redeeming today, log on to **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)**.
(MR Message 3989)

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.

AMEX002067

SDNY_GM_00327867

EFTA_00200621

EFTA01686865

CustomExtras™

Now Accepting American Express® Cards!

H&M - Now accepting American Express Cards in all of our U.S. and Canadian locations. Fashion and quality at fantastic prices. To find a store near you, please visit us at **www.hm.com**

Quality Social - A sophisticated dive bar featuring American-European street food, full bar, lounge, and entertainment. 789 6th Ave., San Diego, CA. **619-501-7675.**

Spa Velia - Voted ''Best Day Spa'' in San Diego. An intimate old-world boutique spa destination. 401 W A St., Ste 180, San Diego, CA. **619-235-0000. www.spavelia.com**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 113647)

AMEX002068

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.

SDNY_GM_00327868

EFTA_00200622

EFTA01686866

AMEX002069

DUPLICATE COPY

Centurion® Card

THEODORE W WAITT
Closing Date 07/14/10

Account Ending 9-[redacted]

New Balance	**$106,723.27**
Please Pay By	**07/29/10**

See page 2 for important information about your account.

See Page 9 for an important Privacy Notice and the following page for important notices about Your Billing Rights and Electronic Fund Transfer Error Resolution.

Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 7.**

Membership Rewards® Points
As of 07/14/10
862,837

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$98,496.02
Payments/Credits	-$98,496.02
New Charges	+$106,368.59
Fees	+$354.68
New Balance	**$106,723.27**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Please fold on the perforation below, detach and return with your payment

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Enter account number on all documents.
Make check payable to American Express.
Please print clearly in blue or black ink only.

THEODORE W WAITT
[redacted]-1123

Please Pay By
07/29/10

Amount Due
$106,723.27

Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 01067232701067232 7 10 H

AMEX002070

SDNY_GM_00327870

Payments: If your payment is received after 5:00 p.m. it may not be credited to your Account until the next day. If your payment does not meet the following requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Payments must: (1) be sent to the payment address shown on your statement and must include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Service & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer 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)*

Pay Your Bill with AutoPay

- Avoid late fees.
- Save time.

Deduct your payment from your bank account automatically each month.

Visit **americanexpress.com/autopay** today to enroll.

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 e-mail preferences.

AMEX002071

SDNY_GM_00327871

EFTA_00200625

EFTA01686869

THEODORE W WAITT
Closing Date 07/14/10

Account Ending 9-[redacted]

Payments and Credits

Summary

	Total
Payments	-$90,775.57
Credits	
THEODORE W WAITT 9-[redacted]	-$6,866.85
G MAXWELL 9-[redacted]	-$853.60
Total Payments and Credits	**-$98,496.02**

Detail

*Indicates posting date

Payments			**Amount**
07/06/10*	THEODORE W WAITT	ONLINE PAYMENT - THANK YOU	-$90,775.57
Credits			**Amount**
06/15/10	THEODORE W WAITT	THE HAY ADAMS THE HABETHESDA Arrival Date / Departure Date 06/15/10 / 06/15/10 00000000 LODGING	-$6,858.55
06/30/10	THEODORE W WAITT	NEIMAN-MARCUS 16 000SAN DIEGO DEPARTMENT STORE Description / Price GIFT WRAP REFUND / $0.01	-$8.30
06/23/10	G MAXWELL	SCOOP EAST #005 6722NEW YORK 212-737-6123	-$853.60

New Charges

Summary

	Total
THEODORE W WAITT 9-[redacted]	$97,508.37
G MAXWELL 9-[redacted]	$8,860.22
Total New Charges	**$106,368.59**

Detail

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

THEODORE W WAITT
Card Ending 9-[redacted]

			Foreign Spend	Amount
06/14/10	OSA 061217LA JOLLA 858-4594040			$874.00
06/18/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store			$14.99
06/19/10	LITTLE NELL RESERVATASPEN Arrival Date / Departure Date 06/18/10 / 07/04/10 00000000 LODGING			$3,680.00

Continued on reverse

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

					Foreign Spend	Amount
06/19/10	TOM FORD RETAIL, LLCNEW YORK 212-359-0376 Description MENS & BOYS CL					$3,810.00
06/19/10	ZORT'S FIREWORKS NORTH SIOUX C MISC/SPECIALTY RETAIL					$1,594.17
06/21/10	SCOOP EAST #005 6722NEW YORK 212-737-6123					$2,333.58
06/21/10	MERCER KITCHEN 88190NEW YORK RESTAURANT TIP		$54.02			$250.00
06/23/10	LE BRISTOL, PARIS 0153434300				2.856,10 **European Union Euro	$3,610.68
06/23/10	BLOOM.WEDCHNL.COM 12MASON BLOOMINGDALE'S Quantity 6	Description SILVER FLATWARE		Price $360.00		$360.00
06/23/10	TOM FORD RETAIL, LLCNEW YORK 212-359-0376 Description MENS & BOYS CL					$1,430.00
06/23/10	BONAPARTE17@MONA,PARIS 0144070727				1.775,00 **European Union Euro	$2,243.96
06/23/10	Aventura Limousine &305-770-5466 305-770-5466					$226.00
06/23/10	Aventura Limousine &305-770-5466 305-770-5466					$226.00
06/23/10	Aventura Limousine &305-770-5466 305-770-5466					$226.00
06/23/10	Aventura Limousine &305-770-5466 305-770-5466					$1,441.50
06/23/10	Aventura Limousine &305-770-5466 305-770-5466					$226.00
06/23/10	Aventura Limousine &305-770-5466 305-770-5466					$1,441.50
06/23/10	Aventura Limousine &305-770-5466 305-770-5466					$1,441.50
06/24/10	BLOOM.WEDCHNL.COM 12MASON BLOOMINGDALE'S Quantity 6	Description FINE CHINA		Price $138.00		$156.00
06/24/10	BLOOM.WEDCHNL.COM 12MASON BLOOMINGDALE'S Quantity 6 6	Description FINE CHINA FINE CHINA		Price $222.00 $570.00		$792.00
06/27/10	THE BALMORAL EDINBURGH LODGING HOTEL				1,365.00 **Pounds Sterling	$2,064.15
06/28/10	Aventura Limousine &305-770-5466 305-770-5466					$1,224.25

AMEX002073

Continued on next page

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EFTA_00200627

EFTA01686871

THEODORE W WAITT
Closing Date 07/14/10

Account Ending 9-[redacted]

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
06/28/10	Aventura Limousine &305-770-5466 305-770-5466		$895.50
06/28/10	HOTEL VETRO 87920240IOWA CITY Arrival Date — Departure Date 09/30/10 — 10/03/10 00000000 LODGING CARDEPOSIT		$602.56
06/30/10	CICLISMO CLASSICO 781-6463377 TRAVEL AGENCY		$22,995.00
06/30/10	NEIMAN-MARCUS 16 000SAN DIEGO DEPARTMENT STORE Description — Price VASE — $945.00 GFT PKG — $7.50		$1,035.85
06/30/10	Aventura Limousine &305-770-5466 305-770-5466		$432.50
07/01/10	7 FOR ALL MANKIND #7SAN DIEGO MEN'S CLOTHING Description APPAREL/ACCESS		$1,538.27
07/03/10	FLUXX NIGHTCLUB 500 4TH AVE BAR/NIGHTCLUB FOOD/BEVERAGE $6,138.56 TIP $1,361.44		$7,500.00
07/06/10	TOM FORD RETAIL, LLCNEW YORK 212-359-0376 Description MENS & BOYS CL		$11,682.82
07/07/10	DS WATERS DS WATERS MABLETON 800-492-8377		$31.35
07/07/10	ERMENEGILDO ZEGNA PORTOFINO MEN'S CLOTHING	3.925,00 **European Union Euro	$4,963.56
07/11/10	MVQ*VALUEMAX 888-241-0049 MEMBERSHIP		$27.95
07/11/10	NETBIZ.COM 888-847-2226 DIRECT MKTG MISC		$225.00
07/12/10	Hilton Long Island 0Melville Arrival Date — Departure Date 07/09/10 — 07/11/10 00000000 LODGING		$488.92
07/12/10	OSA 061217LA JOLLA 858-4594040		$864.00
07/12/10	TOM FORD RETAIL, LLCNEW YORK 212-359-0376 Description MENS & BOYS CL		$11,032.57
07/13/10	D J*WALL ST JRNL IPA877-975-4723 SUBSCRIPTION		$17.29

AMEX002074

Continued on reverse

SDNY_GM_00327874

EFTA_00200628

EFTA01686872

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
07/13/10	RIST NEPTUNUS SERRARA FONTANA RESTAURANT	468.00 **European Union Euro	$593.28
07/13/10	ABC HOME FURNISHINGSNEW YORK 212-473-3000 Description FLOOR COVERING		$2,915.67

G MAXWELL
Card Ending 9-[redacted]

		Foreign Spend	Amount
06/15/10	The Spa at Estancia La Jolla (858)202-3383 Description REFER TO INVOICE		$185.00
06/15/10	SCOOP EAST #005 6722NEW YORK 212-737-6123		$853.60
06/15/10	STARBUCKS USA 005405SAN DIEGO 1-800-STARBUC		$6.30
06/15/10	UNIVERSITY CITY NEWSSAN DIEGO 8585358002 Description Price NEWS DEALER/NEWSSTA $17.38		$17.38
06/15/10	ROADRUNNERSPORTS-101SAN DIEGO SPORTS CLOTHING		$409.42
06/16/10	AMAZON MKTPLACE PMTSAMZN.COM/BILL MERCHANDISE		$13.64
06/16/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE		$63.48
06/28/10	HARVEY NICHOLS KNIGHDATA UNAVAILABLE DEPARTMENT STORE GOODS	1,835.00 **Pounds Sterling	$2,774.89
06/28/10	HARVEY NICHOLS KNIGHDATA UNAVAILABLE DEPARTMENT STORE GOODS	615.00 **Pounds Sterling	$930.00
07/03/10	THE CONRAN SHOP LTD DATA UNAVAILABLE FURNITURE/HOME STORE	266.00 **Pounds Sterling	$402.86
07/13/10	BERGDORF GOODMAN NEW YORK DEPARTMENT STORE		$3,203.65

Fees

*Indicates posting date

			Amount
06/27/10	THEODORE W WAITT	FOREIGN TRANSACTION FEE THE BALMORAL $2064.15	$55.73
07/07/10	THEODORE W WAITT	FOREIGN TRANSACTION FEE ERMENEGILDO ZEGNA $4963.56	$134.02
07/09/10*	THEODORE W WAITT	FEE FOR RETURNED PAYMENT OF $90,775.57 ON 07/06/10	$38.00

Continued on next page

Fees Continued

*Indicates posting date

			Amount
07/13/10	THEODORE W WAITT	FOREIGN TRANSACTION FEE RIST NEPTUNUS $593.28	$16.02
06/28/10	G MAXWELL	FOREIGN TRANSACTION FEE HARVEY NICHOLS KNIGHTSBRI $2774.89	$74.92
06/28/10	G MAXWELL	FOREIGN TRANSACTION FEE HARVEY NICHOLS KNIGHTSBRI $930.00	$25.11
07/03/10	G MAXWELL	FOREIGN TRANSACTION FEE THE CONRAN SHOP LTD $402.86	$10.88
Total Fees for this Period			**$354.68**

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	$354.68
Total Interest in 2010	$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Important Notice

Renewal Notice

Your Account renews next month. The following terms are in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

Please refer to page 2 for further important information regarding your account

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable when you receive your periodic statement.

Annual Membership Fee: The annual membership fee for your Account is $2,500.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Service phone number on Page 2 to cancel your Account.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to a Feature if you make a late payment or a payment that is returned. If the Penalty APR is applied for either of these reasons, it will apply for at least 12 billing periods in a row and will continue to apply until after you have made timely payments, with no returned payments, for 12 billing periods in a row. The 12 billing periods in a row must occur after the one in which the Penalty APR is first applied.

You may have access to one or more Pay Over Time Features on your Account. The following APRs apply to the Features noted as of the Closing Date of this statement.

Centurion Sign & Travel

Tier	Rate Description	APR
STANDARD	Prime + 5.90%	9.15%
PENALTY	Prime + 23.99%	27.24%

THEODORE W WAITT
Closing Date 07/14/10

Account Ending 9-[redacted]

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, 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, use and safeguard information about you and how to limit the use and disclosure of your information.

In this Notice, "American Express," "we," "our," and "us" refer to American Express Travel Related Services Company, Inc., American Express Centurion Bank and American Express Bank, FSB. These entities are "Affiliates" of each other, which are companies in the American Express family that are related to each other by common ownership or control. Our Affiliates also include publishers, travelers cheque issuers, travel agents and providers of Card-related insurance services. The cards and accounts that we issue are called "Cards" or "Card accounts." Holders of those Card accounts are called "Cardmembers" or "you(r)."

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 about you in connection with our efforts to protect against fraud. We call all of this information "Cardmember Information."

What Do We Do with Cardmember 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.

Information We Share with Our Affiliates
You can inform us not to share with our Affiliates credit-related information (except as permitted by law), such as your credit history as shown on a consumer report. If you make this choice, we are permitted by law to share with our Affiliates information about our transactions and experiences with you, such as your payment history.

Valuable Partner Offers
We work with carefully selected business partners, 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 business partner 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. You can inform us not to send you these offers.

Your Choices
Please let us know if you do not want us to use your Cardmember Information to communicate with you about offers, including exclusive partner offers and offers from our Affiliates, by mail, telephone and/or e-mail, or share your credit-related information with our Affiliates, by visiting us at: **www.americanexpress.com/communications**. You can also inform us of your choices (except for e-mail communications) by calling us at **1-800-297-8378**. If you make these choices, you may not learn about products, services and features, including discounts and other special offers, we believe may be of interest to you and add value to your Card membership.

If you have other Card accounts with us, you will receive additional privacy notices that apply to those accounts. **Please note that any choices you make will only apply to this account.**

If you are the primary Cardmember on your Card account, any choices you make in accordance with this Notice will also apply to any other Cardmember on this account (except for e-mail communications). If you make choices not to receive offers as indicated above, 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 use reasonable administrative, technical and physical security measures to protect your 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 informed us not to share your credit-related information with our Affiliates.

Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information*: Your name and account number.
- *Dollar amount*: The dollar amount of the suspected error.
- *Description of problem*: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake*: You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake*: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

THEODORE W WAITT
Closing Date 07/14/10

Account Ending 9-[redacted]

Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate using your American Express Card, including Express Cash transactions, or electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531, or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information:
(1) Your name and card account number. (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information. (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call. We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
June 1, 2010 - June 30, 2010
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
862,837

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
97,492

Account Summary

Opening points balance	765,345
Points earned this period	+97,492
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=862,837

Points Earned this Period

06/01/10 - 06/30/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	93,985	0	93,985
Add'l Centurion XXXX-XXXXX9-[redacted]	3,507	0	3,507
Totals	97,492	0	**97,492**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

DESTINATION HOTELS & RESORTS

Earn Double Points for Spa Getaways at Three Exclusive Resorts

Unwind and indulge at Terranea or Estancia [redacted] in California, or the Inn & Spa at Loretto in Santa Fe. Staying at these luxury spa retreats can earn you double Membership Rewards® points through 9/30/10.

Offer valid 1/1/10-12/31/10 at select participating hotels only. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at time of stay & charge your stay on an eligible, enrolled American Express® Card. 20% discount is based on availability, valid for new reservations only, and upgrade is based on availability at check in. Ineligible rates include but are not limited to,Internet wholesale rates, traditional wholesale rates, or contracted rooms. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus IDs: **8981, 3786, 3787, 3788**

Earn double Membership Rewards points at three premier resorts in California and New Mexico. For more information, go to **www.destinationhotels.com/rewards** (MR Message 4597)

AMERICANA MANHASSET

Shop at AmericanaManhasset.com - Earn Double Points on All Purchases Through 12/31/2010

Shop AmericanaManhasset.com's exclusive, hand-picked selection of hip and luxurious items from HIRSHLEIFERS, a one-of-a-kind boutique featuring a remarkable collection of European and American couture clothing and accessories from designers including Lanvin, Miu Miu, Givenchy, Phillip Lim, Alexander McQueen, and more!

Offer valid 01/01/09-12/31/10 on all purchases at AmericanaManhasset.com. 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. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Membership Rewards program, visit MembershipRewards.com/Terms or call 1-800-AXP-EARN (297-3276). Bonus ID: **8444**.

Shop online! **www.americana manhasset.com**

(MR Bonus ID 8444)

Continued on reverse

AMEX002082

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.

GARMIN

Save 10% on a Garmin Nuvi® 1250 Ultra-Thin GPS with ecoRoute™

The Garmin® nuvi™ 1250 redefines portable, affordable navigation. This ultra-thin GPS 3.5'' display has preloaded maps for North America, announces streets by name and calculates a more fuel-efficient route with ecoRoute. Save 2,900 points when you redeem now!

Terms and conditions for the Membership Rewards program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 26,700 points for reward code **RY2758**.

(MR Message 4584)

SAMSUNG

Save 12% on a Samsung 50'' HD 1080p Plasma TV

Make a statement with Samsung's new Touch of Color design. Features a hint of clear-to-charcoal gray naturally blended into the traditional piano black frame, FilterBright™ to minimize glare, built-in digital tuner, 1920 x 1080 resolution, and a 2,000,000:1 Dynamic Contrast Ratio. Save 30,300 points when you redeem now!

Terms and conditions for the Membership Rewardsprogram apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 211,900 points for reward code **RY5936**.

(MR Message 4585)

Use Membership Rewards® Points for American Express® Gift Cards

American Express® Gift Cards let the people you care about get exactly what they want, wherever they want. Whether it's for friends or family for holidays, birthdays, graduations, weddings, or just to say ''thank you,'' give a great gift that lasts. American Express Gift Cards have no monthly fees and no lost value. Give the gift of choice with the American Express Gift Card--welcomed at more places than ever!

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

Go to **membershiprewards.com** and search for American Express Gift Cards.

(MR Message 4592)

SHURE
LEGENDARY PERFORMANCE™

Save 18% on Shure SE210 Sound Isolating Earphones

High Quality On-The-Go Audio, ergonomic and lightweight sound isolating earphones offer the most accurate audio reproduction from both portable and home stereo audio sources--for the ultimate in precision highs and rich low end. Save 3,700 points when you redeem now!

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 17,200 points for reward code **HLX1133**.

(MR Message 4587)

ANTWERP DIAMONDS (USA)™

Save 24% on an Antwerp Solitaire Diamond ''Dream'' Necklace

Single round brilliant diamond prong set with .05 ct in 14 karat white gold with 16'' 14 karat white gold chain. Our superior cut is world renowned. Every diamond is set by hand by our master craftsmen. Save 4,700 points when you redeem now!

Terms and conditions for the Membership Rewards program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 15,300 points for reward code **HLX3202**.

(MR Message 4586)

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.

AMEX002083

SDNY_GM_00327883

EFTA_00200637

EFTA01686881

THEODORE W WAITT
Closing Date 07/14/10

Account Ending 9-[redacted]

Now Accepting American Express® Cards!

US Patriot - Military and law enforcement gear including tactical clothing, packs, footwear and accessories. **www.uspatriottactical.com**

Children's Primary Care Medical Group (CPCMG) - One of the largest primary care pediatric-only medical groups in San Diego and Southern Riverside Counties. **www.cpcmg.net**

City of Chula Vista - Now accepts American Express Cards for building permits, recreation, parks reservation and other city-related services. **www.ci.chula-vista.ca.us**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 113787)

AMEX002084

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.

SDNY_GM_00327884

EFTA_00200638

EFTA01686882

AMEX002085

SDNY_GM_00327885

EFTA_00200639

EFTA01686883

DUPLICATE COPY

Centurion® Card

THEODORE W WAITT
Closing Date 08/13/10

Account Ending 9-[redacted]

New Balance	**$81,251.44**
Please Pay By	**08/29/10**

See page 2 for important information about your account.

Membership Rewards® Points
As of 08/13/10
961,488

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$106,723.27
Payments/Credits	-$106,723.27
New Charges	+$78,560.22
Fees	+$2,691.22
New Balance	**$81,251.44**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Please fold on the perforation below, detach and return with your payment

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Enter account number on all documents.
Make check payable to American Express.
Please print clearly in blue or black ink only.

THEODORE W WAITT
[redacted]-1123

Please Pay By
08/29/10
Amount Due
$81,251.44

Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00812514400812514 4 10 H

AMEX002086

SDNY_GM_00327886

EFTA_00200640

EFTA01686884

Payments: If your payment is received after 5:00 p.m. it may not be credited to your Account until the next day. If your payment does not meet the following requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Payments must: (1) be sent to the payment address shown on your statement and must include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Service & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer 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)*

Pay Your Bill with AutoPay

- Avoid late fees.
- Save time.

Deduct your payment from your bank account automatically each month.

Visit **americanexpress.com/autopay** today to enroll.

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 e-mail preferences.

AMEX002087

SDNY_GM_00327887

EFTA_00200641

EFTA01686885

THEODORE W WAITT
Closing Date 08/13/10

Account Ending 9-[redacted]

Payments and Credits

Summary

	Total
Payments	-$106,723.27
Credits	$0.00
Total Payments and Credits	**-$106,723.27**

Detail

*Indicates posting date

Payments			Amount
08/06/10*	THEODORE W WAITT	ONLINE PAYMENT - THANK YOU	-$99,999.99
08/06/10*	THEODORE W WAITT	ONLINE PAYMENT - THANK YOU	-$6,723.28

New Charges

Summary

	Total
THEODORE W WAITT 9-[redacted]	$68,193.07
G MAXWELL 9-[redacted]	$10,367.15
Total New Charges	**$78,560.22**

Detail

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

THEODORE W WAITT
Card Ending 9-[redacted]

		Foreign Spend	Amount
07/13/10	Aventura Limousine &305-770-5466 305-770-5466		$1,310.00
07/16/10	RISTORANTE QUATTRO PMASSA LUBRENSE RESTAURANT	1.468,00 **European Union Euro	$1,893.58
07/22/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store		$11.99
07/22/10	BOUTIQUE RAYA PANAREA FAMILY CLOTHING	496,00 **European Union Euro	$641.38
07/26/10	MICHAEL C FINA C 800-288-3462 GIFTWARE		$5,030.04
07/26/10	SHERATON IOWA CITY HIOWA CITY Arrival Date 09/30/10 Departure Date 10/03/10 00000000 LODGING CARDEPOSIT		$435.68
07/26/10	SHERATON IOWA CITY HIOWA CITY Arrival Date 09/30/10 Departure Date 10/03/10 00000000 LODGING CARDEPOSIT		$435.68

AMEX002088

Continued on reverse

SDNY_GM_00327888

EFTA_00200642

EFTA01686886

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
07/26/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$435.68
07/26/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$435.68
07/26/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$402.08
07/26/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$435.68
07/26/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$402.08
07/26/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$402.08
07/26/10	TOM FORD RETAIL, LLCNEW YORK 212-359-0376 Description MENS & BOYS CL		$9,880.00
07/27/10	USC CASHIER'S OFFICELOS ANGELES 213-740-7471		$20,937.00
07/30/10	CUT&SIDEBAR BY WOLFGBEVERLY HILLS 310-275-5200 TIP $287.12		$1,400.00
08/01/10	RAOUL'S NEW RESTAURANT FOOD/BEVERAGE $382.15 TIP $93.00		$475.15
08/02/10	PENINSULA BEVERLY HIBEVERLY HILLS Arrival Date Departure Date 07/29/10 07/30/10 00000000 LODGING		$1,317.03

Continued on next page

THEODORE W WAITT
Closing Date 08/13/10

Account Ending 9-[redacted]

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
08/03/10	TOM FORD RETAIL, LLCNEW YORK 212-359-0376 Description MENS & BOYS CL		$20,050.00
08/04/10	DS WATERS DS WATERS MABLETON 800-492-8377		$28.02
08/05/10	TZELL TOURS INC 4112NEW YORK 212-944-2121 Description TOURS/TICKETS		$824.00
08/05/10	SCRIPPS CLINIC SCRIPSAN DIEGO 858-784-5645		$250.00
08/10/10	MVQ*VALUEMAX 888-241-0049 MEMBERSHIP		$27.95
08/10/10	TOM FORD RETAIL, LLCNEW YORK 212-359-0376 Description MENS & BOYS CL		$490.00
08/11/10	NETBIZ.COM 888-847-2226 DIRECT MKTG MISC		$225.00
08/13/10	D J*WALL ST JRNL IPA877-975-4723 SUBSCRIPTION		$17.29

G MAXWELL
Card Ending 9-[redacted]

		Foreign Spend	Amount
07/15/10	DANIELA DI STEFANO CAPRI DRAPERY/UPHOLSTERY	228,00 **European Union Euro	$294.10
07/20/10	DOLCE & GABBANA LONDON MEN'S/WOMEN'S CLOTHNG Description Price GOODS $2,551.00	2,551.00 **Pounds Sterling	$3,903.80
07/23/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE		$27.26
07/23/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE		$27.26
07/23/10	AMAZON MKTPLACE PMTSAMZN.COM/BILL MERCHANDISE		$92.90
07/23/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE		$27.26
07/23/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE		$27.26
07/24/10	IL PELLICANO SERRARA FONTANA FAMILY CLOTHING	270,00 **European Union Euro	$349.14
07/27/10	FEDEX# 871567302856 1-800-622-1147 BLACKTIE ATTIRE 92037 TO: G MAXWELL CA FROM: [redacted] 10065 001 PRIORITY PKG 104LB AWB871567302856 FedEx #1-800-622-1147		$522.74

Continued on reverse

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
07/28/10	AMC LAJOLLA 12004230LAJOLLA 8584581098		$30.50
07/28/10	AMC LAJOLLA 12004230LAJOLLA 8584581098		$42.00
07/30/10	AMC LAJOLLA 12004230LAJOLLA 8584581098		$42.00
07/30/10	BURNS DRUGS 047569LA JOLLA 8584594285		$48.88
07/31/10	SCHWEITZER LINENS INNEW YORK MISC HOME FURNISHINGS		$1,807.33
08/04/10	SCHWEITZER LINENS INNEW YORK MISC HOME FURNISHINGS		$805.68
08/06/10	SCHWEITZER LINENS INNEW YORK MISC HOME FURNISHINGS		$2,319.04

Fees

			Amount
07/16/10	THEODORE W WAITT	FOREIGN TRANSACTION FEE RISTORANTE QUATTRO P $1893.58	$51.13
07/22/10	THEODORE W WAITT	FOREIGN TRANSACTION FEE BOUTIQUE RAYA $641.38	$17.32
08/13/10	THEODORE W WAITT	ANNUAL MEMBERSHIP FEE	$2,500.00
07/15/10	G MAXWELL	FOREIGN TRANSACTION FEE DANIELA DI STEFANO $294.10	$7.94
07/20/10	G MAXWELL	FOREIGN TRANSACTION FEE DOLCE & GABBANA $3903.80	$105.40
07/24/10	G MAXWELL	FOREIGN TRANSACTION FEE IL PELLICANO $349.14	$9.43
Total Fees for this Period			**$2,691.22**

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	$3,045.90
Total Interest in 2010	$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Continued on next page

Important Notice

Information on Pay Over Time Features

Please refer to page 2 for further important information regarding your account

You may have access to one or more Pay Over Time Features as part of your Card account. The current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 9.15%.

For Sign and Travel, the APR is 9.15%.

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Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
July 1, 2010 - July 31, 2010
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
961,488

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
98,651

Account Summary

Opening points balance	862,837
Points earned this period	+98,651
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=961,488

Points Earned this Period

07/01/10 - 07/31/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	90,645	0	90,645
Add'l Centurion XXXX-XXXXX9-[redacted]	8,006	0	8,006
Totals	98,651	0	**98,651**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

BOSE®

Receive a Bonus Bose® Wave® Premium Backlit Remote with Redemption

Acclaimed waveguide speaker technology delivers deep low notes and instrumental clarity, bringing new life to your music. Includes a built-in CD player, digital FM/AM tuner, auxiliary input jack and custom alarm. Requires little space and is delightfully simple to use. For a limited time, get a Bose® Wave® Premium Backlit Remote when you redeem before September 30, 2010.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 61,800 points for reward code **BOS143**.

(MR Message 4687)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Fairmont HOTELS & RESORTS

Get 1,000 Points When You Book with Fairmont Hotels and Resorts

Get 1,000 Membership Rewards® points from now until December 31st, when you book and pay with your American Express® Card at participating Fairmont Hotels & Resorts.

www.fairmont.com/promo/amex1000

Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information.

(MR Bonus ID 3751)

Offer valid from 1/31/10-12/31/10. Merchant will distribute Bonus Points Certificates ("Certificates") via e-mail or paper to eligible Membership Rewards enrollees when the promotion requirements above are met. Certificates must be redeemed online at membershiprewards.com/BonusPointsCert before the expiration date listed on the face of the certificate. Certificates are nontransferable. Lost, stolen, damaged, or destroyed Certificates will not be replaced by the merchant or American Express. Certificates are void if reproduced, altered, counterfeited, or obtained or used improperly. Please allow 4-6 weeks for your certificate to be issued. Individual terms, conditions & annual program fees apply for certain Card products. Bonus ID: **3751**.

Continued on reverse

AMEX002094

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 10% on a HP LaserJet P1505 Printer

Produce professional documents with the HP LaserJet P1505 Printer series with HP spherical toner and an intelligent cartridge that enables high-end features on your desktop. Durable, fast, value-packed--to help you create effective business communications. Save 4,600 points when you redeem by September 30, 2010.

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 42,100 points for reward code **PRM3533**.

(MR Message 4689)

Lettuce Entertain You Gift Cards - Always Right for Any Occasion

If you are looking for the one gift that meets everyone's taste, Lettuce Entertain You Gift Cards are Deliciously Simple and the perfect choice for every gift-giving occasion. For your friends, co-workers, employees or special loved ones on birthdays, holidays, graduations, weddings, anniversaries or even as a special thank you, Lettuce Entertain You Gift Cards are convenient and available in different denominations. There is such a variety of concepts within the Lettuce Entertain You's group.

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** to redeem points for a Lettuce Entertain You gift card. You can purchase gift cards at **www/leye.com, 1-888-884-GIFT** or in person at locations nationwide. (MR Message 4680)

Save 10% on a Dyson DC31 Handheld Vacuum

Dyson Digital Motor & Root Cyclone® technology. Contains a 22.2v lithium ion battery and dual power mode. Energy Star rated and a 2-year warranty. Comes with the combination tool and crevice tool. Save 3,600 points when you redeem by September 30, 2010!

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 33,600 points for reward code **HLX3711**.

(MR Message 4691)

Sizzling Summer Specials at Wynn Las Vegas and Encore

The Membership Rewards® First program, Wynn Las Vegas, and Encore are privileged to have two extraordinary resorts for you to enjoy. With nearly 5,000 rooms and suites, 21 delicious restaurants, an array of designer boutiques, two full-service spas and salons, sparkling pools, two incredible shows, plus an 18-hole golf course and ultra-chic nightclubs and lounges, you can plan something truly unforgettable.

Terms and conditions for the Membership Rewards® First program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Redeem for a one-night stay starting at 28,000 points. To find out more information on Wynn Las Vegas and Encore, please visit **membershiprewards.com/wynn**

(MR Message 4702)

Receive a Bonus Sports Resort 5-in-1 Sports Pack with Nintendo® Wii Bundle Redemption

Wii™ is not just a gaming console, it's a reason to get together with your friends and family. Bundle includes: Nintendo® Game System, one extra Wii™ Remote, and one additional game. The game is Rated E and the title is based on availability. For a limited time, get a bonus Sports Resort 5-in-1 Sports Pack when you redeem for **HLX832** before September 30, 2010.

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 54,200 points for reward code **HLX832**.

(MR Message 4693)

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.

THEODORE W WAITT
Closing Date 08/13/10

Account Ending 9-[redacted]

Now Accepting American Express® Cards!

Equity Estates Experience - First-class homes, world-class service and outstanding amenities. Memorable experiences are waiting to be fashioned. **1-800-413-3340** or **www.equityestatefunds.com**

California Recreation CO - Operates 4 full-service marinas in Newport Harbor. Offering a complement of features to fulfill your boating needs. **www.greatslips.com** or call **949-721-0111.**

Indian Springs Resort in Napa Valley - Our Mission Revival Hot Springs Resort awaits you. Melt in our 1913 Olympic Mineral Pool. **707-942-4913** or visit **www.indianspringscalistoga.com**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 113911)

AMEX002096

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.

SDNY_GM_00327896

EFTA_00200650

EFTA01686894

AMEX002097

SDNY_GM_00327897

EFTA_00200651

EFTA01686895

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Centurion® Card

THEODORE W WAITT
Closing Date 09/13/10

Account Ending 9-[redacted]

New Balance **$160,269.64**
Includes the past due amount of $81,251.44
Please Pay By **09/28/10**

See page 2 for important information about your account.

Your account is past due. Pay the past due amount **immediately.**

Membership Rewards® Points
As of 09/13/10
1,040,049
For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$81,251.44
Payments/Credits	+$0.00
New Charges	+$78,543.01
Fees	+$475.19
New Balance	**$160,269.64**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Please fold on the perforation below, detach and return with your payment

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Enter account number on all documents.
Make check payable to American Express.
Please print clearly in blue or black ink only.

THEODORE W WAITT
[redacted]-1123

Please Pay By
09/28/10
Amount Due
$160,269.64

Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 01602696401602696 4 10 H

AMEX002098

SDNY_GM_00327898

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**	
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950	
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090	
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897	

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Service & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer 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)*

Pay Your Bill with AutoPay

- Avoid late fees.
- Save time.

Deduct your payment from your bank account automatically each month.

Visit **americanexpress.com/autopay** today to enroll.

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 e-mail preferences.

AMEX002099

SDNY_GM_00327899

EFTA_00200653

EFTA01686897

THEODORE W WAITT
Closing Date 09/13/10

Account Ending 9-[redacted]

New Charges

Summary

	Total
THEODORE W WAITT 9-[redacted]	$68,690.03
G MAXWELL 9-[redacted]	$9,852.98
Total New Charges	**$78,543.01**

Detail

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

THEODORE W WAITT
Card Ending 9-[redacted]

		Foreign Spend	Amount
08/12/10	Aventura Limousine 305-770-5466 305-770-5466		$265.00
08/13/10	SCRIPPS CLINIC TORRELA JOLLA 858-554-8710		$3,000.00
08/17/10	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE		$5,020.66
08/18/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store		$12.99
08/18/10	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE		$1,144.05
08/19/10	PACHA IBIZA IBIZA BAR/NIGHTCLUB AS POR UTILIZAR LA TARJE ERICAN EXPRESS THANK YOU SING THE AMERICAN EXPRES D	6.355,00 **European Union Euro	$8,201.77
08/21/10	GOOD TIMES SAN JOSEP DE SA TA JEWELRY/WATCH/SILVRWR AS POR UTILIZAR LA TARJE ERICAN EXPRESS THANK YOU SING THE AMERICAN EXPRES D	60,00 **European Union Euro	$77.44
08/23/10	PAYPAL *GLOWFUR 17404029357733 402-935-7733 Description CHILDREN'S CLO		$1,214.99
08/24/10	ITUNES MUSIC STORE IAUSTIN iTunes Music Store		$14.99
08/25/10	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE		$1,537.71
08/28/10	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE		$1,809.26
08/30/10	OSA 061035ASPEN 970-9251525		$822.95
08/31/10	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE		$3,052.53
08/31/10	CALIFORNIA BICYCLE 8LA JOLLA SPORTING GOODS STORE		$449.08

AMEX002100

Continued on reverse

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
09/01/10	DS WATERS DS WATERS MABLETON 800-492-8377		$50.52
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$435.68
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$435.68
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$402.08
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$435.68
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$402.08
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$435.68
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$435.68
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$435.68
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$435.68

Continued on next page

THEODORE W WAITT
Closing Date 09/13/10

Account Ending 9-[redacted]

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$402.08
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$402.08
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$402.08
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$435.68
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$402.08
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$435.68
09/01/10	SHERATON IOWA CITY HIOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$435.68
09/01/10	HOTEL VETRO 87920240IOWA CITY Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT		$413.28
09/01/10	Aventura Limousine 305-770-5466 305-770-5466		$465.00
09/01/10	Aventura Limousine 305-770-5466 305-770-5466		$1,606.00

AMEX002102

Continued on reverse

SDNY_GM_00327902

EFTA_00200656

EFTA01686900

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
09/01/10	Aventura Limousine 305-770-5466 305-770-5466		$452.00
09/01/10	Aventura Limousine 305-770-5466 305-770-5466		$562.50
09/02/10	Hotel Du Soleil - Ad(707)963-1211 0055133285 92038 Lodging		$2,195.75
09/02/10	HYATT HOTELS PARK HYCHICAGO Arrival Date Departure Date 08/31/10 09/01/10 00000000 LODGING		$1,087.72
09/02/10	HYATT HOTELS PARK HYCHICAGO Arrival Date Departure Date 08/31/10 09/01/10 00000000 LODGING		$13.68
09/03/10	TOM FORD RETAIL, LLCNEW YORK 212-359-0376 Description MENS & BOYS CL		$16,370.00
09/03/10	Aventura Limousine 305-770-5466 305-770-5466		$197.51
09/03/10	Aventura Limousine 305-770-5466 305-770-5466		$171.00
09/05/10	HOTEL VETRO 87920240IOWA CITY Arrival Date Departure Date 10/29/10 10/31/10 00000000 LODGING CARDEPOSIT		$502.88
09/06/10	Hotel Du Soleil 0000(707)963-1211 0551332851 92038 Lodging		$2,410.85
09/09/10	MONTAGE LAGUNA BEACHLAGUNA BEACH Arrival Date Departure Date 09/09/10 09/11/10 00000000 LODGING CARDEPOSIT		$1,792.00
09/09/10	MVQ*VALUEMAX 888-241-0049 MEMBERSHIP		$27.95
09/11/10	NETBIZ.COM 888-847-2226 DIRECT MKTG MISC		$225.00
09/11/10	NORDSTROM 360 0360 SAN DIEGO DEPARTMENT STORE Description MENS TREND SHOE		$1,445.18
09/11/10	NORDSTROM 360 0360 SAN DIEGO DEPARTMENT STORE Description TBD TOPS		$525.26

Continued on next page

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
09/11/10	BLOOMINGDALES 061009SAN DIEGO BLOOMINGDALE'S Description Price BETTER CASUAL SEPAR $65.00 BETTER CASUAL SEPAR $39.60 CASUAL CONTEMP KNIT $98.00 GUESS $59.00		$953.30
09/11/10	STEVE MADDEN #72 674SAN DIEGO 718-446-1800		$86.93
09/11/10	NORDSTROM 360 0360 SAN DIEGO DEPARTMENT STORE Description EYEWEAR		$320.81
09/11/10	SUN DIEGO BOARDSHOPSSAN DIEGO SPORTING GOODS STORE		$688.93
09/12/10	MONTAGE LAGUNA BEACHLAGUNA BEACH Arrival Date Departure Date 09/09/10 09/11/10 00000000 LODGING		$2,715.99
09/13/10	D J*WALL ST JRNL IPA877-975-4723 SUBSCRIPTION		$17.29

G MAXWELL
Card Ending 9-[redacted]

		Foreign Spend	Amount
08/18/10	THE GENERAL TRADING LONDON MISC HOME FURNISHINGS Description Price GOODS $286.40	286.40 **Pounds Sterling	$449.36
08/20/10	UPS* 1Z397R1T4498368SHIPPING SVC SHIPPING SVC DATE 08/20/10 TRK# 1Z397R1T4498368289 FR ZIP 10065 TO ZIP [redacted] US 00001 NEXT DAY AIR 00007 LBS REF#		$103.74
08/20/10	JOSEPH LONDON WOMEN'S CLOTHING LUXURY RETAIL	755.00 **Pounds Sterling	$1,183.46
08/21/10	UPS* 2927S17SB0D SHIPPING SVC 1Z397R1T01916744700000 DATE 08/19/10 TRK# 2927S17SB0D FR ZIP 10065 TO ZIP 00001 GROUND LTR REF#1Z397R1T0191674479		$8.65
08/22/10	UPS* 295800NJ8DA SHIPPING SVC 1Z397R1T44983682800000 DATE 08/20/10 TRK# 295800NJ8DA FR ZIP 10065 TO ZIP 00001 GROUND LTR REF#1Z397R1T4498368289		$8.65

Continued on reverse

Detail Continued

** Foreign currency charges subject to a conversion fee equal to 2.7% of the converted US dollar amount. See page 2 for details.

		Foreign Spend	Amount
08/29/10	BRITISH AIRWAYSMOTO RUISLIP British Airways PLC From: EDINBURGH To: LONDON HEATHROW AP Carrier: BA Class: F N.Y. J F KENNEDY I BA F Ticket Number: 12524717703385 Date of Departure: 08/29 Passenger Name: MAXWELL/GHISLAINE NOELLE Document Type: PASSENGER TICKET	4,933.80 **Pounds Sterling	$7,687.85
08/29/10	UPS* ADJ001073745435SHIPPING SVC SHIPPING SVC DATE 08/20/10 TRK# ADJ00107374543501 FR ZIP TO ZIP 00000 REF# SH#0000397R1T		$57.62
09/03/10	AMAZON.COM AMZN.COM/BILL MERCHANDISE		$10.97
09/07/10	PETCO 3713 537138NEW YORK 212-3697268		$342.68

Fees

			Amount
08/19/10	THEODORE W WAITT	FOREIGN TRANSACTION FEE PACHA IBIZA $8201.77	$221.45
08/21/10	THEODORE W WAITT	FOREIGN TRANSACTION FEE GOOD TIMES $77.44	$2.09
08/18/10	G MAXWELL	FOREIGN TRANSACTION FEE THE GENERAL TRADING COMPA $449.36	$12.13
08/20/10	G MAXWELL	FOREIGN TRANSACTION FEE JOSEPH $1183.46	$31.95
08/29/10	G MAXWELL	FOREIGN TRANSACTION FEE BRITISH AIRWAYSMOTO CALL $7687.85	$207.57
Total Fees for this Period			**$475.19**

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	$3,521.09
Total Interest in 2010	$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Continued on next page

THEODORE W WAITT
Closing Date 09/13/10

Account Ending 9-[redacted]

Important Notice

Information on Pay Over Time Features

Please refer to page 2 for further important information regarding your account

You may have access to one or more Pay Over Time Features as part of your Card account. The current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 9.15%.

For Sign and Travel, the APR is 9.15%.

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, visit us at **americanexpress.com/rewards** or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
August 1, 2010 - August 31, 2010
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
1,040,049

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
78,561

Account Summary

Opening points balance	961,488
Points earned this period	+78,561
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=1,040,049

Points Earned this Period

08/01/10 - 08/31/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	68,194	0	68,194
Add'l Centurion XXXX-XXXXX9-[redacted]	10,367	0	10,367
Totals	78,561	0	**78,561**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

New! Use Membership Rewards® Points on www.Amazon.com

amazon.com

Now you can use Membership Rewards points at checkout on **www.Amazon.com**. Pay in full. Or pay in part and let your Card cover the rest. The reward possibilities are endless.

Go to **membershiprewards.com/amazon** to get started.

(MR Message 4748)

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Get Double Points for Spa Getaways at Three Exclusive Resorts

DESTINATION HOTELS & RESORTS

Unwind and indulge at Terranea or Estancia La Jolla in California, or the Inn & Spa at Loretto in Santa Fe. Staying at these luxury spa retreats gets you double Membership Rewards® points through 9/30/10.

Get double Membership Rewards points at three premier resorts in California and New Mexico. For more information, go to **www.destinationhotels.com/rewards**

(MR Bonus ID 3787)

Offer valid through 9/30/10 at select participating hotels only. To be eligible to get bonus points, you must be enrolled in the Membership Rewards program at time of stay and charge your stay on an eligible, enrolled American Express® Card. 20% discount is based on availability, valid for new reservations only, and upgrade is based on availability at check in. Ineligible rates include but are not limited to, Internet wholesale rates (such as third party online travel agents), traditional wholesale rates, or contracted rooms. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: **3787.**

Continued on reverse

AMEX002108

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.

AMERICANA MANHASSET

Shop at AmericanaManhasset.com - Get Double Points on All Purchases Through 12/31/2010

Shop AmericanaManhasset.com's exclusive, hand- picked selection of hip and luxurious items from HIRSHLEIFER'S--a boutique featuring a remarkable collection of European and American couture clothing and accessories from designers including Lanvin, Miu Miu, Givenchy, Phillip Lim, Alexander McQueen, and more!

Offer valid 01/01/09-12/31/10 on all purchases at Americana Manhasset.com. 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. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Membership Rewards program, visit m**embershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276).** Bonus ID: **8444.**

Shop online! **www.americana manhasset.com**

(MR Bonus ID 8444)

SONY

Save 40% on a Sony® Ultra-Portable Titanium-Bodied HD Handycam Camcorder

Sony's Handycam® records Full HD 1920 x 1080 resolution video from a small and light body crafted from pure titanium. Records to Memory Stick PRO DuoTM media, includes Sony® Face Detection technology. With Sony's ''just fit'' sizing, the case safely holds your camcorder without added bulk and offers a belt Loop for hands-free carrying. Save 40% on a Sony® Ultra-Portable Titanium-Bodied HD Handycam Camcorder with soft carrying case when you redeem by October 31, 2010.

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 88,900 points for reward code **HLX1633**.

(MR Message 4782)

Save 10% on a Flip Mino HD Camcorder

flip video

The Flip Mino HD is the world's sleekest HD camcorder. The Mino HD captures 120 minutes of stunning HD video with 8GB of memory. Features include--large 2.0'' anti-glare display, recording within three (3) seconds of power-up, 16:9 widescreen video, HD 720p (1280x720), internal lithium ion battery, fast lens, 2x digital zoom, FlipShare software and HDMI™ output.
Save 10% on the Flip Mini HD Camcorder when you redeem by October 31, 2010.

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 34,800 points for reward code **PRM3275**.

(MR Message 4755)

Save 10% on a Samsung 46'' HD 1080p Widescreen LCD TV with Touch of Color™ Design

SAMSUNG

Sit back, relax, enjoy watching movies on an LCD TV that has outstanding picture quality. Features: Touch of Color , Wide Color Enhancer 3, 1080p resolution, HyperReal Engine, Anynet+, USB2.0 (Movie), AllShare, Game Mode, Swivel stand, DNSe, Four HDMI® inputs, Energy Star® compliant, remote control, stand, and Monster® ScreenClean. Save 10% on a Samsung 46'' HD 1080p Widescreen LCD TV with Touch of Color Design and Monster® ScreenClean when you redeem by October 31, 2010.

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 180,100 points for reward code **RY7130**.

(MR Message 4757)

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.

AMEX002109

Use Membership Rewards® points to pay in full. Or pay in part and let your Card cover the rest.
Get started today at www.Amazon.com/membershiprewards

MEMBERSHIP rewards® SHOP WITH POINTS AT amazon.com®

Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information.
Participating partners and available rewards are subject to change without notice. POID: Q601:0001

Now Accepting American Express® Cards!

Dollar Tree - Where everything is $1. Use any American Express Card at over 3,800 locations in 48 states. For the store nearest you or to shop online, visit **www.dollartree.com**

Cosmopolitan Restaurant & Hotel - Come visit the newly restored and renovated landmark hotel in old town San Diego. 2660 Calhoun, San Diego. **www.oldtowncosmopolitan.com**

Jimmy's Famous American Tavern - Portland-style gastropub with dry-aged burgers, Southern food and a serious cocktail menu. 4990 N. Harbor Dr. #100, San Diego. **619-226-2103**.

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 114116)

AMEX002110

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.

SDNY_GM_00327910

AMEX002111

DUPLICATE COPY

Centurion® Card

THEODORE W WAITT
Closing Date 10/14/10

Account Ending 9-[redacted]

New Balance	**$64,178.73**
Please Pay By	**10/29/10**

See page 2 for important information about your account.

"Highest in Customer Satisfaction with Credit Card Companies, Four Years in a Row."

American Express received the highest numerical score among credit card issuers in the proprietary J.D. Power and Associates 2007-2010 Credit Card Satisfaction Studies℠. 2010 study based on responses from 8,570 consumers measuring 10 card issuers and measures opinions of consumers about the issuer of their primary credit card. Proprietary study results are based on experiences and perceptions of consumers surveyed in May 2010. Your experiences may vary. Visit jdpower.com

Membership Rewards® Points
As of 10/14/10
1,118,598

For details, please see your Membership Rewards page.

Account Summary

Previous Balance	$160,269.64
Payments/Credits	-$161,890.28
New Charges	+$64,299.37
Fees	+$1,500.00
New Balance	**$64,178.73**

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-877-877-0987

Pay by Phone
1-800-472-9297

See page 2 for additional information.

Please fold on the perforation below, detach and return with your payment

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Enter account number on all documents.
Make check payable to American Express.
Please print clearly in blue or black ink only.

THEODORE W WAITT
[redacted]-1123

Please Pay By
10/29/10

Amount Due
$64,178.73

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

[redacted] 00641787300641787 3 10 H

AMEX002112

SDNY_GM_00327912

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is $1.00 or more.

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.

Customer Service & Billing Inquiries	1-877-877-0987	**Hearing Impaired**
International Collect	1-954-503-8905	**TTY:** 1-800-221-9950
Large Print & Braille Statements	1-877-877-0987	**FAX:** 1-800-695-9090
Express Cash	1-800-CASH-NOW	**In NY:** 1-800-522-1897

Website: americanexpress.com
Mobile Site: amexmobile.com

Customer Service & Billing Inquiries
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address
If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer 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)*

Pay Your Bill with AutoPay

- Avoid late fees.
- Save time.

Deduct your payment from your bank account automatically each month.

Visit **americanexpress.com/autopay** today to enroll.

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 e-mail preferences.

AMEX002113

SDNY_GM_00327913

EFTA_00200667

EFTA01686911

THEODORE W WAITT
Closing Date 10/14/10

Account Ending 9-[redacted]

Payments and Credits

Summary

	Total
Payments	-$160,269.64
Credits	
THEODORE W WAITT 9-[redacted]	-$1,620.64
Total Payments and Credits	**-$161,890.28**

Detail

*Indicates posting date

Payments			**Amount**
09/21/10*	THEODORE W WAITT	ONLINE PAYMENT - THANK YOU	-$99,999.99
09/21/10*	THEODORE W WAITT	ONLINE PAYMENT - THANK YOU	-$60,269.65
Credits			**Amount**
10/01/10	THEODORE W WAITT	SHERATON IOWA CITY HIOWA CITY IA Arrival Date Departure Date 09/30/10 09/30/10 00000000 LODGING	-$100.80
10/01/10	THEODORE W WAITT	SHERATON IOWA CITY HIOWA CITY IA Arrival Date Departure Date 09/30/10 09/30/10 00000000 LODGING	-$100.80
10/02/10	THEODORE W WAITT	SHERATON IOWA CITY HIOWA CITY IA Arrival Date Departure Date 10/01/10 10/01/10 00000000 LODGING	-$1,307.04
10/13/10	THEODORE W WAITT	HOTEL VETRO 000 IOWA CITY IA Arrival Date Departure Date 11/19/10 11/21/10 00000000 LODGING CARDEPOSIT	-$112.00

New Charges

Summary

	Total
THEODORE W WAITT 9-[redacted]	$61,670.14
MICHELE MERKIN 9-[redacted]	$2,629.23
Total New Charges	**$64,299.37**

Continued on reverse

Detail

THEODORE W WAITT
Card Ending 9-[redacted]

				Amount
09/11/10	NORDSTROM 360 0360 SAN DIEGO DEPARTMENT STORE Description TBD TOPS			$243.60
09/13/10	BLT STEAK DC 0281000WASHINGTON 2026898999 FOOD/BEVERAGE TIP		$389.50 $85.50	$475.00
09/13/10	Aventura Limousine 305-770-5466 305-770-5466			$679.00
09/15/10	The Jefferson Hotel Washington Arrival Date 09/12/10 00000000 LODGING	Departure Date 09/15/10		$11,141.94
09/15/10	Aventura Limousine 305-770-5466 305-770-5466			$239.00
09/15/10	Aventura Limousine 305-770-5466 305-770-5466			$239.00
09/16/10	TAYLOR LIVERY RIVERDALE MD 20737 LIMOUSINE SERVICE			$873.60
09/17/10	THE MERCER HOTEL 310NEW YORK Arrival Date 09/15/10 00000000 LODGING	Departure Date 09/16/10		$1,704.28
09/17/10	Aventura Limousine 305-770-5466 305-770-5466			$662.70
09/21/10	CASTLE ON THE HUDSONTARRYTOWN NY Arrival Date 09/21/10 00000000 LODGING CARDEPOSIT	Departure Date 09/21/10		$703.31
09/23/10	CALIFORNIA BICYCLE 8LA JOLLA CA SPORTING GOODS STORE			$213.43
09/24/10	TOM FORD RETAIL, LLCNEW YORK NY 212-359-0376 Description MENS & BOYS CL			$490.00
09/25/10	NEIMAN-MARCUS 16 000SAN DIEGO CA DEPARTMENT STORE Quantity 8 4 4 8	Description DINNERWARE PLACE STTNG PLACE STTNG PLACE STTNG	Price $100.00 $52.00 $95.00 $86.00	$4,661.16
09/25/10	BETWEEN THE SHEETS BSAN DIEGO CA 619-299-9300			$2,157.60
09/26/10	WILLIAMS-SONOMA 0198SAN DIEGO CA 11264405 92122			$353.10

Continued on next page

Detail Continued

		Amount
09/26/10	POTTERY BARN 0491 SAN DIEGO CA 11262250 92122	$313.20
09/26/10	BICE BISTRO - SAN DISAN DIEGO CA RESTAURANT	$250.00
09/28/10	CASTLE ON THE HUDSONTARRYTOWN NY Arrival Date Departure Date 09/26/10 09/28/10 00000000 LODGING	$791.94
09/29/10	DS WATERS DS WATERS MABLETON GA 800-492-8377	$43.02
09/29/10	CALIFORNIA BICYCLE 8LA JOLLA CA SPORTING GOODS STORE	$4,600.13
10/01/10	SHERATON IOWA CITY HIOWA CITY IA Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT	$435.68
10/01/10	SHERATON IOWA CITY HIOWA CITY IA Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT	$100.80
10/01/10	SHERATON IOWA CITY HIOWA CITY IA Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT	$435.68
10/01/10	SHERATON IOWA CITY HIOWA CITY IA Arrival Date Departure Date 09/30/10 10/03/10 00000000 LODGING CARDEPOSIT	$435.68
10/04/10	HOTEL VETRO 000 IOWA CITY IA Arrival Date Departure Date 10/29/10 10/31/10 00000000 LODGING CARDEPOSIT	$502.88
10/06/10	ITUNES MUSIC STORE IAUSTIN TX iTunes Music Store	$1.29
10/06/10	SCRIPPS CLINIC SCRIPSAN DIEGO CA 858-784-5645	$38.36

Continued on reverse

Detail Continued

		Amount
10/06/10	NEIMAN-MARCUS 16 000SAN DIEGO CA DEPARTMENT STORE Description Price PLACE STTNG $125.00 PLACE STTNG $108.00 PLACE STTNG $86.00 DINNERWARE $100.00	$493.88
10/06/10	NEIMAN-MARCUS 16 000SAN DIEGO CA DEPARTMENT STORE Description Price PLACE STTNG $125.00 PLACE STTNG $108.00 PLACE STTNG $86.00 DINNERWARE $100.00	$493.88
10/06/10	NEIMAN-MARCUS 16 000SAN DIEGO CA DEPARTMENT STORE Description Price DINNERWARE $100.00 PLACE STTNG $108.00 PLACE STTNG $86.00 PLACE STTNG $125.00	$493.88
10/06/10	Aventura Limousine 305-770-5466 FL 305-770-5466	$1,582.46
10/06/10	Aventura Limousine 305-770-5466 FL 305-770-5466	$1,582.46
10/06/10	Aventura Limousine 305-770-5466 FL 305-770-5466	$1,635.69
10/07/10	NEIMAN-MARCUS 16 000SAN DIEGO CA DEPARTMENT STORE Description Price PLACE STTNG $125.00 PLACE STTNG $108.00 PLACE STTNG $86.00 DINNERWARE $100.00	$493.88
10/08/10	BLOOM.WEDCHNL.COM 12MASON OH BLOOMINGDALE'S Quantity Description Price 6 FINE CHINA $300.00	$300.00
10/08/10	ALS ASSOC AZ ONLINE PHOENIX AZ 602-297-3800	$1,000.00
10/08/10	Balanced Body Inc. 8Sacramento CA 9163866203	$11,822.81
10/09/10	CALIFORNIA BICYCLE 8LA JOLLA CA SPORTING GOODS STORE	$3,900.17
10/09/10	CALIFORNIA BICYCLE 8LA JOLLA CA SPORTING GOODS STORE	$4,703.41
10/11/10	NETBIZ.COM 888-847-2226 OR DIRECT MKTG MISC	$225.00
10/11/10	HOTEL VETRO 000 IOWA CITY IA Arrival Date Departure Date 11/19/10 11/21/10 00000000 LODGING CARDEPOSIT	$112.00

Continued on next page

Detail Continued

		Amount
10/12/10	MVQ*VALUEMAX 888-241-0049 CT MEMBERSHIP	$27.95
10/13/10	D J*WALL ST JRNL IPA877-975-4723 MA SUBSCRIPTION	$17.29

MICHELE MERKIN
Card Ending 9-[redacted]

		Amount
10/09/10	DIAVOLINA LOS ANGELES CA WOMEN'S CLOTHING	$1,810.33
10/10/10	TARGET 1884 1884 W HOLLYWOOD CA DISCOUNT STORE	$290.53
10/11/10	BEDBATH&BEYOND#0050 BEVERLY CTR L.A. CA 310-652-1380	$528.37

Fees

			Amount
10/14/10	MICHELE MERKIN	ANNUAL MEMBERSHIP FEE	$1,500.00
Total Fees for this Period			**$1,500.00**

2010 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2010	$5,021.09
Total Interest in 2010	$0.00

Includes fees and interest charged for billing periods with closing dates on or after June 25, 2010.

Important Notice

Information on Pay Over Time Features

Please refer to page 2 for further important information regarding your account

You may have access to one or more Pay Over Time Features as part of your Card account. The current Annual Percentage Rates (APRs) for the Pay Over Time Features are as follows:

For Sign and Travel, the APR is 9.15%.
For Sign and Travel, the APR is 9.15%.

DUPLICATE COPY

Membership Rewards First℠ Monthly Statement and Program News

For questions about your Membership Rewards account, visit us at
americanexpress.com/rewards
or contact us at 1-800-297-1300

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
September 1, 2010 - September 30, 2010
Account activity after this period does not appear on this statement

MEMBERSHIP rewards FIRST℠

Prepared for
THEODORE W WAITT
Membership Rewards® Account Number
[redacted]

Total Points Balance
1,118,598

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Points Earned this Period
78,549

Account Summary

Opening points balance	1,040,049
Points earned this period	+78,549
Points used this period	0
Reinstated points and adjustments	0
Total points balance	=1,118,598

Points Earned this Period

09/01/10 - 09/30/10	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Centurion XXXX-XXXXX9-[redacted]	68,695	0	68,695
Add'l Centurion XXXX-XXXXX9-[redacted]	9,854	0	9,854
Add'l Centurion XXXX-XXXXX9-[redacted]	0	0	0
Totals	78,549	0	**78,549**

Points used this period includes Redemptions and Transfers. Points earned may be used as long as all enrolled Card accounts are in good standing. Points used cannot be reversed back into your program account. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms & Conditions in your Program Guide. If you have questions, please visit **www.americanexpress.com/rewards** or call 1-800-297-1300. For international, call collect 305-816-2799.

amazon.com

New! Use Membership Rewards Points on www.Amazon.com

Now you can use Membership Rewards® points at checkout on **www.Amazon.com**

Pay in full. Or pay in part and let your Card cover the rest. The reward possibilities are endless.

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.
POID: **Q601:0001**

Get started at **www.Amazon.com/membershiprewards**

(MR Message 4823)

Canon

Save 21% on a Canon PowerShot 12 MP Digital Camera with 4x Zoom and 2GB SD Memory Card

Use this digital camera to make memories last forever! Features: 2.7'' PureColor™ System LCD, Optical image stabilizer, 4x Optical zoom, Smart AUTO mode. Includes rechargeable battery and charger, wrist strap, USB/AV cables and CD-ROM

Save 21% on a Canon PowerShot 12 MP Digital Camera with 4x Zoom and 2GB SD Memory Card when you redeem by November 30, 2010.

Terms and conditions for the Membership Rewards program apply. Visit **membershiprewards.com/terms** or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 32,700 points for reward code **RY7178**.

(MR Message 4833)

Continued on reverse

AMEX002120

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 Points for Spa Getaways at Terranea and Other Destination Hotels

DESTINATION HOTELS & RESORTS

Unwind and indulge at Terranea and other Destination Hotels.

Staying at these luxury spa retreats earns you double Membership Rewards® points through 12/31/10.

Earn double Membership Rewards points at premier resorts. For more information, go to **www.destinationhotels.com/rewards**

(MR Bonus ID 3788)

Offer valid 1/1/10-12/31/10 at select participating hotels only. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at time of stay & charge your stay on an eligible, enrolled American Express® Card. 20% discount is based on availability, valid for new reservations only, and upgrade is based on availability at check in. Ineligible rates include but are not limited to, Internet wholesale rates (such as third-party online travel agents), traditional wholesale rates or contracted rooms. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: **3788.**

Earn 15x Points Plus 100 Additional Points Per Order When You Shop FTD for Flowers & Gifts

FTD

Now you can earn 15x points PLUS 100 additional bonus points on all orders placed now through 11/30/2010, when you shop at **www.ftd.com/amex15plus100** or call **1-800-SEND-FTD** (Promo Code: **20153**) and use your enrolled American Express® Card. Choose from fresh flowers, gourmet gift baskets, and so much more from FTD.

For more information on the Program, visit **MembershipRewards.com/Terms** or call **1-800-AXP-EARN (297-3276)**.

(MR Message 4847)

Offer valid through 11/30/10 when you shop at **www.ftd.com/amex15plus100** or call **1-800-SEND-FTD** (Promo Code: **20153**). Not valid in retail stores or in conjunction with any other offer from FTD. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. Bonus IDs: **9496, 3730.**

Earn 3x Membership Rewards® Points on Purchases of $50 or More at Big Lots!

BIG LOTS!

As the nation's largest broadline closeout retailer, we have power to negotiate the best deals in the business. We sell a broad range of high-quality, brand-name products, including electronics, tools, toys, home décor, housewares, holiday items, furniture, gifts, and more.
Think Extreme Value, Think Big Lots!

Think Extreme Value, Think Big Lots! for all your shopping needs. To find a store near you, go to **www.biglots.com**

(MR Bonus ID 4815)

Bonus points offer valid 10/01/2010 through 12/31/2010. To be eligible to earn bonus points, you must spend at least $50 and 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 10-12 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. For more information on the Program, visit **membershiprewards.com/terms** or call **1-600-AXP-EARN (297-3276).** Bonus ID: **4815.**

Get a $100 Baccarat Gift Card with Redemption!

Baccarat

Baccarat's Harmonie Double Old Fashioned Glasses are a beautiful gift for any occasion. A classic pattern originally introduced in 1974, this design highlights Baccarat's style of purity and the brilliance of its cut crystal.

Get a $100 Baccarat gift card when you redeem for the Harmonie Double Old Fashioned Glasses by November 30, 2010.

Visit **membershiprewards.com** or call **1-800-AXP-EARN (297-3276)** and redeem 30,645 points for reward code **RY7578.**

(MR Message 4836)

Terms and conditions for the Membership Rewards® program apply. Visit **membershiprewards.com/terms** or call **1-600-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

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.

AMEX002121

THEODORE W WAITT
Closing Date 10/14/10

Account Ending 9-[redacted]

Use Membership Rewards® points to pay in full. Or pay in part and let your Card cover the rest.
Get started today at www.Amazon.com/membershiprewards

MEMBERSHIP rewards® SHOP WITH POINTS AT amazon.com®

Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information.
Participating partners and available rewards are subject to change without notice. POID: Q601:0001

Now Accepting American Express® Cards!

Equity LifeStyle Properties - We own over 150 RV resorts and campgrounds in the U.S. Get in the zone and learn how you can camp all year for one low price! Visit **www.ZoneCampingPass.com**

Coles Fine Flooring - Since 1947. Seven locations in San Diego. See us for carpet, wood, tile, stone, laminate, vinyl and area rugs. Visit **www.colesfineflooring.com**

Lighthouse Oyster Bar & Grill - Waterside, casual dining, with comfort and flare! Rediscover the Oceanside Harbor. 626 Harbor Dr. South, #201, Oceanside. **760-433-1900.**

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(CE 114284)

AMEX002122

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.

SDNY_GM_00327922

AMEX002123

Bank Account Number	Check Number	Card Number(AMEX)	Amount	Process Date	Transaction Status	Routing Number	Payment Type	Maker Name
[redacted]		[redacted]	592.11	8-Sep-16	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	2190.38	8-Aug-16	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	1700.81	8-Jul-16	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	5854.57	8-Jun-16	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	3355.81	7-May-16	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	2485.59	8-Apr-16	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	2153.46	8-Mar-16	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	1440.89	8-Feb-16	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	3118.15	8-Jan-16	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	1696.55	8-Dec-15	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	1787.09	7-Nov-15	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	4023.96	8-Oct-15	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	6057.29	8-Sep-15	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	4541.12	8-Aug-15	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	6648.79	8-Jul-15	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	1791.48	8-Jun-15	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	2685.67	8-May-15	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	8515.53	8-Apr-15	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	3157.23	7-Mar-15	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	3759.5	7-Feb-15	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	4238.53	8-Jan-15	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	4991.87	8-Dec-14	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	3254.71	8-Nov-14	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	2016.93	8-Oct-14	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	1555.35	8-Sep-14	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	5598.16	8-Aug-14	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	1063.71	8-Jul-14	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	1218.29	7-Jun-14	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	576.11	8-May-14	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	2100.97	8-Apr-14	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	1111.04	4-Mar-14	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	3086.7	8-Feb-14	PAYMENT	021000021	null	G MAXWELL
[redacted]		[redacted]	2008.88	8-Jan-14	PAYMENT	021000021	null	G MAXWELL
[redacted]		[redacted]	2305.12	7-Dec-13	PAYMENT	021000021	null	G MAXWELL
[redacted]		[redacted]	4707	8-Nov-13	PAYMENT	021000021	null	G MAXWELL
[redacted]		[redacted]	10018.78	8-Oct-13	PAYMENT	021000021	null	G MAXWELL
[redacted]		[redacted]	3535.07	7-Sep-13	PAYMENT	021000021	null	G MAXWELL

SDNY_GM_00327924
EFTA_00200678
EFTA01686922

[redacted]			[redacted]		11486.37	8-Aug-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]		4337.28	8-Jul-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]		6848.54	8-Jun-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]		4040.78	8-May-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]		2155.89	8-Apr-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]		1715.19	8-Mar-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]		4089.67	8-Feb-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]		5857.61	8-Jan-13	PAYMENT	021000021	null	G MAXWELL

SDNY_GM_00327925

EFTA_00200679

EFTA01686923

Bank Account Number	Check Number	Card Number(AMEX)	Amount	Process Date	Transaction Status	Routing Number	Payment Type	Maker Name
[redacted]		[redacted]	3759.62	28-Oct-19	PAYMENT	121000358	PT_COMPUTER	leah saffian INC
[redacted]		[redacted]	102243.63	2-Sep-19	RETURN	044000804	PT_AUTOPAY_CYCLE	G MAXWELL
[redacted]		[redacted]	102243.63	2-Sep-19	RETURN	044000804	PT_AUTOPAY_CYCLE	G MAXWELL
[redacted]		[redacted]	102243.63	2-Sep-19	RETURN	044000804	PT_AUTOPAY_CYCLE	G MAXWELL
[redacted]		[redacted]	28982.28	22-Jul-19	PAYMENT	044000804	PT_REP	G MAXWELL
[redacted]		[redacted]	1539.77	2-Jul-19	PAYMENT	044000804	PT_AUTOPAY_CYCLE	G MAXWELL
[redacted]		[redacted]	3722.53	1-Jun-19	PAYMENT	044000804	PT_AUTOPAY_CYCLE	G MAXWELL
[redacted]		[redacted]	2424.32	2-May-19	PAYMENT	044000804	PT_AUTOPAY_CYCLE	G MAXWELL
[redacted]		[redacted]	3961.77	2-Apr-19	PAYMENT	044000804	PT_AUTOPAY_CYCLE	G MAXWELL
[redacted]		[redacted]	7040.4	2-Mar-19	PAYMENT	044000804	PT_AUTOPAY_CYCLE	G MAXWELL
[redacted]		[redacted]	4327.04	2-Feb-19	PAYMENT	044000804	PT_AUTOPAY_CYCLE	G MAXWELL
[redacted]		[redacted]	3536.59	2-Jan-19	PAYMENT	044000804	PT_AUTOPAY_CYCLE	G MAXWELL
[redacted]		[redacted]	11543.04	1-Dec-18	PAYMENT	044000804	PT_AUTOPAY_CYCLE	G MAXWELL
[redacted]		[redacted]	2578.87	2-Nov-18	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	2596.35	2-Oct-18	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	1538.72	1-Sep-18	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	2589.95	2-Aug-18	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	1021.36	2-Jul-18	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	4258.43	2-Jun-18	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	2014.09	2-May-18	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	7537.34	2-Apr-18	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	7868.51	2-Mar-18	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	3635.64	2-Feb-18	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	11852.84	2-Jan-18	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	6107.59	2-Dec-17	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	8655.02	2-Nov-17	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	4060.47	2-Oct-17	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	5001.32	2-Sep-17	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	9141.63	2-Aug-17	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	8528.4	1-Jul-17	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	30120.52	2-Jun-17	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	28114.79	2-May-17	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	13712.25	1-Apr-17	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	6696.03	2-Mar-17	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	9830.53	2-Feb-17	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	15134.9	2-Jan-17	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	18788.58	2-Dec-16	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	13464.97	2-Nov-16	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	8849.54	1-Oct-16	PAYMENT	044000804	null	G MAXWELL
[redacted]		[redacted]	9128.72	2-Sep-16	PAYMENT	044000804	null	G MAXWELL

SDNY_GM_00327926
EFTA_00200680
EFTA01686924

[redacted]			[redacted]	11015.92	3-Aug-16	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	19459.01	2-Jul-16	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	10408.47	2-Jun-16	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	11300.68	2-May-16	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	12541.43	2-Apr-16	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	12332.92	2-Mar-16	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	10551.71	2-Feb-16	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	18483.23	2-Jan-16	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	12692.61	2-Dec-15	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	5014.03	2-Nov-15	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	1023.85	2-Oct-15	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	9298.67	2-Sep-15	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	7804.72	1-Aug-15	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	13945.89	2-Jul-15	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	8331.3	2-Jun-15	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	14431.09	2-May-15	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	13968.34	2-Apr-15	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	11220.75	2-Mar-15	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	6000.15	2-Feb-15	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	17007.67	2-Jan-15	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	21519.92	2-Dec-14	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	12451.86	1-Nov-14	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	16388.04	2-Oct-14	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	14330.86	2-Sep-14	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	21386.13	2-Aug-14	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	13782.69	2-Jul-14	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	9579.23	2-Jun-14	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	8863.41	2-May-14	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	12553.67	2-Apr-14	PAYMENT	044000804	null	G MAXWELL
[redacted]			[redacted]	7546.14	1-Mar-14	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]	13441	1-Feb-14	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]	21020.36	2-Jan-14	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]	19424.8	2-Dec-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]	21057.9	2-Nov-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]	20603.79	2-Oct-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]	3896.93	2-Sep-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]	17496	2-Aug-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]	18656.98	2-Jul-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]	4403.51	2-May-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]	19943.57	2-Apr-13	PAYMENT	021000021	null	G MAXWELL
[redacted]			[redacted]	16836.27	2-Mar-13	PAYMENT	021000021	null	G MAXWELL

SDNY_GM_00327927
EFTA_00200681
EFTA01686925

[redacted]			[redacted]	10664.31	2-Feb-13	PAYMENT	021000021	null	G MAXWELL

SDNY_GM_00327928
EFTA_00200682
EFTA01686926

04/22/16 NEW CARD [redacted] SENT TO ALTERNATE ADDRESS:

..15:00 ID ORDR 55 MONTEREY AVE

TEANECK , NJ 07666 US

04/22/16 CARD REPLACE BY BASIC AS STOLEN BY UPS SATURDAY

..14:59 SS GENR

11/18/15 HYATT OPEN SAVINGS CMLD SENT VIA LETTER REF24771

..23:36 SR LEGL

05/05/15 PRODUCT CHANGE FROM BUSINESS GOLD REWARDS CARD JCA TO BUSINES

..23:09 SS PXFR S GOLD REWARDS CARD NLT REQUESTED ON 2015-05-05 THROUGH MASS

MIGRATION BY XX9335A PRODUCT CHANGE EFFECTIVE ON 2015-05-08 N

EW BASIC ANNUAL FEE $175.00 EFFECTIVE ON 2015-05-08

03/18/15 CMLD NOTIFY CM OF MIGRATION TO BGR 321-NLT

..03:21 SS LEGL

11/13/12 CMLD OPEN SAVINGS OFFICE MAX BONUSING STRUCTURE CHANGE

..20:22 SS LEGL

11/08/12 SS LEGL - CM IMPACTED BY HURRICANE SANDY - AXP IDENTIFIED CM

..23:33 SS LEGL

07/10/11 CM AGREEMENT SENT B20 LTR MASS MAILING

..04:30 CT LEGL

06/15/11 CARD REPLACE BY BASIC AS LOST BY UPS NEXT DAY

..15:51 SS GENR

06/09/11 CARD REPLACE BY BASIC AS LOST BY UPS NEXT DAY

..15:10 SS GENR

05/20/11 IBWC CONSULTING ASL 14000 FASL 14000 RT 170001

..18:16 SS GENR

05/20/11 PHONE CHANGE PROCESSED

..18:14 SS GENR

05/20/11 CARD REPLACE BY BASIC AS NAME CORRECTION BY UPS NEXT D

..18:14 SS GENR AY

AMEX002129

SDNY_GM_00327929

EFTA_00200683

EFTA01686927

05/20/11 GHISLANE 61007 NAME CHANGE ON PLASTIC

..18:12 SS GENR FROM GHISLANE MAXWELL

TO G MAXWELL

GHISLANE 61007 NAME CHANGE ON ACCOUNT

FROM GHISLANE N MAXWELL

TO G N MAXWELL

AMEX002130

SDNY_GM_00327930

EFTA_00200684

EFTA01686928

11/12/19 CENTURION NEW DESIGN FORCE ISSUANCE REF30344

..10:06 SS MISC

09/12/19 CLOSED - CSAU - SE MAIL(WITHIN 5 DAY RULE)

..16:45 DP DSPT

09/12/19 HELLO, KINDLY FIND ATTACHED WRITTEN AUTHORIZATION FOR CLIENT

..16:44 DP DSPT CHARGEBACK

09/12/19 CREDITMATCH APP 2551106505 $100,000.00

..12:35 DP DSPT

09/12/19 CREDITMATCH APP

..12:34 DP DSPT

09/04/19 ECONSENT EMAIL SENT ON 09/04/19 TO [redacted]

..15:00 DP DSPT

09/04/19 S2

..13:54 DP DSPT

09/04/19 3A10-5

..13:54 DP DSPT

09/04/19 3A10-5

..13:54 DP DSPT

09/04/19 3A03-13

..13:54 DP DSPT

09/04/19 3A03-13

..13:54 DP DSPT

09/04/19 CM CLAIMS SE ADVISED HER DID NTO RECEIVE AND SO SHE PAID VIA

..13:22 DP DSPT WIRE ON 07/22/19 GSP FROZE CM DID NOT GIVE ANY DETAILS BUT

CLAIMS SHE SPOKE TO SE AND THEY WILL NOT CHALLENGE THE DISPUT

E

09/04/19 SNMATHIS - CM UN-ENROLED IN AUTOPAY

..13:21 SS GENR

09/04/19 OLEDGI - DIAL TRANSFER TO PAY BY PHONE PAY

..13:19 SS GENR

07/26/19 SSIMM8 - CM DISCONNECTED WHILE TRANSFERRING TO ACCT SE

..12:54 SS GENR RVICES .

CM INQUIRING ABOUT A FUTURE USAGE OF $100K

07/26/19 SSIMM8 - DIAL TRANSFER TO ACCT SVC/CREDIT FUTURE USAGE

..12:50 SS GENR

07/22/19 NFELIZ - PAYMENT OF $28,982.28

..15:15 SS GENR

05/20/19 CREDITMATCH APP 1401056262 $503.76

..08:45 DP DSPT

05/17/19 ECONSENT EMAIL SENT ON 05/17/19 TO [redacted]

..12:37 DP DSPT

05/17/19 3A01-277

..12:09 DP DSPT

05/17/19 3A01-277

..12:09 DP DSPT

05/17/19 3A01-277

..12:09 DP DSPT

05/17/19 SBALDW - MERCHANT BLOCK ADDED-8004-USPS.COM PO BOXE-WS

..11:58 SS CONV P

05/17/19 3F30

..11:55 DP DSPT

05/17/19 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..11:55 DP DSPT A: CANCELLED / ATTEMPTED TO CANCEL WITH THE MERCHANT(CNC)

Q: GOOD FAITH ATTEMPT MADE

A: YES

Q: REFUND POLICY

A: REFUNDABLE

Q: CANCELLATION NUMBER / REFERENCE NUMBER

AMEX002132

SDNY_GM_00327932

EFTA_00200686

EFTA01686930

A: NONE

Q: WHAT PORTION OF THE CHARGE WAS CANCELLED/ATTEMPTED TO CAN

CEL?

A: ENTIRE CHARGE

O: ISO 4513 - CREDIT NOT PRESENTED

O: ISO 4513 - CREDIT NOT PRESENTED

O: POLICY WRITE-OFF CRITERIA MET; CREDIT ISSD

05/12/19 AUTH PROVIDED BY CM ON ORIGINAL PURCHASE BY NOT DESELECTING

..05:49 DP DSPT THE AUTOMATIC RENEWAL OPTION. S/HE ALSO ACCEPTED OUR TOS ST

ATING CM'S RESPONSIBILITY TO DISABLE FEATURE WHEN NO LONGER

REQUIRING SERVICES. CM FAILED DUE DILIGENCE ON THE ACCOUNT

AFTER RECEIVING FIVE AUTO RENEW REMINDERS STARTING 90 DAYS P

RIOR. ACCESS/SUPPORT IS AVAILABLE 24/7 TO DISABLE AUTO RENE

W, CANCEL, OR UPDATE PAY ENT METHOD. NON REFUNDABLE.

05/11/19 3F23

..01:43 DP DSPT

05/10/19 CENTURION ACCOUNT - SE MAIL

..17:52 DP DSPT

05/03/19 CM MOVED ALL GO DADDY ACTIVITY TO ANOTHER CREDIT CARD. CLAIMS

..15:03 DP DSPT NO KNOWLEDGE OF THIS CHARGE

05/03/19 SBALDW - MERCHANT BLOCK ADDED-2023-GODADDY.COM (480-WS

..15:00 SS CONV P

05/03/19 CM AKLT SUPPRESSED

..14:57 DP DSPT

05/03/19 3F23 CM146

..14:57 DP DSPT CLOSED BY ROADS AUTOMATION.

05/03/19 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..14:57 DP DSPT A: NO KNOWLEDGE / WANTS PROOF AND/OR DESCRIPTION OF PURCHASE

Q: CHARGE PART OF A RECURRING BILLING AGREEMENT?

AMEX002133

SDNY_GM_00327933

EFTA_00200687

EFTA01686931

A: NO

Q: HAS CM DONE BUSINESS PREVIOUSLY WITH THIS MERCHANT?

A: YES

Q: COULD THE CHARGE BE FOR ANY OF THE FOLLOWING?

A: CM DID NOT MAKE CHARGE AND REQUEST PROOF OF PURCHASE

Q: THIS CHARGE IS FOR GODADDY.COM SERVICE WITH A 30-DAY FREE

TRIAL, IS AN INQUIRY STILL REQUIRED?

TRIAL, IS AN INQUIRY STILL REQUIRED?

A: YES

Q: NKN RMS INQ DESCRIPTION:

A: NONE OF THE ABOVE

Q: DO YOU WANT AN AUTOMATED MERCHANT CONTACT TO BE SENT?

A: NO

O: ISO 6014 - CARDMEMBER DOES NOT RECOGNIZE TRANSACTION

O: CCP SELECTIVELY SUPPRESSED THE AUTOMATED MERCHANT CONTACT

O: A BILLING INQUIRY HAS BEEN INITIATED.

O: SUB ROC EXCEPTION: CARD PRODUCT EXCEPTIONED

CM CLAIMS NO KNOWLEDGE OF CHARGES BILLED TO AMEX CARD BILLE

D TO ANOTHER CREDIT CARD

04/30/19 ECONSENT EMAIL SENT ON 04/30/19 TO [redacted]

..17:55 DP DSPT

04/30/19 PROCESSED BY DSP CHARGEBACK

..16:57 DP DSPT

04/30/19 3A03-11

..16:57 DP DSPT

04/30/19 3A03-11

..16:57 DP DSPT

04/30/19 IMMEDIATE CHARGEBACK. CM CLAIMS NO KNOWLEDGE OF CHARGE. CHARG

..16:57 DP DSPT EBACK PROCESSED. PLEASE DISCONTINUE ALL FUTURE BILLINGS.

04/30/19 PROCESSED BY DSP CHARGEBACK

..16:57 DP DSPT

04/30/19 CM AKLT SUPPRESSED

..16:48 DP DSPT

04/30/19 3F23 CM146

..16:48 DP DSPT

04/30/19 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..16:48 DP DSPT A: NO KNOWLEDGE / WANTS PROOF AND/OR DESCRIPTION OF PURCHASE

Q: CHARGE PART OF A RECURRING BILLING AGREEMENT?

A: NO

A: NO

Q: HAS CM DONE BUSINESS PREVIOUSLY WITH THIS MERCHANT?

A: NO

Q: HAS THE CM GIVEN THE CARD TO ANYONE TO USE?

A: NO

Q: NKN RMS INQ DESCRIPTION:

A: NONE OF THE ABOVE

O: ISO 6014 - CARDMEMBER DOES NOT RECOGNIZE TRANSACTION

O: A BILLING INQUIRY HAS BEEN INITIATED.

O: SUB ROC EXCEPTION: CARD PRODUCT EXCEPTIONED

CM CLAIMS NO KNOWLEDGE OF CHARGE

SE ENROLLED IN IMMEDIATE CHARGEBACK PROGRAM. THEREFORE, PROC

ESSING CHARGEBACK (FR4), SENDING APPROPRIATE LETTER TO CM AND

MERCHANT AND CLOSING CASE.

04/30/19 3F30

..16:47 DP DSPT

04/30/19 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..16:47 DP DSPT A: NO KNOWLEDGE / WANTS PROOF AND/OR DESCRIPTION OF PURCHASE

Q: CHARGE PART OF A RECURRING BILLING AGREEMENT?

AMEX002135

SDNY_GM_00327935

EFTA_00200689

EFTA01686933

A: YES

Q: HAS CM INTERACTED WITH OR CONTACTED THE MERCHANT IN ANY W

AY?

A: NO

Q: HAS THE CM GIVEN THE CARD TO ANYONE TO USE?

A: NO

Q: THIS CHARGE IS FOR GODADDY.COM SERVICE WITH A 30-DAY FREE

TRIAL, IS AN INQUIRY STILL REQUIRED?

A: YES

Q: NKN RMS INQ DESCRIPTION:

A: NONE OF THE ABOVE

O: ISO 6014 - CARDMEMBER DOES NOT RECOGNIZE TRANSACTION

O: POLICY WRITE-OFF CRITERIA MET; CREDIT ISSD

O: POLICY WRITE-OFF CRITERIA MET; CREDIT ISSD

04/23/19 3G57

..10:21 DP DSPT

04/23/19 3G57

..10:21 DP DSPT

04/23/19 3F30 #CM139

..10:21 DP DSPT

04/23/19 CAS NOTATION TO DECLINE FUTURE BILLINGS

..10:21 DP DSPT

04/23/19 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..10:21 DP DSPT A: CANCELLED / ATTEMPTED TO CANCEL WITH THE MERCHANT(CNC)

Q: GOOD FAITH ATTEMPT MADE

A: YES

Q: SE CONTACTED FOR CANELATION?

A: YES

Q: REFUND POLICY

AMEX002136

SDNY_GM_00327936

EFTA_00200690

EFTA01686934

Q: REFUND POLICY

A: REFUNDABLE

Q: CANCELLATION NUMBER / REFERENCE NUMBER

A: NA

Q: WHAT PORTION OF THE CHARGE WAS CANCELLED/ATTEMPTED TO CAN

CEL?

A: ENTIRE CHARGE

Q: CM ADVSD ALL AUTHS FOR THIS SE WILL DECLINE. CM WANT TO P

ROCEED WITH ADDING NOTATION?

A: YES

Q: CM ADVSD ABOUT CAS BLOCK DISCLOSURE. CM WANT TO PROCEED W

ITH ADDING NOTATION?

A: YES

Q: CAS NOTATION TO DECLINE FUTURE BILLINGS.

A: YES

O: ISO 4544 - CANCELLATION OF RECURRING GOODS/SERVICES

O: ISO 4544 - CANCELLATION OF RECURRING GOODS/SERVICES

O: NOT ELIGIBLE FOR POLICY OR GOODWILL WRITE-OFF

O: POLICY FIRST CHARGEBACK

04/23/19 3F30

..10:19 DP DSPT

04/23/19 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..10:19 DP DSPT A: CANCELLED / ATTEMPTED TO CANCEL WITH THE MERCHANT(CNC)

Q: GOOD FAITH ATTEMPT MADE

A: YES

Q: DID CM CANCEL SERVICE WITH ADOBE?

A: YES

Q: REFUND POLICY

A: REFUNDABLE

AMEX002137

SDNY_GM_00327937

EFTA_00200691

EFTA01686935

Q: CANCELLATION NUMBER / REFERENCE NUMBER

A: NA

Q: WHAT PORTION OF THE CHARGE WAS CANCELLED/ATTEMPTED TO CAN Q: WHAT PORTION OF THE CHARGE WAS CANCELLED/ATTEMPTED TO CAN

CEL?

A: ENTIRE CHARGE

O: ISO 4513 - CREDIT NOT PRESENTED

O: POLICY WRITE-OFF CRITERIA MET; CREDIT ISSD

04/23/19 GCIPRI - MERCHANT BLOCK ADDED-7006-DROPBOX -WS

..10:11 SS CONV P

04/23/19 GCIPRI - MERCHANT BLOCK ADDED-5026-ADOBE WEBSALES 8-WS

..10:09 SS CONV P

04/18/19 ECONSENT EMAIL SENT ON 04/18/19 TO [redacted]

..16:55 DP DSPT

04/18/19 PROCESSED BY DSP CHARGEBACK

..15:06 DP DSPT

04/18/19 3A03-11

..15:06 DP DSPT

04/18/19 3A03-11

..15:06 DP DSPT

04/18/19 PROCESSED BY DSP CHARGEBACK

..15:06 DP DSPT

04/18/19 PROCESSED BY DSP CHARGEBACK

..15:06 DP DSPT

04/18/19 PROCESSED BY DSP CHARGEBACK

..15:06 DP DSPT

03/24/19 ACCOUNT PENDING CASH ADVANCE FEATURE ENROLLMENT ON 5/1/2019

..20:22 SS LEGL

03/14/19 CASE EXCEPTIONED: BOUNTY CASE.

..09:48 DP DSPT

02/20/19 ECONSENT EMAIL SENT ON 02/20/19 TO [redacted]

..10:07 DP DSPT

02/20/19 PROCESSED BY DSP WRITEOFF

..09:47 DP DSPT

02/20/19 3A03-3

..09:47 DP DSPT

02/20/19 3A03-3

..09:47 DP DSPT

02/19/19 ECONSENT EMAIL SENT ON 02/19/19 TO [redacted]

..07:25 DP DSPT

02/19/19 3A03-13

..07:17 DP DSPT

02/19/19 3A03-13

..07:17 DP DSPT

02/19/19 PROCESSED BY DSP WRITEOFF

..07:15 DP DSPT

02/19/19 PROCESSED BY DSP WRITEOFF

..07:15 DP DSPT

02/18/19 CM AKLT SUPPRESSED

..10:01 DP DSPT

02/18/19 3F23 CM146

..10:01 DP DSPT

02/18/19 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..10:01 DP DSPT A: NO KNOWLEDGE / WANTS PROOF AND/OR DESCRIPTION OF PURCHASE

Q: CHARGE PART OF A RECURRING BILLING AGREEMENT?

A: YES

Q: HAS CM INTERACTED WITH OR CONTACTED THE MERCHANT IN ANY W

AY?

AMEX002139

SDNY_GM_00327939

EFTA_00200693

EFTA01686937

A: NO

Q: HAS THE CM GIVEN THE CARD TO ANYONE TO USE?

A: NO

Q: NKN RMS INQ DESCRIPTION:

A: NONE OF THE ABOVE

Q: DO YOU WANT AN AUTOMATED MERCHANT CONTACT TO BE SENT?

A: NO

O: ISO 6014 - CARDMEMBER DOES NOT RECOGNIZE TRANSACTION

O: ISO 6014 - CARDMEMBER DOES NOT RECOGNIZE TRANSACTION

O: CCP SELECTIVELY SUPPRESSED THE AUTOMATED MERCHANT CONTACT

O: A BILLING INQUIRY HAS BEEN INITIATED.

O: SUB ROC EXCEPTION: CARD PRODUCT EXCEPTIONED

CM DOES NOT RECOGNIZE NEEDS TO SEE WHAT THIS CHARGE IS FOR

NO MERCHANT REPLY. LWSI HAS LIFTED. THEREFORE, PROCESSING CHA

RGEBACK (R13), SENDING APPROPRIATE LETTER TO CM AND MERCHANT

AND CLOSING CASE.

02/18/19 CM AKLT SUPPRESSED

..09:58 DP DSPT

02/18/19 3F23 CM146

..09:58 DP DSPT

02/18/19 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..09:58 DP DSPT A: BILLED MORE THAN EXPECTED FOR THE TRANSACTION (OVR)

Q: IS THE REASON FOR OVERCHARGE DUE TO A PRICE REDUCTION AFT

ER THE INITIAL PURCHASE?

ER THE INITIAL PURCHASE?

A: NO

Q: IS OVR RSN DEPOSIT NOT DEDUCTED?

A: NO

Q: OVR REASON:

AMEX002140

SDNY_GM_00327940

EFTA_00200694

EFTA01686938

A: OTHER

Q: DESCRIPTION FOR OVR REASON FOR OTHER:

A: BREAKFAST/MEAL

Q: PLEASE SELECT THE OPTION THAT BEST APPLIES:

A: NO DOCUMENTATION AVAIL

Q: SUPPORTING DOCUMENTATION NOT AVAILABLE

A: YES

Q: IS DISPUTE FOR GOODS/SRVS PROCURED BY CIRCLES?

A: NO

Q: BOOKED ON-LINE?

A: NO

A: NO

Q: WAS PTS/NTS/CTS USED TO BOOK THIS TRANSACTION?

A: NO

O: ISO 4507 - INCORRECT TRANSACTION AMOUNT OR ACCOUNT NUMBER

PRESENTED

O: POLICY FIRST CHARGEBACK CRITERIA HAS BEEN MET

O: A BILLING INQUIRY HAS BEEN INITIATED.

THE CM STAYED AND WAS CHARGED FOR A MEAL WHICH SHE WAS TOLD

WOULD BE CREDITED BECAUSE SHE WAS MOVED TO ANOTHER ROOM DUE

TO A LEAK IN THE ORIGINAL ROOM ALSO CM WAS CHARGED FOR BREAK

FAST WHICH SHOULD BE COMPLIMENTARY TO CENT CARD CM SPOKE WIT

H THE FRONT DESK AT CHECK OUT AND WAS ADVISED THIS CREDIT WO

ULD BE ISSUED

W/O APPROVED,AMOUNT=$161.56,CATEGORY=GOODWILL ADJUSTMENT FOR

SERVICE ISSUE,CHARGE TYPE=DOMESTIC,AMEX ERROR=NO,WRITEOFF REA

SON=GOODWILL W/OFF - HIGH VALUE CM(AVAILABLE WRITEOFF AMOUNT=

SON=GOODWILL W/OFF - HIGH VALUE CM(AVAILABLE WRITEOFF AMOUNT=

$137.75),OVERRIDE REASON=CENTURION

AMEX002141

SDNY_GM_00327941

EFTA_00200695

EFTA01686939

CASE MEETS W/OFF CRITERIA. WRITE-OFF APPROVED USING MODEL. TH

EREFORE, PROCESSING WRITE-OFF, SENDING APPROPRIATE CM LETTER

AND CLOSING CASE.

CASE MEETS W/OFF CRITERIA. WRITE-OFF APPROVED USING MODEL. TH

EREFORE, PROCESSING WRITE-OFF, SENDING APPROPRIATE CM LETTER

AND CLOSING CASE.

11/29/18 SNMATHIS - DIAL TRANSFER TO TRAVEL SERVICES .

..16:31 SS GENR

11/29/18 SNMATHIS - DIAL TRANSFER TO TRAVEL SERVICES .

..11:28 SS GENR

10/01/18 RCVD CALL FOM ACM [redacted] ADVISING SHE IS NO LONGER

..13:15 SS GENR EMPLOYED BY G MAXWELL BCM

10/01/18 CM CANCELLED CARDMEMBER REQUEST 01017

..13:14 SS CNCL

07/18/18 [redacted] UPDATED COMPANY NAME STREET LINE 1 CITY S

..11:17 SS GENR TATE ZIP/POSTAL CODE

07/18/18 ADDRESS CHANGE PROCESSED

..11:17 SS GENR

06/14/18 3F30

..16:01 DP DSPT

06/14/18 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..16:01 DP DSPT A: NO KNOWLEDGE / WANTS PROOF AND/OR DESCRIPTION OF PURCHASE

Q: CHARGE PART OF A RECURRING BILLING AGREEMENT?

A: NO

Q: HAS CM DONE BUSINESS PREVIOUSLY WITH THIS MERCHANT?

A: NO

Q: HAS THE CM GIVEN THE CARD TO ANYONE TO USE?

A: NO

Q: CM REDEEMED MR POINTS THROUGH SHOPAMEX?

AMEX002142

SDNY_GM_00327942

EFTA_00200696

EFTA01686940

A: NO

A: NO

Q: NKN RMS INQ DESCRIPTION:

A: NONE OF THE ABOVE

O: ISO 6014 - CARDMEMBER DOES NOT RECOGNIZE TRANSACTION

O: POLICY WRITE-OFF CRITERIA MET; CREDIT ISSD

06/14/18 SNMATHIS - DIAL TRANSFER TO OTHER

..15:49 SS GENR

06/05/18 ADDRESS CHANGE PROCESSED

..13:42 SS GENR

06/05/18 ADDRESS CHANGE PROCESSED

..13:41 SS GENR

06/05/18 BILLING ADDRESS VERIFIED

..13:41 SS GENR

06/04/18 ADDRESS CHANGE PROCESSED

..09:57 SS GENR

05/08/18 ECONSENT EMAIL SENT ON 05/08/18 TO [redacted]

..16:45 DP DSPT

05/08/18 3A03-11

..16:26 DP DSPT

05/08/18 3A03-11

..16:26 DP DSPT

04/04/18 SEE TRNSACTION INFO

..20:28 DP DSPT

04/03/18 CLOSED - CSAU - SE MAIL(AFTER 5 DAY RULE)

..16:14 DP DSPT

03/15/18 ECONSENT EMAIL SENT ON 03/15/18 TO [redacted]

..16:12 DP DSPT

03/15/18 3A03-1

..15:50 DP DSPT

03/15/18 3A03-1

..15:50 DP DSPT

03/15/18 PLEASE DISCONTINUE THE INVESTIGATION

..15:49 DP DSPT

03/15/18 SUB ROC EXCEPTION: SE IS ENROLLED IN SPC182

..15:14 DP DSPT

03/15/18 CM AKLT SUPPRESSED

..15:14 DP DSPT

03/15/18 3F23 CM146

..15:14 DP DSPT

03/15/18 3G16 #SE041

..15:14 DP DSPT

03/15/18 ONLINE DISPUTES - ISO 6014: CM DOES NOT RECOGNIZE TRANSACTION

..15:14 DP DSPT Q: CM PHONE # FOR DISPUTE A: 917-520-3106 GOODS AND SERVI
CES CRITERIA NOT MET RETRIEVAL REQUEST AND CB TIMEFRAMES HAV
E NOT EXPIRED CASE INVESTIGATION REQUIRED. REFER TO APPROPRI
ATE IND PROCEDURES Q: POSSIBLE FRAUD - DOES CM WISH TO CONT.
WITH INQ? A: YES Q: CM ADDTL INFO ANSWER: N/A
WITH INQ? A: YES Q: CM ADDTL INFO ANSWER: N/A
3/15 FH....CM NLDS
NO PCCB ACTION NA 18093SFR2012610996

03/05/18 THIS STAY WAS PAID BY USA VISA CARD ENDING IN 8171 IN THE NAM

..10:41 DP DSPT E OF ORGERSON ON FEBRUARY 18, 2018. ONE NIGHT STAY TOTAL OF $
266.99. C/M CLAIMS SHE DOES NOT KNOW WHY THIS AMOUNT WAS CHAR
GED. PLEASE ISSUE CREDIT OR PROVIDE ITEMIZATION AND DETAILS.

03/05/18 ECONSENT EMAIL SENT ON 03/05/18 TO [redacted]

..07:32 DP DSPT

03/04/18 3F01

AMEX002144

SDNY_GM_00327944

EFTA_00200698

EFTA01686942

..12:54 DP DSPT

03/04/18 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..12:54 DP DSPT A: USED ANOTHER METHOD OF PAYMENT (PDD)

Q: SELECT THE BEST OPTION:

A: NONE OF THE ABOVE

Q: PROOF OF PAYMENT IS AVAILABLE?

Q: PROOF OF PAYMENT IS AVAILABLE?

A: YES

Q: METHOD OF PAYMENT?

A: ANOTHER CC

Q: OTHER CREDIT CARD TYPE

A: OTHER

Q: OTHER CREDIT CARD TYPE?

A: USAA

Q: WHAT PORTION OF THE CHARGE WAS PAID BY ANOTHER PAYMENT ME

THOD?

A: ENTIRE CHARGE

Q: IS DISPUTE FOR GOODS/SRVS PROCURED BY CIRCLES?

A: NO

O: ISO 4515 - PAID THROUGH OTHER MEANS

O: CLAIM QUALIFIES FOR A POLICY 1ST CHARGEBACK. PLEASE REVIE

W CASE NOTES FOR MERCHANT CHARGEBACK EXCEPTION

W CASE NOTES FOR MERCHANT CHARGEBACK EXCEPTION

O: CARD MEMBER WAS ADVISED TO SEND PROOF OF THE PAYMENT

O: A BILLING INQUIRY HAS BEEN INITIATED. REQ TO FORWARD DOCU

MENTATION.

CM FRIEND PAID FOR THIS TRANSACTION AND IT SHOULD HAVE NEVER

BEEN BILLED TO THIS ACCOUNT. 297.77 WAS CHARGED TO THE USAA

CARD WHICH IS A DIFFERENT AMT THEN WHAT IS STATED. CM NEVER

AMEX002145

SDNY_GM_00327945

EFTA_00200699

EFTA01686943

PRESENTED HER CARD TO SE, CHARGE IS NOT AUTHORIZED

03/05 CM CALLED IN REGARDING THE CMRE SHE MENTIONED THAT THIS

CHARGE SHOULD HAVE BEEN BILLED TO USA VISA ENDING IN 8171 IN

THE NAME OF ORGERSON ON 2/18 FOR 1 NIGHT. $250.00 RATE. THE H

OTEL CHARGED THE VISA $297.77 AND WHEN THE CARDHOLDER BROUGHT

TO THEIR ATTENTION THEY WERE OVERCHARGED THEY ISSUED $30.78

CREDIT. ONLY ONE NIGHT STAY SHOULD BE CHARGED NO OTHER CHARGE

S MADE AT THE HOTEL.

5/8/18- SENT CM LETTER 3A03-11 ADVISING OF CREDIT ISSUED

5/8/18- SENT CM LETTER 3A03-11 ADVISING OF CREDIT ISSUED

SINCE SE WAS C/B DUE TO NO REPLY.

03/02/18 ADJUSTMENT PROCESSED

..18:02 SS ADJM BILL CODE: 0349

CARD MEMBERSHIP FEE

ADJUSTMENT AMOUNT: $-29.00

ADJUSTMENT DATE: 3/2/2018

REP ID: DP3383B

03/02/18 03/02/2018 $29.00 0349 CR ADJ MEMBERSHIP FEE OFR TRM

..18:02 SS ADJM

12/14/17 LRODGERS - CARD REPLACED ON 14 DEC 2017 AT 10:12 AM EST BY A

..10:12 SS GENR S DMG: WORN SENT TO HOME:: 55 MONTEREY AVE, TEANECK, NJ, 0766

65529, UNITED STATES BY FEDEX STANDARD - PM DELIVERY TO BE DE

LIVERED ON 15 DEC 2017CARD ENDING 08004

12/12/17 MBGARVE - DIAL TRANSFER TO OTHER

..16:02 SS GENR 12/06/17 DBLACK - CM REQ DELIVERY OPTION OVERRIDE ON (06 DEC 2017) REA

..09:36 SS GENR SON:: (CM

NEEDS CARD URGENTLY)

12/06/17 DBLACK - CARD REPLACED ON 06 DEC 2017 AT 9:36 AM EST BY AS L

AMEX002146

SDNY_GM_00327946

EFTA_00200700

EFTA01686944

..09:36 SS GENR OST SENT TO HOME:: 55 MONTEREY AVE, TEANECK, NJ, 076665529, U

NITED STATES BY FEDEX PRIORITY - AM DELIVERY TO BE DELIVERED

ON 07 DEC 2017CARD ENDING 07006

11/03/17 3F30

..15:38 DP DSPT

11/03/17 3F30

..15:38 DP DSPT

11/03/17 3F30

..15:38 DP DSPT

11/03/17 ONLINE DISPUTES - WRITE OFF CRITERIA MET ISO 6014: CM DOES NO

..15:38 DP DSPT T RECOGNIZE TRANSACTION GOODS AND SERVICES CRITERIA NOT MET

RETRIEVAL REQUEST AND CB TIMEFRAMES HAVE NOT EXPIRED Q: POSS RETRIEVAL REQUEST AND CB TIMEFRAMES HAVE NOT EXPIRED Q: POSS

IBLE FRAUD - DOES CM WISH TO CONT. WITH INQ? A: YES

10/23/17 EMAIL ADDRESS CHANGE PROCESSED

..09:56 SS GENR

10/23/17 EMAIL ADDRESS CHANGE PROCESSED

..09:24 SS GENR

10/23/17 PHONE CHANGE PROCESSED

..09:23 SS GENR

06/14/17 CM REMEMBERS TRANSACTION

..20:51 DP DSPT

06/14/17 CM REMEMBERS TRANSACTION

..20:51 DP DSPT

06/07/17 M6

..13:05 DP DSPT

06/07/17 3A03-13

..13:05 DP DSPT

06/07/17 3A03-13

AMEX002147

SDNY_GM_00327947

EFTA_00200701

EFTA01686945

..13:05 DP DSPT

06/07/17 CLOSING OUT CASE TO ADDED TO THE OTHER CASE...

..12:56 DP DSPT

06/07/17 CASE PRESENTED THROUGH CPPS

..12:55 DP DSPT

06/07/17 CASE PRESENTED THROUGH CPPS

..12:53 DP DSPT

06/06/17 3F23

..15:22 DP DSPT

06/06/17 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..15:22 DP DSPT A: NO KNOWLEDGE / WANTS PROOF AND/OR DESCRIPTION OF PURCHASE

Q: WHY RE-DISPUTE?

A: REASON FOR RE-DISPUTE

Q: REASON WHY THE CM IS STILL CLAIMING NO KNOWLEDGE AFTER RE

VIEWING THE MERCHANT SUPPORT:

VIEWING THE MERCHANT SUPPORT:

A: OTHER REASON FOR WHY MERCHANT SUPPORT NOT SUFFICIENT

Q: NEW/ADDITIONAL INFORMATION AND/OR TYPE OF ADDITIONAL SUPP

ORT THAT MAY BE AVAILABLE.

A: DOES NOT RECOGNIZE

O: ISO 6014 - CARDMEMBER DOES NOT RECOGNIZE TRANSACTION

O: REFER TO AND FOLLOW ECCO RE-DISPUTE MATRIX/REDISPUTE PROC

EDURES.

O: SUB ROC EXCEPTION: RETRIEVAL REQUEST TIMEFRAMES ARE CLOSE

TO EXPIRING

NEEDS SUPPORT DOES NOT RECOGNIZE

CM WILL CHECK WITH HER ASST. TO SEE IF MAYB SHE MADE THIS PUR

CHASE AND SHE WILL LET ME KNOW...GC

PLEASE SEE CASE #MJP1319 FOR THE CM LTR....THIS IS A CONTIMNU

AMEX002148

SDNY_GM_00327948

EFTA_00200702

EFTA01686946

ING BILLING.....WENT OUT TO THE SE...VP FROM CASE#MJP1319..

06/07/17 NA CASE WAS ALREADY WORKED TODAY

06/07/17 NA CASE WAS ALREADY WORKED TODAY

06/06/17 3F23

..15:22 DP DSPT

06/06/17 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..15:22 DP DSPT A: NO KNOWLEDGE / WANTS PROOF AND/OR DESCRIPTION OF PURCHASE

Q: WHY RE-DISPUTE?

A: REASON FOR RE-DISPUTE

Q: REASON WHY THE CM IS STILL CLAIMING NO KNOWLEDGE AFTER RE

VIEWING THE MERCHANT SUPPORT:

A: OTHER REASON FOR WHY MERCHANT SUPPORT NOT SUFFICIENT

Q: NEW/ADDITIONAL INFORMATION AND/OR TYPE OF ADDITIONAL SUPP

ORT THAT MAY BE AVAILABLE.

A: DOES NOT RECOGNIZE

O: ISO 6014 - CARDMEMBER DOES NOT RECOGNIZE TRANSACTION

O: REFER TO AND FOLLOW ECCO RE-DISPUTE MATRIX/REDISPUTE PROC

EDURES.

EDURES.

O: SUB ROC EXCEPTION: CARD PRODUCT EXCEPTIONED

NEEDS TO SEE SUPPORT

CM WILL CHECK WITH HER ASST. TO SEE IF MAYB SHE MADE THIS PUR

CHASE CM WILL CALL ME & LET ME KNOW...FC

GC

06/06/17 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..15:20 DP DSPT A: NO KNOWLEDGE / WANTS PROOF AND/OR DESCRIPTION OF PURCHASE

Q: CHARGE PART OF A RECURRING BILLING AGREEMENT?

A: NO

Q: HAS CM DONE BUSINESS PREVIOUSLY WITH THIS MERCHANT?

AMEX002149

SDNY_GM_00327949

EFTA_00200703

EFTA01686947

A: NO

Q: HAS THE CM GIVEN THE CARD TO ANYONE TO USE?

A: NO

Q: INQUIRY STILL REQUIRED?

A: NO

A: NO

O: ISO 6014 - CARDMEMBER DOES NOT RECOGNIZE TRANSACTION

O: CM NO LONGER DISPUTES

03/30/17 PENDING FEAT CHANGE: PLAS TPE CDS VALUE 09

..10:41 SS FEAT

03/30/17 PENDING FEAT CHANGE: RNWL MEM PNTR # VALUE 001

..10:41 SS FEAT

03/30/17 PENDING FEAT CHANGE: MEM FEE POINT VALUE 001

..10:41 SS FEAT

01/19/17 REF1167 PENALTY CRITERIA CIT APPLIED

..20:24 NT LEGL

01/19/17 REF1167 GRACE OPTION CIT APPLIED

..20:24 NT LEGL

11/07/16 ACO'S FIELDS CHANGED TO TTT DURING FRAUD/TRANSREVIEW CLEANUP

..20:24 SS LEGL

11/07/16 ACO'S FIELDS CHANGED TO TTT DURING FRAUD/TRANSREVIEW CLEANUP

..20:24 SS LEGL

08/26/16 CASE CLOSED....LYB2650....

..17:57 DP DSPT

08/26/16 3A03-364

..17:57 DP DSPT

08/26/16 3A03-364

..17:57 DP DSPT

08/26/16 3A03-364

AMEX002150

SDNY_GM_00327950

EFTA_00200704

EFTA01686948

..16:25 DP DSPT

08/26/16 3A03-364

..16:25 DP DSPT

08/26/16 PROCESSED BY DSP WRITEOFF

..16:22 DP DSPT

08/26/16 PROCESSED BY DSP WRITEOFF

..16:22 DP DSPT

08/26/16 CM AKLT SUPPRESSED

..16:15 DP DSPT

08/26/16 3F23 CM146

..16:15 DP DSPT

08/26/16 Q: WHAT IS THE REASON FOR THE BILLING INQUIRY?

..16:15 DP DSPT A: BILLED MORE THAN EXPECTED FOR THE TRANSACTION (OVR)

Q: IS OVR RSN DEPOSIT NOT DEDUCTED?

A: NO

Q: OVR REASON:

A: OTHER

Q: DESCRIPTION FOR OVR REASON FOR OTHER:

A: CM HAD THE VEHICLE ONLY FOR ONE DAY

Q: PLEASE SELECT THE OPTION THAT BEST APPLIES:

A: NO DOCUMENTATION AVAIL

Q: SUPPORTING DOCUMENTATION NOT AVAILABLE

A: YES

A: YES

Q: IS DISPUTE FOR GOODS/SRVS PROCURED BY CIRCLES?

A: NO

Q: BOOKED ON-LINE?

A: NO

Q: WAS PTS/NTS/CTS USED TO BOOK THIS TRANSACTION?

AMEX002151

SDNY_GM_00327951

EFTA_00200705

EFTA01686949

A: YES

Q: DISPUTE RELATED TO AN AMEX TRAVEL BOOKING ERROR?

A: NO

Q: NAME OF PASSENGER(S)/GUEST(S):

A: GHISLAINE MAXWELL

Q: DATES OF TRAVEL:

A: AUGUST 12, 2016

Q: PLEASE PROVIDE THE RESERVATION CONFIRMATION NUMBER

A: 4849353

O: ISO 4507 - INCORRECT TRANSACTION AMOUNT OR ACCOUNT NUMBER

O: ISO 4507 - INCORRECT TRANSACTION AMOUNT OR ACCOUNT NUMBER

PRESENTED

O: POLICY FIRST CHARGEBACK CRITERIA HAS BEEN MET

O: PTS/NTS/CTS CRITERIA MET.

O: A BILLING INQUIRY HAS BEEN INITIATED.

RECORD LOCATOR #GSKBIF

OFFER THE CM A GOOD WILL GESTURE...

W/O APPROVED,AMOUNT=$190.83,CATEGORY=GOODWILL ADJUSTMENT FOR

SERVICE ISSUE,CHARGE TYPE=DOMESTIC,AMEX ERROR=NO,WRITEOFF REA

SON=OTHER

CASE MEETS W/OFF CRITERIA. WRITE-OFF APPROVED USING MODEL. TH

EREFORE, PROCESSING WRITE-OFF, SENDING APPROPRIATE CM LETTER

AND CLOSING CASE. BUSINESS DECISION WROTEOFF THE CHARGE.

ALREADY ACTIONED

08/13/16 ADJUSTMENT PROCESSED

..06:27 SS ADJM BILL CODE: 0310

GOODWILL PURCHASE

ADJUSTMENT AMOUNT: $-35.00

ADJUSTMENT DATE: 8/13/2016

AMEX002152

SDNY_GM_00327952

EFTA_00200706

EFTA01686950

REP ID: QZ7706B

08/13/16 WRITE-OFF MODEL: APPROVED

..06:27 SS ADJM REASON: BCM NOT ENROLL IN PRIORITY PASS-LOUNGE ACCESS

BILL CODE: 0310

ADJUSTMENT AMOUNT: $-35.00

ADJUSTMENT DATE: 8/13/2016

REP ID: QZ7706B

08/13/16 08/13/2016 $35.00 0310 CR ADJ FOR BILLING IN OFR TRM

..06:27 SS ADJM BCM CALLED. STATE SHE IS AT A PRIORITY PASS LOUNGE AND CALLED

FOR HE MEMBERSHIP NUMBER. ADVISED NO CURRENTLY ENROLLED.

ISSUED 2 GOODWILL CREDIT FOR HERSELF AND ANOTHER PARTY.

08/13/16 WRITE-OFF MODEL: APPROVED

..06:25 SS ADJM REASON: BCM NOT ENROLL IN PRIORITY PASS-LOUNGE ACCESS

BILL CODE: 0310

ADJUSTMENT AMOUNT: $-35.00

ADJUSTMENT DATE: 8/13/2016

REP ID: QZ7706B

08/13/16 ADJUSTMENT PROCESSED

..06:25 SS ADJM BILL CODE: 0310

GOODWILL PURCHASE

ADJUSTMENT AMOUNT: $-35.00

ADJUSTMENT DATE: 8/13/2016

REP ID: QZ7706B

08/13/16 08/13/2016 $35.00 0310 CR ADJ FOR BILLING IN OFR TRM

..06:25 SS ADJM

06/22/16 ADDRESS CHANGE PROCESSED

..16:13 SS GENR

06/03/16 HAMILTON: NYC JUNE 2016: UNIQUE CODE 7700962802AW6R

..20:28 SS LEGL

AMEX002153

SDNY_GM_00327953

EFTA_00200707

EFTA01686951

04/23/16 PHONE CHANGE PROCESSED

..16:38 SS GENR

04/23/16 TELEPHONE NUMBERS VERIFIED

..16:36 SS GENR

04/23/16 TELEPHONE NUMBERS VERIFIED

..16:36 SS GENR

04/22/16 NEW CARD [redacted] SENT TO ALTERNATE ADDRESS:

..15:01 ID ORDR 55 MONTEREY AVE

TEANECK , NJ 07666 US

04/22/16 CARD REPLACE BY BASIC AS STOLEN BY UPS SATURDAY

..15:00 SS GENR

04/22/16 NEW CARD [redacted] SENT TO ALTERNATE ADDRESS:

..14:58 ID ORDR 55 MONTEREY AVE

TEANECK , NJ 07666 US

04/22/16 CARD REPLACE BY BASIC AS STOLEN BY UPS SATURDAY

..14:57 SS GENR

04/20/16 ADDRESS CHANGE PROCESSED

..14:35 SS GENR

11/18/15 CARD DELIVERY DELAY CARD WILL DELIVER ON THURSDAY NOVEMEBR 19

..15:19 SS GENR TH

11/18/15 CARD DELIVERY DELAY CARD WILL DELIVER ON THURSDAY NOVEMEBR 19

..15:07 SS GENR TH

11/18/15 CARD DELIVERY DELAY CARD WILL DELIVER ON THURSDAY NOVEMEBR 19

..15:04 SS GENR TH

11/17/15 CARD REPLACE BY BASIC AS LOST BY FEDEX STANDARD - PM D

..15:49 SS GENR ELIVERY

11/17/15 CARD REPLACE BY BASIC AS LOST BY FEDEX STANDARD - PM D

..15:49 SS GENR ELIVERY

11/04/15 CAT17265 REMEDIATION LIM PROG MR BONUS

..13:13 SS LEGL

10/27/15 CARD REPLACE BY BASIC AS LOST BY FEDEX STANDARD - PM D

..11:49 SS GENR ELIVERY

10/27/15 TELEPHONE NUMBERS VERIFIED

..11:47 SS GENR

10/27/15 BILLING ADDRESS VERIFIED

..11:47 SS GENR

09/10/15 FORCE ISSUED CHIP AND SIGNATURE CARD ECCO REF21716

..04:14 SS MISC

07/31/15 ACA [redacted] AUTH FOR EVERYTHING

..16:02 SS LEGL

04/24/15 CARD REPLACE BY BASIC AS LOST BY FEDEX PRIORITY - AM D

..10:28 SS GENR ELIVERY

04/19/15 PURCHASE CHANGE IN TERMS - PENALTY APR INCR HAS TAKEN EFFECT

..04:38 NT LEGL

03/29/15 ANNUAL MR T&C MAILED VIA CMLD LTR REF23592

..20:18 SR LEGL

12/16/14 EPEN: CM NOTIFY OF MERCHANT INCIDENT, SEE ECCO UPD5865

..20:15 CT LEGL

06/23/14 CARD REPLACE BY BASIC AS STOLEN BY UPS NEXT DAY

..09:12 SS GENR

04/20/14 ANNUAL MR T&C MAILED VIA CMLD LTR REF21355

..20:10 SR LEGL

03/20/14 2014-US/AA LOUNGE($100 REACTIVE OFFER)

..20:26 SS LEGL

12/04/13 REVERE USCS REACTIVE $100

..18:42 SS LEGL

11/27/13 EPEN: CM NOTIFY PYMT PROVIDER INCIDENT, SEE ECCO UPD6596

..20:14 CT LEGL

AMEX002155

SDNY_GM_00327955

EFTA_00200709

EFTA01686953

11/27/13 EPEN: CM NOTIFY PYMT PROVIDER INCIDENT, SEE ECCO UPD6596

..20:14 CT LEGL

10/23/13 G MAXWELL ADDED [redacted] AS AN AM-FULL

..11:42 SS GENR

05/22/13 GLOBAL ENTRY FEE CREDIT UPDATES- REFERENCE BEN343

..21:27 SS LEGL

05/16/13 CENTURION TIER 4

..17:38 SS LEGL

03/20/13 NEW CARD [redacted] SENT TO ALTERNATE ADDRESS:

..17:09 ID ORDR 1177 15TH ST NW

WASHINGTON , DC 20005 US

03/20/13 NEW CARD [redacted] SENT TO ALTERNATE ADDRESS:

..17:09 ID ORDR 1177 15TH ST NW

WASHINGTON , DC 20005 US

03/20/13 CARD REPLACE BY BASIC AS LOST BY UPS NEXT DAY AIR

..17:09 SS GENR

03/20/13 CARD REPLACE BY BASIC AS LOST BY UPS NEXT DAY AIR

..17:09 SS GENR

03/10/13 EPEN: CM NOTIFY OF SRVC PROVIDER INCIDENT, SEE ECCO UPD6596

..07:37 CT LEGL

11/09/12 SS LEGL - CM IMPACTED BY HURRICANE SANDY - AXP IDENTIFIED CM

..12:03 SS LEGL

09/21/12 PHONE ORDER FOR TOTAL OF $884.09 ($187.86 & $696.23) BY G.MA

..21:14 DP DSPT XWELL (AUTHCODE#228687 - CVV2 MATCHED) ON 08/15/12. PLEASE B

E ADVISED $187.86 WAS DELAYED CAPTURE OF $884.09. PARTS DELI

VERED THRU FEDEX#021938920446925 (PART#A1R121092) ON 08/21 S

IGNED GMAXWELL, 021938920446932 (PART#E35DP31363C & E35DP313

64C) ON 08/21 SIGNED GMAXWELL & UPS#1ZE942300334452235 (PART

#W0133-1611919) ON 08/21 SIGNED JASON AT 1156 WILLMOHR ST BR

AMEX002156

SDNY_GM_00327956

EFTA_00200710

EFTA01686954

OOKLYN, NY 11212. THANKS

09/20/12 CLOSED - CSAU - SE MAIL(AFTER 5 DAY RULE)

..23:50 DP DSPT

09/14/12 ADJUSTMENT PROCESSED

..15:55 SS ADJM BILL CODE: 071I

PREVIOUS FRAUD CREDIT REVERSAL MERCHANDISE

ADJUSTMENT AMOUNT: $114.80

ADJUSTMENT DATE: 9/14/2012

REP ID: GC6707B

REP ID: GC6707B

09/14/12 09/14/2012 $114.80 071I REV OF PREV CR ADJ OFR TRM

..15:55 SS ADJM

09/14/12 ADJUSTMENT PROCESSED

..15:51 SS ADJM BILL CODE: 031I

MERCHANDISE

ADJUSTMENT AMOUNT: $-114.80

ADJUSTMENT DATE: 9/14/2012

REP ID: GC6707B

09/14/12 09/14/2012 $114.80 031I CR FOR FRAUD TRANSACT OFR TRM

..15:51 SS ADJM

09/14/12 ADJUSTMENT PROCESSED

..15:50 SS ADJM BILL CODE: 031I

MERCHANDISE

ADJUSTMENT AMOUNT: $-76.58

ADJUSTMENT DATE: 9/14/2012

ADJUSTMENT DATE: 9/14/2012

REP ID: GC6707B

09/14/12 09/14/2012 $76.58 031I CR FOR FRAUD TRANSACT OFR TRM

..15:50 SS ADJM

AMEX002157

SDNY_GM_00327957

EFTA_00200711

EFTA01686955

09/10/12 LABEL ID TCRE ORDERED

..09:47 SS GENR

09/10/12 CARD REPLACE BY BASIC AS STOLEN BY UPS NEXT DAY

..09:41 SS GENR

09/04/12 S2

..15:53 DP DSPT

09/01/12 WRITEOFF SERVICE

..09:49 DP DSPT

09/01/12 3A03

..09:49 DP DSPT

09/01/12 3A03-3 TRM267

..09:49 DP DSPT

09/01/12 WRITEOFF SERVICE

..09:49 DP DSPT

09/01/12 WRITEOFF SERVICE

..09:49 DP DSPT

09/01/12 3A03

..09:49 DP DSPT

09/01/12 3A03-3 TRM267

..09:49 DP DSPT

09/01/12 WRITEOFF SERVICE

..09:49 DP DSPT

08/31/12 ODS UNABLE TO GENERATE SE CONTACT.

..13:42 DP DSPT

08/31/12 Q: CM PHONE # FOR DISPUTE A: 212-535-6833

..13:42 DP DSPT

08/31/12 3F23 #CM146

..13:42 DP DSPT

08/31/12 ONLINE DISPUTES - Q: CM ADDTL INFO ANSWER: [redacted]/A

AMEX002158

SDNY_GM_00327958

EFTA_00200712

EFTA01686956

..13:42 DP DSPT

08/31/12 ODS UNABLE TO GENERATE SE CONTACT.

..13:32 DP DSPT

08/31/12 Q: CM PHONE # FOR DISPUTE A: 212-535-6833

..13:32 DP DSPT

08/31/12 3F23 #CM146

..13:32 DP DSPT

08/31/12 ONLINE DISPUTES - Q: CM ADDTL INFO ANSWER: N/A

..13:32 DP DSPT

08/31/12 ODS UNABLE TO GENERATE SE CONTACT.

..11:56 DP DSPT

08/31/12 Q: CM PHONE # FOR DISPUTE A: 212-535-6833

..11:56 DP DSPT

08/31/12 3F23 #CM146

..11:56 DP DSPT

08/31/12 ONLINE DISPUTES - Q: CM ADDTL INFO ANSWER: N/A

..11:56 DP DSPT 9.4.12FAYE-SENT SE CONTACT VIA 176

CLOSED DRN PER FRAUD HANDLING

03/07/12 PROCESSED BY DSP CHARGEBACK

..15:02 DP DSPT

03/07/12 3A03

..15:02 DP DSPT

03/07/12 3A03-11

..15:02 DP DSPT

03/07/12 3A11

..15:02 DP DSPT

03/07/12 3A11-7

..15:02 DP DSPT

03/07/12 PROCESSED BY DSP CHARGEBACK

AMEX002159

SDNY_GM_00327959

EFTA_00200713

EFTA01686957

..15:02 DP DSPT

03/07/12 PRESENTED BY CPPS

..14:59 DP DSPT

02/24/12 CASE EXCEPTIONED: BOUNTY CASE.

..09:33 DP DSPT

01/20/12 Q: CM PHONE # FOR DISPUTE A: 212-535-6833

..12:28 DP DSPT

01/20/12 3G23 #SE041

..12:28 DP DSPT

01/20/12 3F23 #CM146

..12:28 DP DSPT

01/20/12 ONLINE DISPUTES - Q: CM ADDTL INFO ANSWER: N/A

..12:28 DP DSPT NO MERCHANT REPLY. LWSI HAS LIFTED. THEREFORE, PROCESSING CHA
RGEBACK (R13), SENDING APPROPRIATE LETTER TO CM AND MERCHANT
AND CLOSING CASE.

08/14/11 $500 ED MITCHELLS GIFT CARD

..03:24 MK OFFR SEP1 - DEC 24, 2011. CCSG CENTURION TARGETED.

07/10/11 TIER4

..04:30 MK MISC

06/03/11 MR SALE: UP TO 40% OFF PTS;2/24-9/22;U383:0012

..21:45 MK OFFR

05/20/11 PHONE CHANGE PROCESSED

..18:14 SS GENR

04/13/11 04/13/2011 $53451.98 071F REMOVAL OF CREDIT BAL OFR TRM

..09:24 SS ADJM

04/12/11 20110413 Q 53451.98 071F DB ADJ CREDIT BAL REFUND WA3633B

..20:40 SS ADJT QUEUED : FTLCNTHD

04/12/11 20110412 Q 53451.98 071F DB ADJ CREDIT BAL REFUND DX3419B

..16:57 SS ADJT QUEUED : FCORSDL1

AMEX002160

SDNY_GM_00327960

EFTA_00200714

EFTA01686958

04/12/11 COMP 1

..15:19 DP DSPT

04/12/11 FINANCIAL ADJUSTMENT EXCEEDED

..15:19 SS ADJM USER AUTHORIZATION LEVEL.

REQUEST SENT TO NEXT LEVEL FOR REVIEW.

04/12/11 20110412 Q 53451.98 071F DB ADJ CREDIT BAL REFUND DY5400B

..15:19 SS ADJT QUEUED : FCORTL5G

04/12/11 CREDIT BAL CREATED BY DUPLICATE PAYMENTS OF $72,213.03 THAT

..15:18 DP DSPT POSTED TO THE 03/11 STMNT.. MATCHES 02/11 STMNT BAL CM PAID

TWICE VIA DIRECT DEBIT & PAY BY COMPUTER.. CK ISS VIA SSP

FOR CURRENT CR BAL OF $53,451.98...COMP 1

04/07/11 FIRSTSPECIALS: 20% OFF MR PTS, 4/01-6/30/2011, POID T576:0001

..21:15 MK OFFR

03/13/11 FIRSTSPECIALS: 20% OFF MR PTS, 4/1-6/30/11, POID T576:0001

..12:13 MK OFFR

03/05/11 SPRING SAVINGS UPTO40% OFF 4/1-5/31/2011T555:0011

..09:09 MK OFFR

01/19/11 CM AGREEMENT SENT VIA STMT MASS MAILING

..21:13 SS LEGL

12/08/10 OFFERSHEET: UP TO 30% OFF PTS;1/16-3/31;S719:0010

..21:45 MK OFFR

12/07/10 FS: 20% OFF MR PTS, 1/01-3/31/2011, POID S653:0001

..21:13 MK OFFR

09/22/10 CR OF 87.50 TRANSFERRED FROM [redacted]

..06:05 SS GENR

09/22/10 09/22/2010 $87.50 031D CR ADJ FOR BALANCE TR OFR TRM

..06:05 SS ADJM

09/14/10 RCVD LTR RE: CO EXIT FROM ACP & MR

..21:36 MK OFFR

AMEX002161

SDNY_GM_00327961

EFTA_00200715

EFTA01686959

07/19/10 07/19/2010 $5000.00 0379 CR ADJ INITIATION FEE OFR TRM

..18:04 SS ADJM

07/19/10 07/19/2010Q $5000.00 0379 CR ADJ INITIATION FEE OFR TRM

..13:16 SS ADJT QUEUED: PE6094A FTL TSC 800H

900 CARD REPLACEMENT

AMEX002162

SDNY_GM_00327962

EFTA_00200716

EFTA01686960

10/01/10 CM CANCELLED CARDMEMBER REQUEST [redacted]

..14:43 SS CNCL

09/19/10 CLAIMYOURREWARD: MR SPECIALS,11/1-12/31,R613:0009

..06:42 MK OFFR

09/14/10 RCVD LTR RE: CO EXIT FROM ACP & MR

..21:36 MK OFFR

07/18/10 *HOME: 20% OFF MR PTS, 8/1-9/21/10, POID Q990:0001

..03:27 MK OFFR

06/10/10 6/15OFFER POID Q721:0001 FAIRMONT HOTELS WOW IN PORT EXP9/15

..21:16 SS LEGL

05/03/10 NEW CARD [redacted] SENT TO ALTERNATE ADDRESS:

..10:34 ID ORDR [redacted]

[redacted]

03/30/10 NEW CARD [redacted] SENT TO ALTERNATE ADDRESS:

..19:25 ID ORDR [redacted]

[redacted] US

03/21/10 CLAIMYOURREWARD:UPTO20%OFF MR PTS,5/1-6/30/10,POID P808:0007

..04:13 MK OFFR

12/16/09 CUSTOMER ADDED SECURITY PIN PASSWORD TYPE TO THE ACCOU

..20:51 SS GENR NT

12/14/09 NEW CARD [redacted] SENT TO ALTERNATE ADDRESS:

..22:44 ID ORDR [redacted]

[redacted]

12/14/09 [redacted] LOST CARD PLEASE CHANGE CARD NUMBER AND SEND OVE

..21:17 SS ORDR RNIGHT TO ALTERNATE ADDRESS: [redacted]

[redacted] CONTACT PHONE:[redacted] PLEASE DEL

IVER BY 12/16/09

11/12/09 FERRAGAMO $500 GIFTCARD US STORES

..21:35 MK MISC

AMEX002163

SDNY_GM_00327963

EFTA_00200717

EFTA01686961

11/12/09 MICHAEL KORS $500 GIFTCARD FLAGSHIP STORES

..21:35 MK MISC

10/27/09 PAYMENT OF $45 954.48

..18:35 SS GENR

10/09/09 PAYMENT OF $57 659.12

..16:44 SS GENR

09/16/09 AA FORM MISSING DOB CM NEEDS TO BE CONTACTED

..17:06 SS SUPV

09/16/09 AAM FORM RECEIVED

..17:05 SS SUPV

08/21/09 MAILED ABC HOME WOW CAMPAIGN. EXPIRES 11/15

..05:56 MK MISC

08/17/09 1 AAM LOAS SENT

..20:09 SS GENR

08/17/09 1 AA LOAS SENT

..20:09 SS GENR

08/06/09 RECV AAM FORM TO ADD DAVE RUSSELL AS AAM TO ACCT..SUBM

..19:47 SS GENR ITTED FOR PROCESSING TO DAG

08/06/09 CM RESENDING FAX FORM FOR AAM.

..19:25 SS RETO

07/30/09 CCSG RETENTION TIER 1 AS OF 7/30/09

..21:12 SS LEGL

07/30/09 CCSG ELIGIBLE FOR HANDSHAKE AS OF 7/30/09

..21:12 SS LEGL

07/24/09 AAM FORM FAX TO 858-551-4442

..14:42 SS GENR

07/24/09 CM DID NOT WISH TO ENROLL IN PARTNER PROGRAMS.

..14:35 SS GENR

07/24/09 1 AAM LOAS SENT

AMEX002164

SDNY_GM_00327964

EFTA_00200718

EFTA01686962

..14:28 SS GENR

03/30/09 THEODORE W WAITT DELETED AAM ERIN DUFFEY-LONG

..17:30 SS GENR

12/26/08 3A01-277

..11:09 DP DSPT

12/26/08 3A01-277

..11:09 DP DSPT

12/26/08 3A01-277

..11:09 DP DSPT

12/23/08 OPEN - RED SOX ACCOUNT - SE MAIL

..15:20 DP DSPT

12/23/08 PENDING FAX FROM NICK AT SE

..11:20 DP DSPT

12/23/08 PRESENTED BY DAVOX

..11:06 DP DSPT

12/12/08 CALLING SE FOR PROOF OF RESERVATION AND POLICY

..16:44 DP DSPT

12/12/08 PRESENTED BY DAVOX

..16:41 DP DSPT

12/10/08 PRESENTED BY DAVOX

..18:39 DP DSPT

12/08/08 OPEN - RED SOX ACCOUNT - SE MAIL

..15:36 DP DSPT

12/06/08 L3

..09:55 DP DSPT

12/06/08 PRESENTED BY DAVOX

..09:52 DP DSPT

12/03/08 DHS UNABLE TO GENERATE SE CONTACT FOR THIS DISPUTE.

..19:18 DP DSPT

AMEX002165

SDNY_GM_00327965

EFTA_00200719

EFTA01686963

12/03/08 3F23 #CM146

..19:18 DP DSPT

12/03/08 CENTURION CARD FROM AMERICAN EXPRESS

..19:18 DP DSPT

12/03/08 CENTURION CARD FROM AMERICAN EXPRESS

..19:18 DP DSPT

12/03/08 DISPUTE NOT RELATED TO CONCIERGE SERVICES.

..19:18 DP DSPT

12/03/08 CM RQ CRDT.

..19:18 DP DSPT IS THIS A CONCIERGE RELATED DISPUTE?

N

IS TRANSACTION 1 ON REVOLVE?

N

SE PROVIDED FOLIO IN CM'S NAME WHICH STATES ROOM CANCELLATION

,,NOTHING ELSE PROVIDED,,CALLED SE AND SPOKE TO NICK,,HE ADVI

SED THAT CM BOOKED 2 ROOMS THRU HIS TRAVEL AGENT AND HAD TO

CANCEL BUT HE WAS WITHIN THE 48 HOUR CANCELLATION PENALTY,,NI

CK WILL FAX RESERVATIONS AND POLICY

SE PROVIDED COPY OF BOOKING CONFIRMATION AND POLICY,,3A01-277

TO CM,,AMEX CAN'T DICTATE SE'S POLICY

11/14/08 POID:M476:0001 VIRGIN PACKAGE SENT SEE PORT FOR INFO

..21:21 MK OFFR

11/07/08 3A01-204

..17:42 DP DSPT

11/07/08 3A01-204

..17:42 DP DSPT

11/07/08 PRESENTED BY DAVOX

..17:33 DP DSPT

11/05/08 POID:M200:0001 RALPH LAUREN PACKAGE. SENT.SEE PORT FOR INFO.

AMEX002166

SDNY_GM_00327966

EFTA_00200720

EFTA01686964

..22:55 MK OFFR

11/05/08 PRESENTED BY DAVOX

..14:43 DP DSPT

11/04/08 3A01-277

..18:28 DP DSPT

11/04/08 3A01-277

..18:28 DP DSPT

11/04/08 3A01-277

..18:28 DP DSPT

11/04/08 PRESENTED BY DAVOX

..18:13 DP DSPT

10/27/08 OPEN - RED SOX ACCOUNT - SE MAIL

..15:24 DP DSPT

10/18/08 TICKET HAS BEEN USED IN FULL. PLEASE SEE FAXED INFORMATION.

..11:39 DP DSPT

10/18/08 TICKET HAS BEEN USED IN FULL. PLEASE SEE FAXED INFORMATION.

..11:39 DP DSPT

10/18/08 TICKET HAS BEEN USED IN FULL. PLEASE SEE FAXED INFORMATION.

..11:39 DP DSPT

10/17/08 OPEN - RED SOX ACCOUNT - SE MAIL

..10:46 DP DSPT

10/02/08 3A01-281

..17:27 DP DSPT

10/02/08 3A01-281

..17:27 DP DSPT

10/02/08 3A01-281

..17:27 DP DSPT

10/02/08 PRESENTED BY DAVOX

..17:10 DP DSPT

AMEX002167

SDNY_GM_00327967

EFTA_00200721

EFTA01686965

09/23/08 OPEN - RED SOX ACCOUNT - SE MAIL

..10:18 DP DSPT

09/20/08 CT

..09:31 DP DSPT

09/20/08 PLEASE PROVIDE PROOF OF USAGE, COPY OF ITINERARY WITH FARE

..09:30 DP DSPT BASIS, COPY OF CANCELLATION POLICY AND A DETAILED EXPLANATION

IF CREDIT IS NOT ISSUED

09/20/08 PLEASE PROVIDE PROOF OF USAGE, COPY OF ITINERARY WITH FARE

..09:30 DP DSPT BASIS, COPY OF CANCELLATION POLICY AND A DETAILED EXPLANATION

IF CREDIT IS NOT ISSUED

09/20/08 PLEASE PROVIDE PROOF OF USAGE, COPY OF ITINERARY WITH FARE

..09:30 DP DSPT BASIS, COPY OF CANCELLATION POLICY AND A DETAILED EXPLANATION

IF CREDIT IS NOT ISSUED

09/20/08 PRESENTED BY DAVOX

..09:25 DP DSPT

09/11/08 PRESENTED BY DAVOX

..17:20 DP DSPT

09/11/08 3A01-204

..17:19 DP DSPT

09/11/08 3A01-204

..17:19 DP DSPT

09/11/08 PRESENTED BY DAVOX

..16:52 DP DSPT

09/11/08 PRESENTED BY DAVOX

..16:49 DP DSPT

09/10/08 3A01-204

..12:41 DP DSPT

09/10/08 3A01-204

..12:41 DP DSPT

AMEX002168

SDNY_GM_00327968

EFTA_00200722

EFTA01686966

09/10/08 PRESENTED BY DAVOX

..12:38 DP DSPT

09/02/08 NEW CARD [redacted] SENT TO ALTERNATE ADDRESS:

..16:26 ID ORDR [redacted]

[redacted]

09/02/08 41017-REPL DAMAGE/ KEEP ACCT#/ SEND TO ALT ADDRESS:

..14:56 SS ORDR G MAXWELL// [redacted]// [redacted]

[redacted]/ SEND VIA UPS/ RCEIV BY 0903

09/02/08 ADDRESS CHANGE PROCESSED

..14:52 SS GENR

09/02/08 GHISLAINE N MAXWELL [redacted] NAME CHANGE FROM GHISLAI

..14:50 SS GENR NE N MAXWELL TO G MAXWELL

09/02/08 DHS UNABLE TO GENERATE SE CONTACT FOR THIS DISPUTE.

..14:39 DP DSPT

09/02/08 3F23 #CM146

..14:39 DP DSPT

09/02/08 GNP - PENDING SE CONTACT.

..14:39 DP DSPT

09/02/08 CENTURION CARD FROM AMERICAN EXPRESS

..14:39 DP DSPT

09/02/08 CENTURION CARD FROM AMERICAN EXPRESS

..14:39 DP DSPT

09/02/08 DISPUTE NOT RELATED TO CONCIERGE SERVICES.

..14:39 DP DSPT

09/02/08 CM REQ DETAILS,NO KNOWLEDE OF CHG

..14:39 DP DSPT IS THIS A CONCIERGE RELATED DISPUTE?

N

IS TRANSACTION 1 ON REVOLVE?

N

AMEX002169

SDNY_GM_00327969

EFTA_00200723

EFTA01686967

9/11 SENT 6014 TID: 000278471291106

ARN: 70001388201501170000082

10/02 SE PROVIDED DOCS SHOWING THAT THIS CHARGE IS FOR THE

MOUNT NELSON HOTEL. CM SIGNED THE RECEIPT. PURCHASED THROUGH

SHARKZONE.CO.ZA

SHARKZONE.CO.ZA

SENDING TO CM

09/02/08 DHS UNABLE TO GENERATE SE CONTACT FOR THIS DISPUTE.

..14:35 DP DSPT

09/02/08 3F23 #CM146

..14:35 DP DSPT

09/02/08 GNP - PENDING SE CONTACT.

..14:35 DP DSPT

09/02/08 CENTURION CARD FROM AMERICAN EXPRESS

..14:35 DP DSPT

09/02/08 CENTURION CARD FROM AMERICAN EXPRESS

..14:35 DP DSPT

09/02/08 DISPUTE NOT RELATED TO CONCIERGE SERVICES.

..14:35 DP DSPT

09/02/08 TICKET WAS CNC

..14:35 DP DSPT IS THIS A CONCIERGE RELATED DISPUTE?

N

IS TRANSACTION 1 ON REVOLVE?

N

9/11 CR IN 15586.70 ON UPCOMING STATEMETN.

09/02/08 DHS UNABLE TO GENERATE SE CONTACT FOR THIS DISPUTE.

..14:31 DP DSPT

09/02/08 3F23 #CM146

..14:31 DP DSPT

AMEX002170

SDNY_GM_00327970

EFTA_00200724

EFTA01686968

09/02/08 PTS/NTS/CTS CRITERIA MET

..14:31 DP DSPT

09/02/08 CENTURION CARD FROM AMERICAN EXPRESS

..14:31 DP DSPT

09/02/08 CENTURION CARD FROM AMERICAN EXPRESS

..14:31 DP DSPT

09/02/08 DISPUTE NOT RELATED TO CONCIERGE SERVICES.

..14:31 DP DSPT

09/02/08 CANC VIA AMEX TRAVEL

..14:31 DP DSPT IS THIS A CONCIERGE RELATED DISPUTE?

N

IS TRANSACTION 1 ON REVOLVE?

N

IS TRANSACTION 2 ON REVOLVE?

N

IS TRANSACTION 3 ON REVOLVE?

N

BOOKED ON-LINE?

N

WAS PTS/NTS/CTS USED TO BOOK THIS CHARGE(S)?

Y

DISPUTE RELATED TO AN AMEX TRAVEL BOOKING ERROR?

Y

RECORD LOCATOR/RESERVATION NUMBER:

RECORD LOCATOR/RESERVATION NUMBER:

NA

SE ADVISED TKT USED AS ISSUED AND PROVIDED PROOF ATCH TO 3A01

-277

09/02/08 DHS UNABLE TO GENERATE SE CONTACT FOR THIS DISPUTE.

AMEX002171

SDNY_GM_00327971

EFTA_00200725

EFTA01686969

..14:29 DP DSPT

09/02/08 3F23 #CM146

..14:29 DP DSPT

09/02/08 GNP - PENDING SE CONTACT.

..14:29 DP DSPT

09/02/08 CENTURION CARD FROM AMERICAN EXPRESS

..14:29 DP DSPT

09/02/08 CENTURION CARD FROM AMERICAN EXPRESS

..14:29 DP DSPT

09/02/08 DISPUTE NOT RELATED TO CONCIERGE SERVICES.

..14:29 DP DSPT

09/02/08 TICKET WAS CNC

..14:29 DP DSPT IS THIS A CONCIERGE RELATED DISPUTE?

N

IS TRANSACTION 1 ON REVOLVE?

N

9/11 RECORD LOCATOR OOQIOS. DOES NOT SHOW CANC IN PCSS. WL

SND RR FOR SPPT OF CHRG

6014 01,02,07,08 SRN#SFUS47082 RBD 10/25/08

11/5 SE IMG..COPY OF TCKTS DETAILS. DOES NOT STATE IT WAS

USED. WL EMAIL SCU REFUNDS FOR PROC OF REFUND.

11/7 RECV EMAIL FROM SCU SAYING THAT CM EXCHNGD THIS TCKT F

TCKT 1257364803815 WHICH WAS REFUND FOR $15586.70 WHICH

APPEARED ON 09/08 STM AS BRITISH AIRWAYS. CLSNG CS TO CM W/

SE CRD

08/21/08 POID:L673 DOMENICO VACA PIECE SENT SEE PORT

..22:45 MK OFFR

08/12/08 PLEASE CLOSE CASE CREDITS HAVE BEEN ISSUED

..15:42 DP DSPT

AMEX002172

SDNY_GM_00327972

EFTA_00200726

EFTA01686970

08/12/08 DHS UNABLE TO GENERATE SE CONTACT FOR THIS DISPUTE.

..15:31 DP DSPT

08/12/08 3F23 #CM146

..15:31 DP DSPT

08/12/08 GNP - PENDING SE CONTACT.

..15:31 DP DSPT

08/12/08 GNP - PENDING SE CONTACT.

..15:31 DP DSPT

08/12/08 CENTURION CARD FROM AMERICAN EXPRESS

..15:31 DP DSPT

08/12/08 CENTURION CARD FROM AMERICAN EXPRESS

..15:31 DP DSPT

08/12/08 DISPUTE NOT RELATED TO CONCIERGE SERVICES.

..15:31 DP DSPT

08/12/08 NICOLE CURTIS CLAIMS CTS MADE AN ERROR IN TICKETING AND WANTS

..15:31 DP DSPT THESE TICS CANCELLED AND CREDITED

IS THIS A CONCIERGE RELATED DISPUTE?

N

IS TRANSACTION 1 ON REVOLVE?

N

IS TRANSACTION 2 ON REVOLVE?

N

9/10 SE ISSD 2 CRDS OF $7805.20 ON 08/08 STM. CLSNG CS TO CM

W/ SE CRDS

07/26/08 POID: L396 MIKIMOTO PIECE SENT SEE PORT FOR DETAILS

..04:35 MK OFFR

03/18/08 CENTURION RETENTION TIER 2 AS OF 03/05/2008

..21:28 SS LEGL

02/11/08 NEW CARD [redacted] SENT TO ALTERNATE ADDRESS:

AMEX002173

SDNY_GM_00327973

EFTA_00200727

EFTA01686971

..14:18 ID ORDR [redacted]

[redacted] US

02/11/08 PAYMENT OF $$395 356.21

..14:01 SS GENR

AMEX002174

SDNY_GM_00327974

EFTA_00200728

EFTA01686972

Feed ID	Date-Time	Private guid	IP address	CM15	Event	Error Code	Browser Header	PC Cookie	Omniture Cookie	Br Lang	Logon Session ID	Risk Level
A0012	Apr 28, 2019 5:55 PM	a076ec13266cf56442	[redacted]	371555868064001	MOVE_CARD_ACCOUNT_E	0	AppleWebKit/605.1.15 (K	1.244-15095457	84850795B2-4000011(	en_US	05f427-3-971f2af--911	NULL
A0006	Mar 13, 2015 9:16 AM	19ed6f8a6016ed7926	[redacted]	371710068941025	DD_CARD_ACCOUNT_EVE	250	IE7	NULL	NULL	NULL	-706e8adb-5a206bc0-(	NULL

SDNY_GM_00327975
EFTA_00200729
EFTA01686973

Feed_id	Date-Time	Private Guid	IP Address	Status	User ID
A0045	Jun 18, 2012 5:51 AM	c6a4798a076ec13266cf56442a68c653	[redacted]	0	[redacted]
A0045	Jun 20, 2012 6:57 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Jun 21, 2012 7:12 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Jul 09, 2012 10:26 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Jul 27, 2012 6:43 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Jul 31, 2012 1:08 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Aug 31, 2012 8:30 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Aug 31, 2012 9:16 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Aug 31, 2012 10:28 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Sep 10, 2012 6:35 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Oct 03, 2012 6:12 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Oct 16, 2012 7:40 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Nov 08, 2012 6:54 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Nov 20, 2012 12:49 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Jan 14, 2013 9:27 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Jan 15, 2013 1:57 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Jan 25, 2013 12:04 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Feb 01, 2013 7:13 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Feb 05, 2013 7:05 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Mar 11, 2013 1:23 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Mar 11, 2013 1:36 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Mar 18, 2013 7:07 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Mar 22, 2013 1:35 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Mar 22, 2013 3:24 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Apr 15, 2013 4:26 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Apr 15, 2013 4:26 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	May 29, 2013 5:38 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	May 29, 2013 10:56 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	May 29, 2013 12:00 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	May 29, 2013 12:45 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	May 29, 2013 1:16 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Jun 25, 2013 8:57 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Jun 25, 2013 11:04 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Jun 27, 2013 5:32 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Jul 23, 2013 1:15 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Jul 24, 2013 12:43 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Aug 02, 2013 9:57 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Sep 12, 2013 5:46 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Sep 12, 2013 6:26 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Sep 12, 2013 6:29 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Sep 12, 2013 6:44 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Sep 12, 2013 6:58 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Sep 12, 2013 7:20 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Sep 12, 2013 7:41 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Sep 12, 2013 9:37 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Sep 12, 2013 10:44 AM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Sep 12, 2013 2:39 PM	c6a4798a076ec13266cf56442a68c653		0	
A0045	Sep 13, 2013 9:05 AM	c6a4798a076ec13266cf56442a68c653		0	

SDNY_GM_00327976
EFTA_00200730
EFTA01686974

A0045	Sep 26, 2013 8:49 AM	c6a4798a076ec13266cf56442a68c653	[redacted]	0		[redacted]	
A0045	Sep 26, 2013 8:49 AM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Sep 26, 2013 8:49 AM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Oct 02, 2013 6:56 AM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Oct 21, 2013 7:59 AM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Oct 23, 2013 6:57 AM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Oct 29, 2013 10:35 AM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Nov 13, 2013 3:12 PM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Nov 19, 2013 7:56 AM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Jan 06, 2014 4:56 AM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Jan 06, 2014 5:20 AM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Jan 07, 2014 12:08 PM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Jan 08, 2014 3:03 PM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Jan 09, 2014 4:15 PM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Feb 18, 2014 11:21 AM	c6a4798a076ec13266cf56442a68c653		0			
A0045	Mar 04, 2014 12:17 PM	c6a4798a076ec13266cf56442a68c653		0			
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Mozilla/5.0 (Macintosh; Intel Mac OS X 10_9_5) AppleWebKit/537.36 (KHTML, like G	Safari-DSK	en-US	142.129.113.160-1443478617081034	
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Mozilla/5.0 (Windows NT 6.3; WOW64; Trident/7.0; rv:11.0) like Gecko	Mozilla-DSK	en-US	12.108.105.63-1452090264267247	
Mozilla/5.0 (Windows NT 6.3; WOW64; Trident/7.0; rv:11.0) like Gecko	Mozilla-DSK	en-US	12.108.105.63-1452090264267247	
Mozilla/5.0 (Windows NT 6.3; WOW64; Trident/7.0; rv:11.0) like Gecko	Mozilla-DSK	en-US	12.108.105.63-1452090264267247	
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Mozilla/5.0 (Windows NT 6.3; WOW64; Trident/7.0; rv:11.0) like Gecko	Mozilla-DSK	en-US	12.108.105.63-1452090264267247	
Mozilla/5.0 (Windows NT 6.3; WOW64; Trident/7.0; rv:11.0) like Gecko	Mozilla-DSK	en-US	12.108.105.63-1452090264267247	
Mozilla/5.0 (Windows NT 6.3; WOW64; Trident/7.0; rv:11.0) like Gecko	Mozilla-DSK	en-US	12.108.105.63-1452090264267247	
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Mozilla/5.0 (Macintosh; Intel Mac OS X 10_9_5) AppleWebKit/537.36 (KHTML, like G	Safari-DSK	en-US	172.91.147.247-1453602751738990	
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Mozilla/5.0 (Windows NT 6.3; WOW64; Trident/7.0; rv:11.0) like Gecko	Mozilla-DSK	en-US	12.108.105.63-1452090264267247	
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Mozilla/5.0 (Macintosh; Intel Mac OS X 10_11_5) AppleWebKit/537.36 (KHTML, like	Safari-DSK	en-US	172.91.147.247, 148.173.96.7-1459297360365141	
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Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko)	Safari-DSK	en-US	10.20.11.1-1479576927308252	
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Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/605.1.15 (KHTML, lik	Safari-DSK	en-us	23.242.13.13-1529339532347722	
Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/605.1.15 (KHTML, lik	Safari-DSK	en-us	23.242.13.13-1529339532347722	
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cm15	Private Guid	Enroll Date	Card Status	Cancel Date
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371710068942023	b2855aa19ed6f8a6016ed792647904b3	Mar 13, 2015	A	9/9/9999

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A0022	May 10, 2011 9:41 AM	[redacted]	[redacted]	376792201201009	0
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Entry URL
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un Step2:en US:REG:LOGIN
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un Step1R:en US:REG
un Step2R:en US:REG:ONL:Y
un Step3R:en US:REG:ONL
un Step4R:en US:REG:ONL LOGIN
un Step1R:en US:REG
un Step2R:en US:REG:ONL:Y
un Step3R:en US:REG:ONL
un Step4R:en US:REG:ONL LOGIN
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un_Step1:en_US:REG:
un_Step2:en_US:REG:LOGIN

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Browser Header	Br Lang	PC Cookie
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Mozilla/5.0 Windows; U; Windows NT 6.1; en-US AppleWebKit/534.13 KHTML, like Gecko Chrome/9.0.59	en-US	4.1.137.19-1299077356150769
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Mozilla/5.0 Windows NT 6.1; WOW64 AppleWebKit/534.24 KHTML, like Gecko Chrome/11.0.696.65 Safari	en-US	215.162.185-1303839357837427
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Mozilla/5.0 Windows; U; Windows NT 5.1; en-US; rv:1.9.0.13 Gecko/2009073022 Firefox/3.0.13 .NET C	en-us	103.211.74-1225300242867638
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Mozilla/5.0 Windows; U; Windows NT 5.1; en-US; rv:1.9.0.13 Gecko/2009073022 Firefox/3.0.13 .NET C	en-us	103.211.74-1225300242867638
Mozilla/5.0 Windows; U; Windows NT 5.1; en-US; rv:1.9.0.13 Gecko/2009073022 Firefox/3.0.13 .NET C	en-us	103.211.74-1225300242867638
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Mozilla/5.0 Macintosh; U; Intel Mac OS X 10.5; en-US; rv:1.9.1.2 Gecko/20090729 Firefox/3.5.2	en-us	208.57.117.17-1258673005776370
Mozilla/5.0 iPad; U; CPU OS 4 2 1 like Mac OS X; en-us AppleWebKit/533.17.9 KHTML, like Gecko Ve	en-us	208.57.117.17-1275859371239030
Mozilla/5.0 iPad; U; CPU OS 4 2 1 like Mac OS X; en-us AppleWebKit/533.17.9 KHTML, like Gecko Ve	en-us	208.57.117.17-1275859371239030
Mozilla/5.0 iPad; U; CPU OS 4 2 1 like Mac OS X; en-us AppleWebKit/533.17.9 KHTML, like Gecko Ve	en-us	208.57.117.17-1275859371239030
Mozilla/5.0 iPad; U; CPU OS 4 2 1 like Mac OS X; en-us AppleWebKit/533.17.9 KHTML, like Gecko Ve	en-us	208.57.117.17-1275859371239030
Mozilla/5.0 (iPad; CPU OS 7_0_4 like Mac OS X) AppleWebKit/537.51.1 (KHTML, like Gecko) Version/7.0 Mobile/11B554a Sa	en-us	70.197.68.202-1426263707994725
Mozilla/5.0 (iPad; CPU OS 7_0_4 like Mac OS X) AppleWebKit/537.51.1 (KHTML, like Gecko) Version/7.0 Mobile/11B554a Sa	en-us	70.197.68.202-1426263707994725

SDNY_GM_00328013
EFTA_00200767
EFTA01687011

Omniture Cookie	Risk Flag	Risk Recommend	Rule Name
-CS-v1-26A38DCA851D0EF5-40000132E000E6A7-CE-	L	A	L Scr - US
-CS-v1-26A38DCA851D0EF5-40000132E000E6A7-CE-	L	A	L Scr - US
-CS-v1-26B72C77851D3787-6000012CC00014BB-CE-	L	A	L Scr - US
-CS-v1-26B72C77851D3787-6000012CC00014BB-CE-	NULL	NULL	NULL
-CS-v1-26DB8140051D3E55-6000010C60003101-CE-	NULL	NULL	NULL
-CS-v1-26DB8140051D3E55-6000010C60003101-CE-	NULL	NULL	NULL
-CS-v1-26DB8140051D3E55-6000010C60003101-CE-	NULL	NULL	NULL
-CS-v1-26DB8140051D3E55-6000010C60003101-CE-	NULL	NULL	NULL
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-CS-v1-2574EEA9851D0D07-4000013380A9939A-CE-	L	A	L Scr- US
-CS-v1-2574EEA9851D0D07-4000013380A9939A-CE-	NULL	NULL	NULL
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-CS-v1-2598CB0A851D0D5C-6000010BC000811A-CE-	NULL	NULL	NULL
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-CS-v1-2598CB0A851D0D5C-6000010BC000811A-CE-	NULL	NULL	NULL
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-CS-v1-2582E9B8851D2AE5-6000012D000005A4-CE-	NULL	NULL	NULL
-CS-v1-260608D9051D07F6-6000013740004646-CE-	L	A	L Scr- US
-CS-v1-260608D9051D07F6-6000013740004646-CE-	NULL	NULL	NULL
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-CS-v1-260608D9051D07F6-6000013740004646-CE-	NULL	NULL	NULL
-CS-v1-2A818750051D1E4E-40000103200E1D23-CE-	L	A	L_Scr - US mkt
-CS-v1-2A818750051D1E4E-40000103200E1D23-CE-	L	NULL	L_Scr - US mkt

SDNY_GM_00328014
EFTA_00200768
EFTA01687012

Feed ID	Date-Time	IP Address	cm15	Bank Rout	Event	Private Guid
A0018	Jul 23, 2010 7:27 AM	[redacted]	376792201201009	21000021	NULL	c6a4798a076ec13266cf56442a68c653
A0049	Nov 01, 2010 12:53 PM	[redacted]	376792201201009	21000021	NULL	c6a4798a076ec13266cf56442a68c653
A0018	Mar 04, 2014 1:29 PM	[redacted]	[redacted]	44000804	NULL	c6a4798a076ec13266cf56442a68c653
A0049	Mar 04, 2014 1:39 PM	[redacted]	[redacted]	44000804	NULL	c6a4798a076ec13266cf56442a68c653
A0018	Apr 28, 2016 7:50 AM	[redacted]	[redacted]	NULL	NULL	c6a4798a076ec13266cf56442a68c653
A0018	Apr 28, 2016 7:52 AM	[redacted]	[redacted]	44000804	NULL	c6a4798a076ec13266cf56442a68c653
A0049	Apr 28, 2016 7:54 AM	[redacted]	[redacted]	44000804	NULL	c6a4798a076ec13266cf56442a68c653
A0018	Oct 28, 2019 1:51 PM	[redacted]	[redacted]	NULL	NULL	c6a4798a076ec13266cf56442a68c653
A0018	Oct 28, 2019 1:54 PM	[redacted]	[redacted]	121000358	NULL	c6a4798a076ec13266cf56442a68c653
A0018	Jul 15, 2011 9:17 AM	[redacted]	[redacted]	21000021	NULL	c6a4798a076ec13266cf56442a68c653
A0049	Dec 28, 2011 9:13 AM	[redacted]	[redacted]	21000021	NULL	c6a4798a076ec13266cf56442a68c653
A0018	Mar 04, 2014 1:33 PM	[redacted]	[redacted]	44000804	NULL	c6a4798a076ec13266cf56442a68c653
A0049	Mar 04, 2014 1:38 PM	[redacted]	[redacted]	44000804	NULL	c6a4798a076ec13266cf56442a68c653
A0018	Apr 16, 2014 5:37 PM	[redacted]	371710068943005	122000247	NULL	80a2f671000f9841b5fdc51305770e56
A0018	Apr 16, 2014 5:37 PM	[redacted]	371710068943005	122000247	NULL	80a2f671000f9841b5fdc51305770e56
A0018	Feb 18, 2016 6:36 PM	[redacted]	371710068942023	122000247	NULL	b2855aa19ed6f8a6016ed792647904b3

SDNY_GM_00328015

EFTA_00200769

EFTA01687013

Feed ID	Date-Time	Private Guid	ip_addr	cm15	Address1	Address2	City	State	Zip
A0002	Dec 17, 2015 12:36 PM	[redacted]	[redacted]	[redacted]	[redacted]	NULL	[redacted]	[redacted]	[redacted]
A0002	Feb 17, 2016 9:12 AM				[redacted]	NULL	[redacted]	[redacted]	[redacted]
A0002	Feb 17, 2016 9:13 AM				[redacted]	NULL	[redacted]	[redacted]	[redacted]
A0002	Jun 13, 2016 5:15 AM				[redacted]	NULL	[redacted]	[redacted]	[redacted]
A0002	Jun 13, 2016 5:19 AM				[redacted]	NULL	[redacted]	[redacted]	[redacted]
A0002	Jun 13, 2016 5:22 AM				[redacted]	NULL	[redacted]	[redacted]	[redacted]
A0002	Jun 13, 2016 5:23 AM				[redacted]	NULL	[redacted]	[redacted]	[redacted]
A0002	Jun 13, 2016 5:23 AM				[redacted]	NULL	[redacted]	[redacted]	[redacted]
A0002	Feb 26, 2017 12:27 PM				[redacted]	NULL	[redacted]	[redacted]	[redacted]
A0002	Feb 26, 2017 12:28 PM				[redacted]	NULL	[redacted]	[redacted]	[redacted]

SDNY_GM_00328016

EFTA_00200770

EFTA01687014

Home Phone Entered	Bus Phone Entered	Prev Addr1	Prev Addr2	Prev City	Prev State	Prev Zip	PC Cookie	Omniture Cookie
NULL	NULL	NULL	NULL	NULL	NULL	NULL	[redacted]	NULL
NULL	NULL	[redacted]	NULL	[redacted]	[redacted]	[redacted]	[redacted]	NULL
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NULL	NULL	[redacted]	NULL	[redacted]	[redacted]	[redacted]	[redacted]	NULL
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SDNY_GM_00328017

EFTA_00200771

EFTA01687015

Feed ID	Date-Time	cm15	Private Guid	ip_addr	new_phone_nbr	new_ext
A0004	Mar 18, 2013 7:10 AM	[redacted]	[redacted]	[redacted]	[redacted]	NULL
A0004	Mar 14, 2016 8:53 AM					NULL
A0004	Mar 14, 2016 8:53 AM					NULL
A0004	Dec 16, 2014 11:41 AM					NULL
A0004	Dec 16, 2014 11:41 AM					NULL
A0004	Dec 16, 2014 2:50 PM					NULL
A0004	Jan 28, 2015 9:52 AM					NULL

SDNY_GM_00328018
EFTA_00200772
EFTA01687016

prev_phone_nbr	prev_ext	addr_chg_cd	error_cd	user_mkt_cd	logon_session_id	pc_track_id
[redacted]	NULL	W	0	en US	[redacted]	[redacted]
	NULL	M	0	en US		
	NULL	M	0	en US		
	NULL	H	0	en US		
	NULL	W	0	en US		
	NULL	M	0	en US		
	NULL	H	0	en US		

SDNY_GM_00328019
EFTA_00200773
EFTA01687017

American Express
PO Box 981532
El Paso, TX 79998

www.americanexpress.com

G MAXWELL
[redacted]

February 26, 2015

Account Ending In: [redacted]

Dear G MAXWELL:

We've made an update to our Uber Program Terms & Conditions.

We're writing to let you know about some important changes to the Terms & Conditions of the Uber Membership Rewards Program. The updates will take effect 30 days from the date on this letter. The changes, outlined below, are meant to clarify certain aspects of the program and provide you with additional value when riding with Uber.

- Program engagement is eligible only for rides requested in the United States and US Territories.
- Transactions will not qualify to earn 2x Membership Rewards Points if your Enrolled Card is not the selected payment method for Uber services within the Uber App. In addition, if your transaction is made with an electronic wallet or through a third party, you will not be presented with the "Use Points" option, and in most cases, you will not receive bonus points.

Please be assured that your enrollment status has not changed. You can view the full current Program Terms at **amex.co/uber** at any time.

Thank you for your Card Membership

Sincerely,

American Express Customer Care

ADHENTRHCA16451

AMEX002221

SDNY_GM_00328021

EFTA_00200775

EFTA01687019

American Express
PO Box 981532
El Paso, TX 79998

www.americanexpress.com

G MAXWELL
[redacted]

February 26, 2015

Account Ending In: [redacted]

Dear G MAXWELL:

We've made an update to our Uber Program Terms & Conditions.

We're writing to let you know about some important changes to the Terms & Conditions of the Uber Membership Rewards Program. The updates will take effect 30 days from the date on this letter. The changes, outlined below, are meant to clarify certain aspects of the program and provide you with additional value when riding with Uber.

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- Transactions will not qualify to earn 2x Membership Rewards Points if your Enrolled Card is not the selected payment method for Uber services within the Uber App. In addition, if your transaction is made with an electronic wallet or through a third party, you will not be presented with the "Use Points" option, and in most cases, you will not receive bonus points.

Please be assured that your enrollment status has not changed. You can view the full current Program Terms at **amex.co/uber** at any time.

Thank you for your Card Membership

Sincerely,

American Express Customer Care

ADHENTRHCA16451

AMEX002223

American Express
P.O. Box 981535
El Paso, TX 79998

www.americanexpress.com

March 17, 2015

G Maxwell
[redacted]

For Account Ending In: [redacted]

Dear G Maxwell,

Thank you for being a loyal American Express Card Member.

We are writing to inform you of some important changes that we are making to your Business Gold Rewards Card. We have added some benefits and taken others away. We hope that these changes will allow us to provide you with more value when you use your Card.

This letter contains a brief summary of these upcoming changes. For more details, please see the enclosed Summary Table and Detail of Changes to your Agreement.

Your Annual Membership Fee will be changing.

On your next renewal date on or after May 08, 2015, your Annual Membership Fee will increase to $175 for the Basic Business Gold Rewards Card (previously, this fee was $125).

For Additional Business Gold Rewards Cards, the Annual Fee will be $50 for the first Additional Card and there is no fee for Additional Cards after that (previously, this fee was $45 per Card). This Additional Card fee change will take effect in your first billing cycle on or after May 08, 2015. The Annual Fee for Additional Business Green Rewards Cards will remain $0.

You will be able to choose a category to earn 3X points.

You currently receive additional Membership Rewards® points when you reach an annual spend threshold (25,000 additional points for spending more than $50,000 over the applicable year). We are replacing that annual points benefit with the ability to earn additional points on select business purchases.

Now, you will be able to choose how to earn more points for your business each year. Choose one of the five categories below in which to receive 3X points:

- **Airfare** purchased directly from airlines
- U.S. purchases for **advertising in select media**
- U.S. purchases at **gas stations**
- U.S. purchases for **shipping**
- U.S. **computer hardware, software, and cloud computing** purchases made directly from select providers

You will receive 2X points on purchases in the remaining four categories, and 1X point on other purchases.

3X points and 2X points apply to the first $100,000 in purchases in each of the five categories per year, 1X point per dollar thereafter.

You will be getting a new Business Gold Rewards Card.

We will send a new Basic Card to the address we have on file for you after May 08, 2015.

- Once you receive your new Card, please activate it, choose a 3X points category, and destroy your old Card.
- In order to protect your account, your Card will have a new 4-digit security code and expiration date. If you have recurring payments set up with any businesses, please update those providers.
- Your account number will remain the same.

As a reminder, your annual fee will not change until your next renewal date on or after May 08, 2015.

More details about these changes can be found on the following pages. *If you have any questions, please call us using the number on the back of your Card.*

Please note: If your account is canceled for any reason or enters a pay-down program (CARE) between now and May 08, 2015, it will not be affected by these changes at this time.

If your account is currently receiving the Servicemembers Civil Relief Act (SCRA) benefits, we will not increase your Annual Membership Fee at this time, and it will continue to be waived while you are in active military status. Please call or contact us using online Click to Chat if you have any questions.

We hope that your new Business Gold Rewards Card will be even more rewarding for you and your business.

Thank you for your Card Membership.

Sincerely,
American Express Customer Care

Important Changes to Your Business Charge Card Account

We are making changes to your Card account and benefits. If your account is canceled for any reason or enters a pay-down program (CARE) between now and May 08, 2015, it will not be affected by these changes at this time.

The detailed changes to your Cardmember Agreement and the relevant benefits can be found after the following summary chart.

Summary of Changes	
Annual Membership Fee	The Annual Membership Fee for your new Business Gold Rewards Card will be $175 (previously, this fee was $125). You will be charged this new fee upon your next renewal on or after May 08, 2015. **How to Avoid This Fee Increase:** You can avoid paying this new annual fee by transferring to another Card or cancelling your Business Gold Rewards account before your renewal date. If you cancel, you won't be able to use your Card for new transactions. In addition, you may forfeit any Membership Rewards points, so you should redeem those points before calling us to cancel. *You can cancel by calling the number on the back of your Card.* If you are covered by the Servicemembers Civil Relief Act (SCRA), we will not increase your Annual Membership Fee at this time, and it will continue to be waived while you are in active military status.
Additional Card Annual Fee	The fee will be $50 annually for the first Additional Business Gold Rewards Card on your account and no fee for other Additional Gold Cards (up to 99). (Previously, the fee was $45 for each Additional Business Gold Rewards Card.) The fee will remain $0 for Additional Business Green Rewards Cards. If you currently have any Additional Business Gold Rewards Cards on your account, you will be charged a prorated annual fee for the first card at the new rate in the first billing cycle after May 08, 2015. The prorated fee will be based on the time remaining until the anniversary date of your first Additional Business Gold Rewards Card. If you have more than one (and up to 99) Additional Business Gold Reward Cards, you will receive a prorated refund for any annual fees paid for your Additional Business Gold Rewards Cards at the old rate.

How You Earn Membership Rewards® Points	We are changing how you earn additional Membership Rewards points. Previously, you received additional points when you reached an annual spend threshold (25,000 additional points for spending more than $50,000). We are replacing that annual points benefit with a new approach that allows you to earn additional points on select business purchases. Effective May 08, 2015, you will be able to choose a category in which to receive **3X** points from the following list: **Airfare** purchased directly from airlines US purchases for **advertising in select media** US purchases at **gas stations** US purchases for **shipping** US **computer hardware, software, and cloud computing** purchases made directly from select providers You will receive **2X** points on the remaining four categories and **1X** point on other purchases. If you do not choose a category, you will receive 3X points on airfare purchased directly from airlines, 2X on the remaining four categories, and 1X on other eligible purchases. 3X points and 2X points apply to the first $100,000 in purchases in each of the five categories per year, 1X point per dollar thereafter. If your annual spend threshold year is in progress as of May 08, 2015, you will continue to receive additional points after reaching annual spend thresholds for the remainder of the applicable annual spend threshold year. Afterward, this benefit will no longer be available.

See the additional pages for the Detail of Changes to Your Agreement and for important terms and limitations.

Detail of Changes to Your Agreement

The terms of the account referenced in or with this notice are subject to change in accordance with the Cardmember Agreement (the "Agreement") and the Business Gold Rewards Card Terms and Conditions (the "Terms and Conditions") governing the account. This notice formally amends the Agreement as described below. Any terms in the Agreement conflicting with these changes are replaced fully and completely. Terms not changed by this notice remain in full force and effect. We encourage you to read this notice, share it with Additional Card members on your account, and file it for future reference. If you have any questions about these changes, please call the number on the back of your Card.

Annual Membership Fee

Effective May 08, 2015, the *Annual Membership Fee* section on page 1 of Part 1 of your Cardmember Agreement is replaced with the following:

Annual Membership Fee	**$175**

Annual Fee for Additional Cards

Effective May 08, 2015, the *Annual Membership* row of the *How Rates and Fees Work* table on page 2 of Part 1 of your Cardmember Agreement, is replaced with the following:

Annual Membership	This fee is on the *Rates and Fees Table* on page 1 of Part 1. We will charge $50 for the first Additional Gold Card and no annual membership fee for each Additional Gold Card thereafter. The maximum number of Additional Cards on an Account is 99.

Membership Rewards Points

Effective May 08, 2015, the terms of the annual points benefit are deleted and replaced with the following:

With your Business Gold Rewards Card from American Express, you earn at least one Membership Rewards® point for each dollar you spend on your Card for eligible purchases. For the first $100,000 in eligible spending in each calendar year in each of the five categories specified below, you can earn additional points, as follows: you can earn: (1) 2 additional points (for a total of 3 points) in one category of your choice from the five categories specified below; and (2) 1 additional point (for a total of 2 points) in the remaining four categories. The five categories are: (1) airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded); (2) advertising purchased in the U.S. to promote your business online, on television, or on the radio; (3) gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations); (4) shipping services purchased in the U.S. for courier, postal, and freight; and (5) computer hardware, software, and cloud computing purchases in the U.S. made directly from select providers. (The current list of select computer hardware, software, and cloud computing providers is available at: americanexpress.com/rewards-info.) Eligible purchases in excess of $100,000 in the applicable category in a calendar year will earn only one point for each dollar spent on eligible purchases.

You may select the category in which to earn 3X points within the first two months of becoming a Card Member. Thereafter, you can change your selection only once during the annual selection period which runs from December 1st to January 31st each year. You can only change your category once annually. You can make your category selection by either calling the number on the back of your Card or going to www.open.com/businessgold. If you do not make a selection during the initial enrollment period, you will receive 3X points on airfare purchased directly from airlines. If you do not change your election during the annual selection period, your category will remain the same as the previous year. Only the Basic Card Member or Authorized Account Manager with Full Access may make the selection and their selection will apply to purchases made by all Card Members on the account.

Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges, balance transfers, cash advances,

purchases of travelers checks, purchases or reloading of prepaid cards, or purchases of other cash equivalents. Additional terms and restrictions apply.

Merchants are assigned codes based on what they primarily sell. A purchase will not earn additional points if the merchant's code is not eligible. Purchases made through third-parties (including resellers and online marketplaces) or through a third-party payment account will not earn additional points. A purchase may not earn additional points if the merchant submits the purchase using a mobile or wireless card reader or if you use a mobile or digital wallet.

Terms and Conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

ID 10110

We are investigating your dispute

Account Ending In: [redacted]

Dear G Maxwell,

Thank you for the notification about the charge(s) on your account ending in 08004 from Network Solutions.

While we are investigating this for you, you will not be responsible for the amount under review of $169.84. We will also adjust any interest charges and any American Express fees associated with the disputed amount, if applicable.

We will try to resolve the matter in less than a month. However, complex cases may require additional time. You will hear from us once this investigation has been resolved. You may check the status of your inquiry at any time by visiting americanexpress.com/inquirycenter.

Please click here to view our Frequently Asked Questions.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: NWC0134

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This is a customer service e-mail from American Express. Using the spam/junk mail function may not block servicing messages from being sent to your email account. To learn more about e-mail security or report a suspicious e-mail, please visit us at americanexpress.com/phishing. We kindly ask you not to reply to this e-mail but instead contact us securely via Customer Care.

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TRMUNCS60005001

We have credited your account

Account Ending In [redacted]

Dear G Maxwell,

We're writing to let you know that, as a result of our investigation, we've credited your account for $161.56, which will appear on your next statement.

It has been a pleasure to assist such a valued Card Member. We trust our service level has exceeded your expectations. American Express strives to provide the high quality of service that would allow our valued Card Members to encourage their friends and family to become a part of the American Express family.

If there is anything I can assist you with in the future, please contact Gay Cipriano at 800-906-0236 ext. 1266570.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: NWC0022

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This is a customer service e-mail from American Express. Using the spam/junk mail function may not block servicing messages from being sent to your email account. To learn more about e-mail security or report a suspicious e-mail, please visit us at americanexpress.com/phishing. We kindly ask you not to reply to this e-mail but instead contact us securely via Customer Care.

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TRMUNCS60002001

We need additional information for your dispute

Account Ending In: [redacted]

Dear G Maxwell,

Thank you for contacting us about the charge(s) on your account from THE STANDARD MIAMI ROOMS. In order for us to continue the investigation on your behalf, we would like you to provide us with:

- A signed copy of the original charge that reflects the amount, or the original itemized document that reflects the amount, or both signed charge record and itemized document that reflect the amount.

While we are investigating this inquiry you will not be responsible for the amount under review of $614.57.

We will adjust any applicable interest charges or American Express fees associated with the disputed amount.

Please send the above information by uploading your documents at americanexpress.com/documentcenter. If you prefer, you may also fax the requested information to 623-444-3001 or mail it to the following address:

AMERICAN EXPRESS CREDIT CARD ACCOUNT

CUSTOMER SERVICE DEPARTMENT

PO BOX 981540

EL PASO, TX 79998-1540

If we do not receive the information we have requested by 03/23/2018 we will assume this matter has been resolved and reapply the amount under review to your account.

Please click here to view our Frequently Asked Questions.

Thank you for the opportunity to assist you in this matter. We look forward to hearing from you so we may complete our investigation.

Sincerely,

American Express Customer Care

Dispute Reference Number: M5A4287

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This is a customer service e-mail from American Express. Using the spam/junk mail function may not block servicing messages from being sent to your email account. To learn more about e-mail security or report a suspicious e-mail, please visit us at americanexpress.com/phishing. We kindly ask you not to reply to this e-mail but instead contact us securely via Customer Care.

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TRMUNDHS0030001

We need additional information for your dispute

Account Ending In: [redacted]

Dear G Maxwell,

Thank you for contacting us about the charge(s) on your account from THE STANDARD MIAMI ROOMS. In order for us to continue the investigation on your behalf, we would like you to provide us with:

- A signed copy of the original charge that reflects the amount, or the original itemized document that reflects the amount, or both signed charge record and itemized document that reflect the amount.

While we are investigating this inquiry you will not be responsible for the amount under review of $614.57.

We will adjust any applicable interest charges or American Express fees associated with the disputed amount.

Please send the above information by uploading your documents at americanexpress.com/documentcenter. If you prefer, you may also fax the requested information to 623-444-3001 or mail it to the following address:

AMERICAN EXPRESS CREDIT CARD ACCOUNT

CUSTOMER SERVICE DEPARTMENT

PO BOX 981540

EL PASO, TX 79998-1540

If we do not receive the information we have requested by 03/23/2018 we will assume this matter has been resolved and reapply the amount under review to your account.

Please click here to view our Frequently Asked Questions.

Thank you for the opportunity to assist you in this matter. We look forward to hearing from you so we may complete our investigation.

Sincerely,

American Express Customer Care

Dispute Reference Number: M5A4287

View Our Privacy Statement | Add Us to Your Address Book

This is a customer service e-mail from American Express. Using the spam/junk mail function may not block servicing messages from being sent to your email account. To learn more about e-mail security or report a suspicious e-mail, please visit us at americanexpress.com/phishing. We kindly ask you not to reply to this e-mail but instead contact us securely via Customer Care.

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TRMUNDHS0030001

We have closed your dispute

Account Ending In [redacted]

Dear G Maxwell,

Thank you for contacting us about the charge(s) on your account ending in 08004 from Eri Design Inc. We are writing to let you know that we are closing your inquiry.

We appreciate your telling us that you no longer dispute the charge(s). Thank you for taking the time to contact us.

Since we have closed your inquiry, we will reapply the amount under review of $145.00 to your account, and it will appear on your upcoming statement.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: M5X5841

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TRMUNCS30010002

We have closed your dispute

Account Ending In [redacted]

Dear G Maxwell,

Thank you for contacting us about the charge(s) on your account ending in 08004 from Eri Design Inc. We are writing to let you know that we are closing your inquiry.

We appreciate your telling us that you no longer dispute the charge(s). Thank you for taking the time to contact us.

Since we have closed your inquiry, we will reapply the amount under review of $145.00 to your account, and it will appear on your upcoming statement.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: M5X5841

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This is a customer service e-mail from American Express. Using the spam/junk mail function may not block servicing messages from being sent to your email account. To learn more about e-mail security or report a suspicious e-mail, please visit us at americanexpress.com/phishing. We kindly ask you not to reply to this e-mail but instead contact us securely via Customer Care.

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TRMUNCS30010002

We have credited your account

Account Ending In [redacted]

Dear G MAXWELL,

We're writing to let you know about the charge(s) that appeared on your American Express® Card statement from NETWORK SOLUTIONS.

We contacted NETWORK SOLUTIONS so we can get additional support for the charge. As of today, they have not given us the information we asked for. As a result, we have issued a credit for $169.84, which will appear on an upcoming statement.

Please be advised that the credit will appear in the amounts of $139.94, $14.95 and $14.95.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: NWC0134

View Our Privacy Statement | Add Us to Your Address Book

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TRMUNCS60003001

AMEX002236

We have credited your account

Account Ending In: [redacted]

Dear G Maxwell,

We're writing to let you know that, after reviewing your inquiry,we credited your account for $10.65 , $10.65. You can expect to see the credit(s) on an upcoming statement. Any interest charges and any American Express fees associated with the charge(s) have also been adjusted.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: N1D2076

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This is a customer service e-mail from American Express. Using the spam/junk mail function may not block servicing messages from being sent to your email account. To learn more about e-mail security or report a suspicious e-mail, please visit us at americanexpress.com/phishing. We kindly ask you not to reply to this e-mail but instead contact us securely via Customer Care.

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TRMUNDHS0001001

AMEX002237

We have credited your account

Account Ending In: [redacted]

Dear G Maxwell,

We're writing to let you know that, after reviewing your inquiry,we credited your account for $9.99 , $9.99. You can expect to see the credit(s) on an upcoming statement. Any interest charges and any American Express fees associated with the charge(s) have also been adjusted.

If the merchant provides supporting information for the charge by 07/18/2019, we may rebill your account. If so, we will send you a letter with a copy of the information we received from the merchant. Otherwise, your credit will become permanent and we will close this inquiry.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: N1D2119

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TRMUNDHS0001001

AMEX002238

We have credited your account

Account Ending In [redacted]

Dear G Maxwell,

We're writing to let you know that, after reviewing your inquiry,we credited your account for $9.99 , $9.99. You can expect to see the credit(s) on an upcoming statement. Any interest charges and any American Express fees associated with the charge(s) have also been adjusted.

If the merchant provides supporting information for the charge by 07/18/2019, we may rebill your account. If so, we will send you a letter with a copy of the information we received from the merchant. Otherwise, your credit will become permanent and we will close this inquiry.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: N1D2119

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TRMUNDHS0001001

AMEX002239

SDNY_GM_00328039

EFTA_00200793

EFTA01687037

We have credited your account

Account Ending In [redacted]

Dear G Maxwell,

We're writing to let you know that, after reviewing your inquiry,we credited your account for $10.65 , $10.65. You can expect to see the credit(s) on an upcoming statement. Any interest charges and any American Express fees associated with the charge(s) have also been adjusted.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: N1D2076

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This is a customer service e-mail from American Express. Using the spam/junk mail function may not block servicing messages from being sent to your email account. To learn more about e-mail security or report a suspicious e-mail, please visit us at americanexpress.com/phishing. We kindly ask you not to reply to this e-mail but instead contact us securely via Customer Care.

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TRMUNDHS0001001

AMEX002240

We have credited your account

Account Ending In: [redacted]

Dear G MAXWELL,

We're writing to let you know about the charge(s) that appeared on your American Express® Card statement from NETWORK SOLUTIONS.

We contacted NETWORK SOLUTIONS so we can get additional support for the charge. As of today, they have not given us the information we asked for. As a result, we have issued a credit for $14.95, which will appear on an upcoming statement.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: N1S9374

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TRMUNCS60003001

We have credited your account

Account Ending In [redacted]

Dear G Maxwell,

We're writing to let you know that, after reviewing your inquiry,we credited your account for $36.34 , $45.41. You can expect to see the credit(s) on an upcoming statement. Any interest charges and any American Express fees associated with the charge(s) have also been adjusted.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: N1S9350

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TRMUNDHS0001001

We have credited your account

Account Ending In [redacted]

Dear G Maxwell,

We're writing to let you know that, after reviewing your inquiry,we credited your account for $36.34 , $45.41. You can expect to see the credit(s) on an upcoming statement. Any interest charges and any American Express fees associated with the charge(s) have also been adjusted.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: N1S9350

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TRMUNDHS0001001

We have credited your account

Account Ending In: [redacted]

Dear G Maxwell,

We're writing to let you know about the charge(s) that appeared on your American Express® Card statement from The Standard Miami Rooms.

We contacted The Standard Miami Rooms so we can get additional support for the charge. As of today, they have not given us the information we asked for. As a result, we have issued a credit for $614.57, which will appear on an upcoming statement.

If you need additional assistance please feel free to reach out to your Customer Care Professional LaTonya at 1 800-906-0236, extension 1267051.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: M5A4287

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TRMUNCS60003001

We are investigating your dispute

Account Ending In: [redacted]

Dear G Maxwell,

We're writing to let you know that we've received your inquiry about the charge(s) from GODADDY.COM on your account ending in 08004.

While we investigate this for you, you won't be responsible for the $503.76 under review. If necessary, we'll adjust any interest charges or American Express fees associated with the disputed amount.

We'll try to resolve the matter in less than a month. However, complex cases may require additional time. During this time, we'll review the details of your inquiry (and may contact the merchant, if necessary). You will hear from us if we have an update or once this investigation has been resolved. You can check the status of your inquiry at any time by visiting americanexpress.com/inquirycenter.

Please click here to view our Frequently Asked Questions.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: N2A0755

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This is a customer service e-mail from American Express. Using the spam/junk mail function may not block servicing messages from being sent to your email account. To learn more about e-mail security or report a suspicious e-mail, please visit us at americanexpress.com/phishing. We kindly ask you not to reply to this e-mail but instead contact us securely via Customer Care.

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TRMUNDHS0020001

We are investigating your dispute

Account Ending In: [redacted]

Dear G Maxwell,

We're writing to let you know that we've received your inquiry about the charge(s) from GODADDY.COM on your account ending in 08004.

While we investigate this for you, you won't be responsible for the $503.76 under review. If necessary, we'll adjust any interest charges or American Express fees associated with the disputed amount.

We'll try to resolve the matter in less than a month. However, complex cases may require additional time. During this time, we'll review the details of your inquiry (and may contact the merchant, if necessary). You will hear from us if we have an update or once this investigation has been resolved. You can check the status of your inquiry at any time by visiting americanexpress.com/inquirycenter.

Please click here to view our Frequently Asked Questions.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: N2A0755

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TRMUNDHS0020001

We are unable to issue a credit at this time

Account Ending In [redacted]

Dear G Maxwell,

Thank you for your recent inquiry about the charge(s) of $503.76 from Godaddy Com on the account referenced above. We have completed our research and are unable to issue credit at this time. Therefore, the amount of $503.76 that was placed under review, which we were maintaining while we researched your claim, has been reapplied to your account and will reflect on an upcoming statement.

We wanted to let you know that Godaddy Com has provided support for this billing inquiry which we have enclosed for your convenience.

If you wish to cancel this service, please contact the merchant directly to do so. Ask for and retain the cancellation number provided by them and the date as proof of your request.

The charge is for Hosting - Web - Ultimate Secure - Linux - US Region - Renewal - 2 years (recurring) Term length: 1 year for Jennifer Turner.

We thank you for your business and look forward to continuing to serve you.

Sincerely,

American Express Customer Care

Dispute Reference Number: N2A0755

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TRMUNCS30010007

We have credited your account

Account Ending In: [redacted]

Dear G Maxwell,

We're writing to let you know that, after reviewing your inquiry,we credited your account for $155.00 . You can expect to see the credit(s) on an upcoming statement. Any interest charges and any American Express fees associated with the charge(s) have also been adjusted.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: N3C8976

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TRMUNDHS0001001

We have credited your account

Account Ending In: [redacted]

Dear G Maxwell,

We're writing to let you know that, after reviewing your inquiry,we credited your account for $155.00 . You can expect to see the credit(s) on an upcoming statement. Any interest charges and any American Express fees associated with the charge(s) have also been adjusted.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: N3C8976

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TRMUNDHS0001001

American Express
PO Box 981532
El Paso, TX 79998

www.americanexpress.com

June 07, 2017

G Maxwell
[redacted]

Account Ending In: [redacted]

Dear G Maxwell,

Thank you for contacting us about the charge(s) on your account ending in 07006 from Www Gilt Com.

While we are investigating this for you, you will not be responsible for the amount under review of $69.02. We will also adjust any interest charges and any American Express fees associated with the disputed amount, if applicable.

Please be advised there were two cases open for the amounts of $34.51 in error. We have closed out one case under dispute reference number MJP1348 and added to dispute reference number MJP1319.

In the meantime, we are pleased to be able to assist you as part of the service we provide our Card Members and will try to resolve the matter in less than a month. However, complex cases may require additional time. You will hear from us once this investigation has been resolved. You may check the status of your inquiry at any time by visiting **americanexpress.com/inquirycenter**.

You can choose to receive your future Account Communications from us by e-mail. To set up this option, please go to **americanexpress.com/selectemail**.

Please refer to the Frequently Asked Questions on the reverse page for other important information.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: MJP1319

The issuer of this Card is American Express Centurion Bank.

3A03-13 FTL 801I TSC PD1468A MJP1319 TRMUNCS60005001 N N

THE BILLING INQUIRY PROCESS:
Frequently Asked Questions

How long does the process usually take•
We always try to resolve investigations in less than one month, but complex cases sometimes require additional time.

How does it affect my account•
We will remove the amount under review from your required payment due so that you do not have to pay the disputed amount while under investigation. Once the investigation is complete, depending on the outcome, the amount under review will be:
-replaced with credit issued by American Express or
-replaced with a credit from the merchant or
-reapplied to your account if the questioned charge is found to be valid.

Can I contact American Express if I'd like to cancel the investigation or have additional questions•
To cancel the investigation, please call the toll-free phone number on the back of your American Express Card and speak with a customer care professional. We are available 24/7. Any questions you have may be answered on our website at **www.americanexpress.com/inquirycenter**.

How will I know when the billing inquiry process is complete•
We will send you a communication explaining the outcome of the investigation and any effect it may have on your account.

American Express
PO Box 981532
El Paso, TX 79998

www.americanexpress.com

June 07, 2017

G Maxwell
[redacted]

Account Ending In: [redacted]

Dear G Maxwell,

Thank you for contacting us regarding a charge(s) on your account ending in 07006 from WWW.GILT.COM.

While this matter is under investigation, you'll not be responsible for the amount under review of $34.51. We will adjust any interest charges or American Express fees associated with the disputed amount, if applicable.

In the meantime, we are pleased to be able to assist you as part of the service we provide our Card Members and will try to resolve the matter in less than a month. However, complex cases may require additional time. You will hear from us once this investigation has been resolved. You may check the status of your inquiry at any time by visiting **americanexpress.com/inquirycenter**.

You can choose to receive your future Account Communications from us by e-mail. To set up this option, please go to **americanexpress.com/selectemail**.

Please refer to the Frequently Asked Questions on the reverse page for other important information.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: MJP1319

The issuer of this Card is American Express Centurion Bank.

3F23 CPLW01B MJP1319 TRMUNDHS0020001 N N

AMEX002252
SDNY_GM_00328052

THE BILLING INQUIRY PROCESS:
Frequently Asked Questions

How long does the process usually take•
We always try to resolve investigations in less than one month, but complex cases sometimes require additional time.

How does it affect my account•
We will remove the amount under review from your required payment due so that you do not have to pay the disputed amount while under investigation. Once the investigation is complete, depending on the outcome, the amount under review will be:
-replaced with credit issued by American Express or
-replaced with a credit from the merchant or
-reapplied to your account if the questioned charge is found to be valid.

Can I contact American Express if I'd like to cancel the investigation or have additional questions•
To cancel the investigation, please call the toll-free phone number on the back of your American Express Card and speak with a customer care professional. We are available 24/7. Any questions you have may be answered on our website at **www.americanexpress.com/inquirycenter**.

How will I know when the billing inquiry process is complete•
We will send you a communication explaining the outcome of the investigation and any effect it may have on your account.

American Express
PO Box 981532
El Paso, TX 79998

www.americanexpress.com

June 07, 2017

G Maxwell
[redacted]

Account Ending In: [redacted]

Dear G Maxwell,

Thank you for contacting us regarding a charge(s) on your account ending in 07006 from WWW.GILT.COM.

While this matter is under investigation, you'll not be responsible for the amount under review of $34.51. We will adjust any interest charges or American Express fees associated with the disputed amount, if applicable.

In the meantime, we are pleased to be able to assist you as part of the service we provide our Card Members and will try to resolve the matter in less than a month. However, complex cases may require additional time. You will hear from us once this investigation has been resolved. You may check the status of your inquiry at any time by visiting **americanexpress.com/inquirycenter**.

You can choose to receive your future Account Communications from us by e-mail. To set up this option, please go to **americanexpress.com/selectemail**.

Please refer to the Frequently Asked Questions on the reverse page for other important information.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: MJP1348

The issuer of this Card is American Express Centurion Bank.

3F23 CPLW01B MJP1348 TRMUNDHS0020001 N N

AMEX002254
SDNY_GM_00328054

THE BILLING INQUIRY PROCESS:
Frequently Asked Questions

How long does the process usually take•
We always try to resolve investigations in less than one month, but complex cases sometimes require additional time.

How does it affect my account•
We will remove the amount under review from your required payment due so that you do not have to pay the disputed amount while under investigation. Once the investigation is complete, depending on the outcome, the amount under review will be:
-replaced with credit issued by American Express or
-replaced with a credit from the merchant or
-reapplied to your account if the questioned charge is found to be valid.

Can I contact American Express if I'd like to cancel the investigation or have additional questions•
To cancel the investigation, please call the toll-free phone number on the back of your American Express Card and speak with a customer care professional. We are available 24/7. Any questions you have may be answered on our website at **www.americanexpress.com/inquirycenter**.

How will I know when the billing inquiry process is complete•
We will send you a communication explaining the outcome of the investigation and any effect it may have on your account.

We have credited your account

Account Ending In: [redacted]

Dear G Maxwell,

We're writing to let you know that, after reviewing your inquiry,we credited your account for $27.67 . You can expect to see the credit(s) on an upcoming statement. Any interest charges and any American Express fees associated with the charge(s) have also been adjusted.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: NCR0329

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TRMUNDHS0001001

We have credited your account

Account Ending In: [redacted]

Dear G Maxwell,

We're writing to let you know that, after reviewing your inquiry,we credited your account for $27.67 . You can expect to see the credit(s) on an upcoming statement. Any interest charges and any American Express fees associated with the charge(s) have also been adjusted.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: NCR0329

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TRMUNDHS0001001

American Express
PO Box 981532
El Paso, TX 79998

www.americanexpress.com

August 26, 2016

G Maxwell
[redacted]

Account Ending In: [redacted]

Dear G Maxwell,

We are writing regarding your inquiry about the charge(s) from Auto EUROPE/800-223-5555 of $190.83 on your account.

OUTCOME
We have determined that the credit you requested is appropriate. According to our records, credit(s) can be seen on your upcoming statement in the following amount(s): $190.83.

You can choose to receive your future Account Communications from us by e-mail. To set up this option, please go to **americanexpress.com/selectemail**.

We always make every effort to address your concerns. We did our best to represent your interests. If you have any further questions or concerns regarding the credit or any other claim, please do not hesitate to call us.

Sincerely,

American Express Customer Care

Dispute Reference Number: LYB2650

The issuer of this Card is American Express Centurion Bank.

3A03-364 FTL 801I TSC PD1468A LYB2650 TRMUNCS70003001 N N

AMEX002259

SDNY_GM_00328059

EFTA_00200813

EFTA01687057

American Express
PO Box 981532
El Paso, TX 79998

www.americanexpress.com

August 26, 2016

G Maxwell
[redacted]

Account Ending In: [redacted]

Dear G Maxwell,

We are writing regarding your inquiry about the charge(s) from Auto EUROPE/800-223-5555 of $190.83 on your account.

OUTCOME
We have determined that the credit you requested is appropriate. According to our records, credit(s) can be seen on your upcoming statement in the following amount(s): $190.83.

You can choose to receive your future Account Communications from us by e-mail. To set up this option, please go to **americanexpress.com/selectemail**.

We always make every effort to address your concerns. We did our best to represent your interests. If you have any further questions or concerns regarding the credit or any other claim, please do not hesitate to call us.

Sincerely,

American Express Customer Care

Dispute Reference Number: LYB2650

The issuer of this Card is American Express Centurion Bank.

3A03-364 FTL 801I TSC PD1468A LYB2650 TRMUNCS70003001 N N

AMEX002261

We are investigating your dispute

Account Ending In: [redacted]

Dear G MAXWELL,

Thank you for the notification about the charge(s) on your account ending in 08004 from COHEN AND GRESSER LLP.

While we are investigating this for you, you will not be responsible for the amount under review of $100,000.00. We will also adjust any interest charges and any American Express fees associated with the disputed amount, if applicable.

We will try to resolve the matter in less than a month. However, complex cases may require additional time. You will hear from us once this investigation has been resolved. You may check the status of your inquiry at any time by visiting americanexpress.com/inquirycenter.

Please click here to view our Frequently Asked Questions.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: OCE0965

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This is a customer service e-mail from American Express. Using the spam/junk mail function may not block servicing messages from being sent to your email account. To learn more about e-mail security or report a suspicious e-mail, please visit us at americanexpress.com/phishing. We kindly ask you not to reply to this e-mail but instead contact us securely via Customer Care.

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TRMUNCS60005001

We have resolved your dispute

Account Ending In: [redacted]

Dear G Maxwell,

We're pleased to let you know COHEN AND GRESSER LLP has issued credit to your account in the amount of $100,000.00.

The credit has been applied to your account and will appear on your next billing statement. Therefore, we're closing our investigation.

Thank you for your Card Membership.

Sincerely,

American Express Customer Care

Dispute Reference Number: OCE0965

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TRMUNBAT0002001

AMEX002263

We have resolved your dispute

Account Ending In [redacted]

Dear G Maxwell,

We're pleased to let you know COHEN AND GRESSER LLP has issued credit to your account in the amount of $100,000.00.

The credit has been applied to your account and will appear on your next billing statement. Therefore, we're closing our investigation.

Thank you for your Card Membership.

Sincerely,

American Express Customer Care

Dispute Reference Number: OCE0965

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TRMUNBAT0002001

American Express
PO Box 981532
El Paso, TX 79998

www.americanexpress.com

November 03, 2015

G Maxwell
[redacted]

Account Ending In: [redacted]

Dear G Maxwell,

We are writing to let you know that we are crediting your account with Membership Rewards® points that you earned, but did not receive. Due to a technical error, we were unable to issue bonus points for eligible Limo Program transactions you made between January 1, 2013 and August 31, 2015. We apologize for the delay in issuing these points, and any confusion it may have caused.

You will see the points reflected on an upcoming billing statement. For your convenience, you can always go to **membershiprewards.com** to view your points balance and activity, and learn about all the ways to redeem points for travel, gift cards, and more.

At American Express, we are committed to providing you with the best possible experience, and that means letting you know when an error occurs. If you have any questions about this error, please call the number on the back of your Card and we will be happy to assist you.

Thank you for your Card Membership.

Sincerely,

American Express Customer Care

The issuer of this card is American Express Centurion Bank.

5M18 CPLW01B CA17265 TRMUNADH0004001 N N

AMEX002266

SDNY_GM_00328066

EFTA_00200820

EFTA01687064

We have credited your account

Account Ending In [redacted]

Dear G Maxwell,

Thank you for your recent inquiry concerning your account. We are pleased to inform you that we have credited your account for $9.63. The credit(s) will appear on your upcoming billing statement. Any interest charges and any American Express fees associated with the charge(s) have been adjusted.

Thank you for the opportunity to assist you in this matter.

Sincerely,

American Express Customer Care

Dispute Reference Number: MVJ8970

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TRMUNDHS0001001

We have credited your account

Account Ending In [redacted]

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Thank you for your recent inquiry concerning your account. We are pleased to inform you that we have credited your account for $9.63. The credit(s) will appear on your upcoming billing statement. Any interest charges and any American Express fees associated with the charge(s) have been adjusted.

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TRMUNDHS0001001

We have credited your account

Account Ending In: [redacted]

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Sincerely,

American Express Customer Care

Dispute Reference Number: MVJ8970

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AMEX002269

SDNY_GM_00328069

EFTA_00200823

EFTA01687067