

Platinum Card® Statement of Account

80,423 Membership Rewards® Points Available at 11/30/04, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 01/12/05

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Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
4,699.69	-4,699.69	9,239.88	9,239.88

Please Pay By 01/27/05 Please refer to page 2 for important information regarding your account

Terms - Payable in full upon receipt of statement. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

For automatic replacement of a lost, stolen, non-received or damaged card, call 1-800-992-3404. For automatic balance information, please call 1-800-525-3355 and press option 1-1.

Contact us at www.americanexpress.com or call Customer Service at 1-800-525-3355.

Premium Tickets on Sale Now

As a benefit of Platinum Card® membership, you have privileged access to premium seats for sports, entertainment, and live concert events at venues in New York City and Los Angeles. Attend a Legends Night or Suite Night Chalk Talk event at Madison Square Garden or access the Grand Reserve Club at STAPLES Center for a great view of the game. For more information, call 1-800-321-RSVP (7787) from 8am to 11pm EST, seven days a week.

Terms, conditions and restrictions apply.

Activity \* Indicates posting date

Activity	Amount \$
<b>New Activity for</b> [Redacted] Card XXXX-XXXX-XXXX-XXXX	
12/23/04* COMPUTER PAYMENT RECEIVED - THANK YOU	-4,303.21
12/17/04* POLO RETAIL CORP NEW YORK NY 082121955 APPAREL/ACCESSORIES	-396.48
12/10/04 LETME.COM 6783933379 GA MISC GEN MERCHANDISE NE	82.11
12/11/04* ANNUAL MEMBERSHIP FEE [Redacted] PERIOD 02/05 THRU 01/06	395.00
12/12/04 BARNEYS NEW YORK 660 MADISON NY SALES	48.88

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

Continued on Page 3

Payment Coupon

[Redacted]

Please Pay By: 01/27/05

Please enter account number on all checks and correspondence. Payable in U.S. Dollars upon receipt with a bank in the U.S. or money order, processable through the U.S. banking system.

[Redacted]

Total Amount Due \$9,239.88

To Pay by Phone call 1-800-1-PAY-AXP or 1-800-472-9297.

NEW YORK NY 10021-6217



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

Mail Payment to:



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

Input box for address change



0000 [Redacted] 000923988000923988 1211

Payments: Your monthly statement is payable in full upon receipt. Payments must be in U.S. Dollars and drawn on a bank located in the US and (except for electronic payments) placed in the enclosed envelope with the remittance stub and the account number indicated on your check. Do not send cash. Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made at any other location, there may be a delay in processing. We reserve the right to 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. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your 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. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen in the United States, contact us immediately at 1-800-992-3404. Outside the U.S., contact the nearest American Express Travel Service Office or call us collect at 336-393-1111. You are fully protected against any fraudulent use of the Card when you notify American Express before it is fraudulently used. Your maximum liability is \$50 should you fail to report its loss or theft.

Charge Card and Statement Information: The annual fee is \$395.00 for the Basic Platinum Card. The annual fee for the Additional Platinum Card is \$175.00 and for each Additional Gold Card on the Platinum Card account the annual fee is \$45.00. Renewal Cards are issued every three years. If the Card you carry is damaged, you may have it replaced sooner by calling Customer Service. The \$5 annual subscription fee for Departures magazine is included in the annual fee for your Platinum Card membership. If you do not wish to receive Departures magazine, please call 1-877-509-3993, Monday through Friday, 9am - 5pm EST. You may discontinue your Membership by calling Customer Service. Be sure to keep your copy of the charge slips for comparison to your billed charges. The Statement Closing Date is the last date that charges and credits are processed to appear on the statement. Your account will be Past Due if payment for your previous month's statement was received after the closing date. To keep your account current, pay by the payment due date shown on your statement.

Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department as indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. Although you may telephone us, doing so will not preserve your rights.

What We Need From You When You Have A Billing Inquiry: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, 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 inquiry, we cannot report you as delinquent or take any action to collect the amount in question. Please retain any receipts pertinent to your claim.

Special Rules For Charge Card Purchases: If you have a problem with the quality of goods or services that you purchased with the 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 purchase.)

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error of the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and 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 use of the money during the time it takes us to complete our investigation.

Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. 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 in your account if the amount is \$1.00 or more. Important Notice to North Dakota Residents: If an account is past due for two or more billing cycles, a late payment fee of 1.75% of all past due amounts will be added.



To Pay By Phone  
1-800-472-9297

Customer Service, Lost or Stolen Card and all other services  
1-800-525-3355  
24 hours/7 days

Car Rental Loss and Damage Insurance  
1-800-338-1670

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

Travel Emergency and Worldwide Personal Assistance and Fine Dining  
1-800-345-AMEX

Platinum Card Travel Service and Fine Hotels, Resorts & Spas  
1-800-443-7672

Platinum Card By Invitation Only  
1-800-321-RSVP



Correspondence

Customer Service  
P.O. Box 7825 C.S  
Ft. Lauderdale, FL  
33329-7825

Express Cash Operations  
P.O. Box 297815  
Ft. Lauderdale, FL  
33329-7815

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

Change of Address

If correct on front do not use

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

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

**DUPLICATE COPY**

Prepared For  
XXXXXXXXXX

Account Number  
 XXXX-XXXX XXXXXXXXXX

Closing Date  
 01/12/05

Page 3 of 8

<b>New Activity Continued</b>					<b>Amount \$</b>
12/12/04	BERGDORF GOODMAN	NEW YORK	NY		78.21
	JO MALONE				
12/13/04	BLOOMINGDALES	NEW YORK	NY		83.64
	SOCKS				
12/13/04	ELECTRONICS BOUTIQUE	NEW YORK	NY		65.16
	STEREO SOUND EQUIPMENT				
12/14/04	DEVERA	NEW YORK			429.07
	GENERAL MDSE				
12/14/04	EVOLUTION NATURE CORP	NEW YORK	NY		26.07
	GIFT ITEMS				
12/14/04	POLO RETAIL CORP	NEW YORK	NY		396.48
	GENERAL MERCHANDISE				
12/14/04	WINK	NEW YORK	NY		70.60
	WOMENS ACCESSORY				
12/14/04	WINK	NEW YORK	NY		124.91
	WOMENS ACCESSORY				
12/14/04	FREDERIC FEKKAI	NY	NY		370.24
	BARBER/BEAUTY SHOP				
12/15/04	SAKS FIFTH AVE -001	NEW YORK	NY		356.87
	PERSONAL CARE				
	Description				
	CLINIQUE MEN				
	BOBBIBROWN MISCE				
	LAB NUTRIPLX				
	CLARINS MENS				
12/15/04	THE RED CABOOSE	NEW YORK	NY		41.38
	HOBBIES/ACCESSORIES				
12/15/04	B & H PHOTO-VIDEO RENEW	YORK	NY		488.60
	PHOTOGRAPHIC/EQUIP/SPPL				
12/16/04	ERIC SHOES	NEW YORK	NY		689.93
	SHOES				
12/16/04	ERIC SHOES	NEW YORK	NY		335.73
	SHOES				
12/18/04	TOP CYCLE	PALM BEACH	FL		40.28
	BICYCLES/REPAIR/ACCESS				
12/18/04	GREENS PHARMACY	PALM BEACH	FL		362.50
	PRESCRIPTIONS/SUNDRIES				
12/18/04	H GROOME	5618323444	FL		202.46
	LAMPS/LIGHTING FIXTURES				
12/18/04	H GROOME	5618323444	FL		254.40
	LAMPS/LIGHTING FIXTURES				
12/20/04	POLO RETAIL CORPORAT	PALM BEACH	FL		74.20
	GENERAL MERCHANDISE				
12/21/04	FEDEX AB824092061610	NEW YORK	NY		95.86
	PRIORITY BOX				
	TO: DAYLESFORD HOUSE GB				
	FROM: <span style="background-color: black; color: black;">XXXXXXXXXX</span> 10021				
	1 PRIORITY BOX 6LB AWB824092061610				
	FEDEX CUSTOMER SERVICE #1-800-622-1147				
01/02/05	COMPUSA#0611	WEST PALM BEA	FL		85.18
	33409				
	COMPUTER HARDWARE, SOFTWARE, ACCESSORIES				
	CONTACT NAME NOT AVAILABLE				
	CONTACT PHONE NUMB. NOT AVAILABLE				
	THANKS FOR SHOPPING AT COMPUSA!				

Continued on reverse

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Prepared For

Account Number  
XXXX-XXXXX

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**New Activity Continued**

Amount \$

01/04/05	HOLD EVERYTHING NEW YORK NY SPECIALTY RETAIL STORE	52.14
01/05/05	VICTORIA'S SECRETNEW YORK NY Women's Apparel	727.24
01/06/05	ERIC SHOES NEW YORK NY SHOES	247.72
01/06/05	ERIC SHOES NEW YORK NY SHOES	269.45
01/06/05	CRATEANDBARREL 622 NEW YORK NY Y6222005010600600004968 04968100 0036-249285400	195.42
01/06/05	BARNEYS NEW YORK 660 MADISON NY SALES	771.24
01/06/05	VILLAGE DESIGNER SHONNEW YORK NY SHOES/ACCESSORIES	255.26
01/08/05	APPLE STORE #R032 NEW YORK,NY NY APPLE RETAIL STORE	161.85
01/08/05	CHISHOLM LARSSON GALNEW YORK NY 14 ARTS CANVAS MISCELLA	325.88
01/08/05	CHISHOLM LARSSON GALNEW YORK NY 14 ARTS CANVAS MISCELLA	488.81
01/08/05	MIU MIU SOHO NEW YORK NY WOMEN'S READY-TO-WEAR	119.49
01/08/05	PASTIS NEW YORK NY FOOD AND BEVERAGE TIP 00001000	65.40
01/10/05	ERIC SHOES NEW YORK NY SHOES	242.29
01/11/05	GALERIA ART & FRAMINNEW YORK NY ART DEALERS/GALLERY	119.93
<b>Total of New Activity</b>		
	New Charges	9,239.88
	Payments/Credits	-4,699.69

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# Membership Rewards® Monthly Statement and Program News

American Express®



For questions about your  
Membership Rewards account,  
contact  
**1-800-AXP-EARN**  
(297-3276)

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

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

Statement Period  
**November 1, 2004 - November 30, 2004**  
Account activity after this period does not appear on this statement

Prepared for  
[REDACTED]  
Membership Rewards® Account Number  
**1100740600**

**Available Points**  
**80,423**

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

<b>Account Summary</b>		
Opening points balance		77,523
New points earned		+2,900
Points transferred or redeemed		0
Reinstated points and adjustments		0
<b>New points balance</b>		<b>=80,423</b>

<b>New Points Earned</b>			
11/01/04 - 11/30/04	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	2,900	0	2,900
<b>Totals</b>	<b>2,900</b>	<b>0</b>	<b>2,900</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

### Support Tsunami Support Reliefs with Membership Rewards® points

Use Membership Rewards points to support the Tsunami Disaster Relief effort. Now through March 31, 2005, you can redeem points TO MAKE A DONATION TO ANY OF 70 organizations that are providing aid in countries affected by Tsunami.

For more information, log on to [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards).

(MR Message 4061)



### Start Planning a Great Getaway with Delta!

Now is the ideal time to be a Delta SkyMiles® member. Transfer 22,000 to 199,000 Membership Rewards® points to your Delta SkyMiles account and earn a 15% bonus. Transfer 200,000 points or more and earn a 20% bonus. Don't delay, offer ends 2/28/05. Delta can take you to over 500 destinations worldwide.

Not a SkyMiles Member? Join at [www.delta.com/skymiles](http://www.delta.com/skymiles) or call 1-800-323-2929.

(MR Message 4263)



To participate in this offer, you must enroll any time between January 15 and February 28, 2005 at [www.delta.com/membershiprewards](http://www.delta.com/membershiprewards) or call 1-800-266-7077. All Delta SkyMiles program rules and conditions apply. Transferred points cannot be transferred back to the Cardmember's Membership Rewards program account.

### Earn 50% More Starpoints®

Transfer Membership Rewards® points to your Starwood Preferred Guest account from January 1 to March 31, 2005, and receive 50% more Starpoints. That's 500 Starpoints for every 1,000 Membership Rewards points transferred, instead of the regular 333 Starpoints. Starwood unites more than 750 of the world's best hotels including Westin® Hotels & Resorts, Sheraton® Hotels & Resorts and W hotels®.

To review these rewards and redeem points, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276).

(MR Message 5051)



Subject to all terms and conditions of the Starwood Preferred Guest program. To redeem, members must have a qualified stay at Starwood hotels and resort posted to their account within the past 12 months.

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.



**Discount  
Office Supplies**

**Earn TRIPLE Points from  
DiscountOfficeSupply.com - All Year!**

Now you can earn TRIPLE Membership Rewards® points every time you shop at DiscountOfficeSupply.com, your ultimate online source for everyday office essentials. Earn bonus points while you choose from our selection of over 40,000 items, from office basics to the latest in electronics like PDAs and digital cameras. Plus, orders over \$50 qualify for FREE shipping!

Offer valid through 12/31/05. Free shipping does not apply to orders under \$50 and excludes select oversized items and furniture selections. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 6-8 weeks of charges appearing on your billing statement. Bonus ID: 4852.

Start shopping, saving and earning TRIPLE points at [www.discountofficesupply.com](http://www.discountofficesupply.com) today--and EVERYDAY, ALL YEAR!

(Bonus ID 4852)

**RESTORATION  
HARDWARE**

**Restoration Hardware Joins the Membership Rewards® program**

Restore your faith in quality and service and reward yourself with a Restoration Hardware Gift Certificate. Easily find Designer quality Home Lighting, Home Furnishings and Textiles, Outdoor Furniture and Garden Accessories.

Shop at over 100 Restoration Hardware stores, our catalog 1-800-762-1005 or online at [www.Restorationhardware.com](http://www.Restorationhardware.com).

(MR Message 8137)



**Earn 10x Membership Rewards® points from  
FTD.COM®**

Surprise your Valentine with fresh flowers and unique gifts from FTD.COM! Send a dozen roses hand delivered by a quality FTD® florist. Or, choose from chocolates, stuffed bears, candles, and more! Best of all, earn 10x Membership Rewards points when you shop at [www.ftd.com/amexmr](http://www.ftd.com/amexmr) or call 1-800-SEND-FTD with code 4134.

Offer valid through 12/31/05. Not valid in retail stores or in conjunction with any other offer from FTD.COM. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 10-12 weeks after charges appear on your billing statement. Bonus ID: 1675.

Shop online at [www.ftd.com/amexmr](http://www.ftd.com/amexmr) or call 1-800-SEND-FTD with promo code 4134 and remember your loved ones this Valentine's Day!

(Bonus ID 1675)



**New! Redeem Points for The Melting Pot Gift Cards!**

Now you can redeem points for Melting Pot gift cards. At The Melting Pot, fondue becomes a memorable four-course dining experience. Guests enjoy a choice of four flavorful fondue cooking styles and a variety of tasty entrees including lobster and sirloin, combined with special dipping sauces. The menu also includes creamy cheese fondues, fresh salads, fine wines and mouthwatering chocolate fondue desserts. To find one of our over 80 locations near you, visit [www.meltingpot.com](http://www.meltingpot.com).

To redeem for a \$50, \$100 or \$150 The Melting Pot gift card, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276).

(MR Message 7324)

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.



XXXX-XXXX

01/12/05



**Now Accepting American Express® Cards!**



**AIG Small Business®** - Consumers can now purchase business insurance coverage backed by AIG's financial strength. Call 1-877-867-3783 to learn more.

**CedarWorks Playsets** - Made from splinter-free and chemical-free northern white cedar. Holds over 2,000 lbs.! Call 1-800-GO-CEDAR for our catalog or visit us at [www.cedarworks.com](http://www.cedarworks.com).

**The Inn at Palmetto Bluff** - Luxury resort with 50 waterfront cottages, meeting space, golf course, restaurant & spa. Bluffton, SC. Call 1-866-706-6565 or visit [www.aubergeresorts.com](http://www.aubergeresorts.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 105277)

**Exclusive Benefits at Equinox Fitness Clubs**



As the exclusive provider of fitness benefits to Platinum Card® members, Equinox offers new members a benefits package valued at over \$1,200—including complimentary sessions with a personal trainer, a complimentary spa treatment and other amenities.

Benefits subject to change or termination. For new Equinox members only who purchase a one-year membership with their Platinum Card. Payment must be made with the Platinum Card from American Express in the Platinum Card member's name. Current Equinox members and Card members who reside 25 miles outside any Equinox facility may contact Platinum Card Concierge to learn about additional benefits and to enroll. Full terms and conditions apply.

For more information or to enroll, call Equinox at 212-774-6376 or visit [www.equinoxfitness.com](http://www.equinoxfitness.com).

(CE 105293)

**Fine Hotels & Resorts Adds 36 Properties**



Like all the members of the *Fine Hotels & Resorts* program, the 36 properties added to the 2005 roster offer superb accommodations and gracious service, worldwide. Platinum Card® members receive privileges far beyond the usual courtesies, including a room upgrade at check-in when available, complimentary Continental breakfast for two, guaranteed 4pm late checkout, and an additional amenity that varies by property.

Program terms and conditions apply. American Express acts solely as sales agent for travel suppliers and is not liable for the actions or inactions of such suppliers. CST# 1022318-10, TA-149 Registered Ohio Travel Agency, Washington UBI# 600-469-694, ML#1192, TA-002 registered Iowa Travel Agency, NV# 2001-0126.

To make reservations or to learn more about *Fine Hotels & Resorts*, call PTS at 1-800-443-7672.

(CE 105294)

**Visit Bermuda - Resort Credit and up to \$150 Statement Credit**



Bermuda--a perfect getaway just 2 hours from the East Coast. Other Islands offer an escape from civilization, Bermuda offers a chance to bask in it. A colorful and elegant island with great scenery, golf courses, tennis courts, world-class spas, sophisticated shopping and gourmet dining. Fall and winter are perfect times to enjoy the outdoors. Ride a moped through cobblestone streets past Parliament and pink sand beaches. Simply reserve your vacation of four nights or more with American Express® Travel to receive \$150 resort credit to be used for hotel amenities including food and beverage, spa treatments, golf and water sports where available\*. And, when paying with your American Express® Card, take advantage of your Annual Travel Benefit\*\*, a statement credit up to \$150.

To plan your vacation to Bermuda and for details on your Cardmember Annual Travel Benefit, call American Express Travel toll-free at 1-888-AXP-0433. CST# 1022318-10, TA-149 Registered Ohio Travel Agency, TA-002 Registered Iowa Travel Agency, NV# 2001-0126, Washington UBI# 600-469-694, ML#1192. TA Promo Code: D134:001. (CE 105300)

\*On new bookings from 1/01/05 to 2/28/05. Travel through 3/31/05. Restrictions may apply. Resort Credit of \$150 per booking can be used towards food and beverage, spa treatments, golf and water sports where available. Resort credit only valid at hotel booked. Taxes and gratuities not included.

\*\*On purchase offered by a vacation package operator through participating American Express Travel Services U.S. locations of \$2,000 or more per booking for \$100 credit, or only for Gold, Platinum Card® & Centurion® charge Card members, \$2,500 or more for \$150 credit. Not valid on independent air/hotel/car rental reservations. Available once per Card account per year. May only redeem 1 per booking. Terms and conditions apply.

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

**Identity Theft Assistance - Free from American Express**



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

For more information, visit us online at [www.americanexpress.com/idtheftassistance](http://www.americanexpress.com/idtheftassistance).

(CE 105326)

**Return Protection - We'll Take It Back When Others Won't**



From time to time, merchants refuse to take back items you purchase at the store or online. That's why it's nice to know if you're dissatisfied with any eligible purchases you made with the Card and the merchant won't take it back, Return Protection can help. Perhaps the item is too big. Maybe you don't like the color. Simply contact us within 90 days from the date of purchase and American Express will reimburse you for the purchase price up to \$300 per item, excluding shipping and handling.

Return Protection refunds are limited to up to \$1,000 annually per Card account. Coverage is subject to additional terms, conditions, and exclusions.

For more information, visit us online at [www.americanexpress.com/returnprotection](http://www.americanexpress.com/returnprotection).

(CE 105327)

**Airport Club Access Around the World**



Frequent flyers will appreciate this benefit - complimentary access to participating Continental Airlines Presidents Clubs®, Delta Crown Room Clubs® and Northwest WorldClubs® airport lounges. You'll enjoy complimentary access by simply presenting your Platinum Card®, government-issued ID and ticket valid for travel that day with the corresponding airline operating the flight.

The Platinum Card member must present his or her valid Card, government-issued I.D., and airline ticket to club agents. Code-share and affiliated lounge agreements do not apply. Platinum Card member must be 21 years of age to enter into the Airport Club Lounge without a parent or guardian. Card members must adhere to all house rules of participating clubs.

For more information on lounge locations visit [www.americanexpress.com/platinum](http://www.americanexpress.com/platinum) or call Platinum Customer Service at 1-800-525-3355.

(CE 105346)

**Use Your Card to Donate to Your Favorite Charity**



Charitable giving is easy and rewarding when you use your Card at the American Express Donation Site. Search and donate to over 850,000 U.S. charitable organizations. You can give to multiple charities in one transaction and your donation is 100% tax deductible.

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

(CE 105344)

**Sign Up For Account Alerts from American Express**



Get important information pertaining to your account delivered to you--whenever and wherever you want. With Account Alerts from American Express, you can choose to be notified when your payment is due or when it is received, when irregular account activity is detected or when you are approaching your line of credit/spending limit. Alerts can be sent to your e-mail address, mobile phone, pager or PDA.

To sign up for Account Alerts visit [www.americanexpress.com/alerts](http://www.americanexpress.com/alerts).

(CE 105345)

Platinum Card®  
Statement of Account

**85,144**  
**Membership Rewards®**  
**Points Available**  
at 12/31/04, when charges due are paid in full and all accounts are in good standing.

Prepared For  
[REDACTED]

Account Number  
[REDACTED]

Closing Date  
02/11/05

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
9,239.88	-9,239.88	3,773.17	3,773.17

**Please Pay By**  
**02/26/05**  
Please refer to page 2 for important information regarding your account

**Terms -** Payable in full upon receipt of statement. Pay your bill online anytime, anywhere at [www.americanexpress.com/paybill](http://www.americanexpress.com/paybill).

For automatic replacement of a lost, stolen, non-received or damaged card, call 1-800-992-3404. For automatic balance information, please call 1-800-525-3355 and press option 1-1.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-525-3355.

**Let the Your Reward® Program Pick up the Check**

Redeem Membership Rewards® points and enjoy a romantic dinner for two at the restaurant of your choice and the Your Reward Program will pick up the tab. We'll secure a reservation at any restaurant that accepts the American Express® Card--perfect for celebrating a special occasion or trying some place new. A Your Reward Specialist will take care of all the details, so all you have to do is enjoy the evening. To redeem this reward or learn more about all of our experiential rewards, please call **1-800-AXP-EARN (297-3276)**, 24-hours a day, 7 days a week. Points needed: 40,000. (40,000 points valid for \$200 gift card).

**Activity** \* Indicates posting date

Activity	Foreign Spending	Amount \$
<b>New Activity for</b> [REDACTED] Card XXXX [REDACTED]		
01/29/05 COMPUTER PAYMENT RECEIVED - THANK YOU		9,239.88
01/14/05 HOLD EVERYTHING000075(800) 421-2285 CATALOG/RETAIL MERCHANT		38.56
01/15/05 EYE OF THE NEEDLE GIPALM BEACH FL CHILDREN'S CLOTHING FOR CUSTOMER SERVICE CALL 561-5140017		315.97
01/15/05 EYE OF THE NEEDLE PAPALM BEACH FL MISC APPAREL/ACCESSORY FOR CUSTOMER SERVICE CALL 561-8334533		1,033.05

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

**Payment Coupon**

Account Number  
[REDACTED]

**Please Pay By:**  
**02/26/05**

Continued on Page 3

Please enter account number on all checks and correspondence. Payable in U.S. Dollars upon receipt with a bank in the U.S. or money order, processable through the U.S. banking system.

**Total Amount Due**  
**\$3,773.17**

To Pay by Phone call 1-800-1-PAY-AXP or 1-800-472-9297.

[REDACTED]  
NEW YORK NY 10021-6217  
[Barcode]

Mail Payment to:

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

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

0000 [REDACTED] 000377317000377317 1144

DUPLICATE COPY

Prepared For

Account Number

XXXX-XXXX

Payments: Your monthly statement is payable in full upon receipt. Payments must be in U.S. Dollars and drawn on a bank located in the US and (except for electronic payments) placed in the enclosed envelope with the remittance stub and the account number indicated on your check. Do not send cash. Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made at any other location, there may be a delay in processing. We reserve the right to 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. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your 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. To use Pay By Computer, please visit us at www.americanexpress.com.

Lost or Stolen Card: If the Card is lost or stolen in the United States, contact us immediately at 1-800-992-3404. Outside the U.S., contact the nearest American Express Travel Service Office or call us collect at 336-393-1111. You are fully protected against any fraudulent use of the Card when you notify American Express before it is fraudulently used. Your maximum liability is \$50 should you fail to report its loss or theft.

Charge Card and Statement Information: The annual fee is \$395.00 for the Basic Platinum Card. The annual fee for the Additional Platinum Card is \$175.00 and for each Additional Gold Card on the Platinum Card account the annual fee is \$45.00. Renewal Cards are issued every three years. If the Card you carry is damaged, you may have it replaced sooner by calling Customer Service. The \$5 annual subscription fee for Departures magazine is included in the annual fee for your Platinum Card membership. If you do not wish to receive Departures magazine, please call 1-877-509-3993, Monday through Friday, 9am - 5pm EST. You may discontinue your Membership by calling Customer Service. Be sure to keep your copy of the charge slips for comparison to your billed charges. The Statement Closing Date is the last date that charges and credits are processed to appear on the statement. Your account will be Past Due if payment for your previous month's statement was received after the closing date. To keep your account current, pay by the payment due date shown on your statement.

Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department as indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. Although you may telephone us, doing so will not preserve your rights.

What We Need From You When You Have A Billing Inquiry: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe the error and explain, if you can, 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 inquiry, we cannot report you as delinquent or take any action to collect the amount in question. Please retain any receipts pertinent to your claim.

Special Rules For Charge Card Purchases: If you have a problem with the quality of goods or services that you purchased with the 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 purchase.)

In Case of Errors or Questions About Your Electronic Transfers: Please contact us by clicking on the Customer Service Link online at www.americanexpress.com, or you can call us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt, or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

When contacting us: 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and 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 use of the money during the time it takes us to complete our investigation.

Credit Balance: If a credit balance (designated "CR") is shown on this statement, it represents money owed to you. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. 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 in your account if the amount is \$1.00 or more. Important Notice to North Dakota Residents: If an account is past due for two or more billing cycles, a late payment fee of 1.75% of all past due amounts will be added.



To Pay By Phone  
1-800-472-9297

Customer Service, Lost or Stolen Card and all other services  
1-800-525-3355  
24 hours/7 days

Car Rental Loss and Damage Insurance  
1-800-338-1670

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

Travel Emergency and Worldwide Personal Assistance and Fine Dining  
1-800-345-AMEX

Platinum Card Travel Service and Fine Hotels, Resorts & Spas  
1-800-443-7672

Platinum Card By Invitation Only  
1-800-321-RSVP



Correspondence

Customer Service  
P.O. Box 7825 C.S  
Ft. Lauderdale, FL  
33329-7825

Express Cash Operations  
P.O. Box 297815  
Ft. Lauderdale, FL  
33329-7815

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

Change of Address

If correct on front do not use

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

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

**DUPLICATE COPY**

Prepared For  
XXXXXXXXXX

Account Number  
 XXXX-XXXX XXXXXX

Closing Date  
 02/11/05

Page 3 of 8

<b>New Activity Continued</b>		Foreign Spending	Amount \$
01/15/05	COMPUSA#0611 WEST PALM BEA FL 33409 COMPUTER HARDWARE, SOFTWARE, ACCESSORIES CONTACT NAME NOT AVAILABLE CONTACT PHONE NUMB. NOT AVAILABLE THANKS FOR SHOPPING AT COMPUSA!		958.24
01/16/05	KMART #07786 WEST PALM BEACH FL GENERAL MERCHANDISE		206.84
01/16/05	TARGET STORES WEST PALM BEA FL GENERAL MERCHANDISE		207.62
01/22/05	NEIMAN MARCUS PALM BEACH FL F.FEKKAI 25.00		26.63
01/25/05	TRAVELGUARD INTL STEVENS POINT WI MAIL/PHONE ORDER		20.00
01/27/05	HARVEY NICHOLS & CO LTD, LONDON UNITED KINGDOM Description Price GOODS 275.00	275.00 Pounds Sterling	530.04
01/28/05	SMYTHSON OF BOND STREET, HOUNSLOW UNITED KINGDOM Description Price Lloyds-FDE 123.39	123.39 Pounds Sterling	237.66
01/28/05	SMYTHSON OF LONDON LONDON SW1X 9AX UNITED KINGDOM Description Price Lloyds-FDE 22.00	22.00 Pounds Sterling	42.37
02/09/05	SKINKLINIC 212-7592227 NY HEALTH AND BEAUTY SPA		156.19
<b>Total of New Activity</b>		<b>New Charges Payments/Credits</b>	<b>3,773.17 -9,239.88</b>

**DUPLICATE COPY**

Prepared For



Account Number

XXXX-XXXX [Redacted]

Page 4 of 8

DUPLICATE COPY®

# Membership Rewards® Monthly Statement and Program News

For questions about your  
Membership Rewards account,  
contact  
**1-800-AXP-EARN**  
(297-3276)

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

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

American Express®



Statement Period  
**December 1, 2004 - December 31, 2004**  
Account activity after this period does not appear on this statement

Prepared for [REDACTED] Membership Rewards Account Number [REDACTED]	<b>Available Points</b> <b>85,144</b>
Points are available when charges are paid in full and all your accounts are in good standing. Available points include everyday spend points.	<b>Everyday Spend Points earned this period:</b> <b>21</b>

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

## Account Summary

Opening points balance	80,423
New points earned	+4,721
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=85,144</b>

## New Points Earned

12/01/04 - 12/31/04	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	4,700	21	0	4,721
<b>Totals</b>	<b>4,700</b>	<b>21</b>	<b>0</b>	<b>4,721</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

### Support Tsunami Support Reliefs with Membership Rewards® points

Use Membership Rewards points to support the Tsunami Disaster Relief effort. Now through March 31, 2005, you can redeem points TO MAKE A DONATION TO ANY OF 70 organizations that are providing aid in countries affected by Tsunami.

For more information, log on to [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards).

(MR Message 4061)



### Redeem points for The Capital Grille Certificates

Enjoy gracious service and an elegant and relaxed atmosphere at The Capital Grille. Nationally acclaimed for dry-aging steaks on the premises, The Capital Grille serves classic steakhouse offerings, such as chops, lobsters and fresh seafood. The restaurant also features an award-winning wine list with more than 300 wines from which to choose. Redeem points for a \$100 or \$250 The Capital Grille certificate.

Log on to [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276).

(MR Message 4012)



### Vote the Membership Rewards® program Your Favorite Rewards program!

Now through March 15, 2005, you can vote for the 17th Annual Freddie Awards. This is your chance to voice your opinions about your favorite frequent travel program, like the Membership Rewards program.

Log on to [www.freddieawards.com](http://www.freddieawards.com) to cast your vote now!

(MR Message 5218)



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

Continued on reverse

MEMBERSHIP REWARDS ACCOUNT NUMBER



**Bloomingdale's Makes Membership Rewards® points More Fashionable**

Now, when you use your eligible, enrolled American Express® Card\*, you can redeem your earned points for Bloomingdale's gift cards\*\* that are valid at all Bloomingdale's stores and on [bloomingdales.com](http://bloomingdales.com).

For a store near you, visit [www.bloomingdales.com](http://www.bloomingdales.com) or call 1-800-555-SHOP (555-7467).

(MR Message 1014)

\*Some require enrollment and payment of an annual program fee. Terms, conditions and restrictions apply. \*\*Terms and conditions are applied to gift cards.

**Introducing the CREATIVE MUVO Micro 256MB MP3/WMA Player**

Introducing the CREATIVE MUVO Micro 256MB MP3/WMA Player (PRM474) for 16,000 points. Incredibly thin in design, it's packed with the latest features to meet all your needs. Enjoy the amazing, skip-free, audio quality when you're listening to your MP3 and WMA music. The MUVO Micro N200 comes complete with an FM tuner, Voice/FM recording, and Line-In encoding for direct connection and recording from any audio source.

Redeem now at [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards).

(MR Message 2257)



**Earn Triple points at American Pearl**

Choose the beautiful gift of pearls or another unique creation for someone special at American Pearl. Packaged in a distinctive red box, your American Pearl gift is sure to strike the perfect romantic note. And now, you can earn triple Membership Rewards® points on any purchase of \$1,000 or more now through April 30th, 2005.

Visit [www.americanpearl.com](http://www.americanpearl.com) or call 1-800-847-3275 to shop and earn points.

(Bonus ID 1048)

Offer valid from December 1, 2004 to April 30, 2005 on purchases of \$1,000 or more. 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: 1048.

**US Airways® Announces Expanded Service!**

US Airways celebrates the launch of its new international gateway at Fort Lauderdale-Hollywood International Airport with expanded service throughout the Caribbean, and Central & Latin America. Explore new destinations including Kingston, Guatemala City, Panama City, and San Salvador. Redeem Membership Reward® points for travel to the over 400 destinations served by US Airways and its partners. For more information and to make reservations, visit [www.usairways.com](http://www.usairways.com).

To review these rewards and redeem points, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276).

(MR Message 9234)

Terms and conditions apply. For more information, visit [www.membershiprewards.com](http://www.membershiprewards.com).

**Earn Bonus points at Wyndham Hotels - EVERYDAY, ALL YEAR!**

Now Membership Rewards® program enrollees who are also members of Wyndham ByRequest can earn bonus points for any stay at Wyndham Hotels & Resorts or Summerfield Suites by Wyndham. Earn 500 points per stay at Wyndham Hotels & Resorts or 500-1,500 or more points based on length of stay at Summerfield Suites by Wyndham. Visit [www.wyndham.com/membershiprewards](http://www.wyndham.com/membershiprewards) for details.

Earn bonus points everytime you stay at Wyndham Hotels & Resorts or Summerfield Suites by Wyndham. Visit [www.wyndham.com/membershiprewards](http://www.wyndham.com/membershiprewards) for complete details.

(Bonus ID 3651)

Offer valid 1/1-12/31/05. Bookings on travel websites, other than [wyndham.com](http://wyndham.com), not eligible for Wyndham ByRequest benefits, including points. See [www.wyndham.com/membershiprewards](http://www.wyndham.com/membershiprewards) for details. To earn Membership Rewards points, you must be enrolled in both Membership Rewards program and Wyndham ByRequest program at the time of stay. Bonus points will be credited to your Membership Rewards account within 10-12 weeks after stay completed. Bonus ID: 3651.



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.



**Support Tsunami Relief Efforts**



At American Express, we are committed to supporting relief efforts in the Asian countries devastated by the recent earthquake and resulting tsunamis. Given the enormity of the recent disaster in Southeast Asia, we want to maximize the support given to the many relief organizations that are collecting funds at this time of great need. Therefore, we have decided to waive all fees associated with accepting American Express® Card charges for tsunami disaster relief organizations that have all been recognized by the U.S. government as providing assistance to people affected by the earthquake and tsunamis.

To support tsunami relief, you can donate through the American Express Tsunami Relief page located off of the American Express home page at [www.americanexpress.com](http://www.americanexpress.com). Please click on the "Help Support Tsunami Relief Efforts" link. (CE 105485)

**Pay Your Federal Income Tax with Your Card**



This tax season, you don't have to wait in line at the post office to send your tax payment to the IRS. Enjoy the convenience and security of paying your federal income taxes with the American Express® Card. Simply contact one of the following service providers to make your tax payment:

- Link2Gov Corp® at [www.PAY1040.com/amex](http://www.PAY1040.com/amex), 1-888-PAY-1040™
- Official Payments Corp® at [www.officialpayments.com/amex7.jsp](http://www.officialpayments.com/amex7.jsp), 1-800-2PAY-TAX™

Note--Tax payments made with the Card are subject to a convenience fee charged by the service providers. For complete details about fees, please contact or visit the service providers directly.

Visit one of the following providers:  
 - [www.PAY1040.com/amex](http://www.PAY1040.com/amex), 1-888-PAY-1040™  
 - [www.officialpayments.com/amex7.jsp](http://www.officialpayments.com/amex7.jsp), 1-800-2PAY-TAX™  
 (CE 105444)

**Final Notice to Claim Your FREE VIP Thank You!**

**CLAIM YOUR FREE VIP THANK YOU**

You're entitled to a FREE VIP Thank You worth up to \$100.00, compliments of American Express. Please call by March 10, 2005 to claim up to 3 of your favorite magazines FREE for one year. Even processing is FREE! It's one more way of saying "thank you" for being an American Express® Cardmember. Call 1-877-388-2618 now for details and to claim your favorites worth up to \$100.00!

Call 1-877-388-2618 for details and to claim your VIP favorites worth up to \$100.00 FREE. Quantities are limited. Call now. Campaign Code 30475. (CE 105447)

**Save on Tickets for The New York Times Travel Show**



Get 2 tickets for price of 1 (\$15) when you purchase in advance with your American Express® Card. Gold Card and Platinum Card® members receive complimentary coat check. Coming March 4-6, 2005 to N.Y.'s Javits Convention Center, *The New York Times* Travel Show will feature 500 top exhibitors, 2 exhibit halls devoted to active travel (skiing, golf, diving) and destination travel (travel locales, cruises and spas) - Onsite booking - Show-only travel packages - Cultural performances - Prizes/giveaways and more!

Offers cannot be combined--Limit 4 tickets per Cardmember. Offer expires on Friday, February 25, 2005.

Order Tickets in Advance. Call 1-888-NYT-1870 and mention code NYTTSA2. Or go to [www.nytimes.com/travelshow](http://www.nytimes.com/travelshow). (CE 105449)

**Financial Control and Double Membership Rewards® points**



It's universal--you take out money from the bank and after a week, you wonder where it went. Using your Platinum Card® to pay for everyday errands at supermarkets, gas stations and drugstores can help you keep track of your expenses. And, don't forget, you can earn double points toward your next vacation.

Double points for purchases made with the Card at qualifying stand-alone supermarkets, drugstores, gas stations, the U.S. Postal Service, and for payments for wireless phone bills (excluding bulk purchases of wireless time) will be credited to your Membership Rewards account 12-14 weeks after charges appear on your monthly billing statement. Not valid in the departments of superstores and warehouse clubs. Terms and conditions for the Membership Rewards program apply.

For more information, call Platinum Customer Service at 1-800-525-3355. (CE 105451)

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.

**Get the VIP Treatment from Sony**

Platinum Card® members can experience an outstanding level of service and convenience available only to a select few through Sony's VIP services. You'll receive the inside track on new product previews--getting a first look at new audio, video, communications, and information technology products in advance of the general public.



To enroll in the program, call Sony at 1-877-216-SONY (7669).

(CE 105452)

Subject to product and personnel availability. Enrollment required.

**Great Ski Offers at American Express Selects**

Visit American Express Selects at [www.americanexpress.com/ski](http://www.americanexpress.com/ski) for great ski offers exclusively for American Express® Cardmembers. Whether you want to ski the moguls in Maine or cruise the powder in Park City, we have valuable offers to help you travel to your favorite resorts for an incredible ski vacation.

Visit [www.americanexpress.com/ski](http://www.americanexpress.com/ski) for great ski offers.

(CE 105422)



**Now Accepting American Express® Cards!**

**Life Line Screening** - Painless, non-invasive screening for strokes, completed in 10 minutes. Coast-to-coast availability. Call 1-800-597-3754 or visit [www.lifelinescreening.com](http://www.lifelinescreening.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 105362)

**Princess House** - Products that help you cook with confidence, entertain with ease and dine with distinction. Enhance your home and your life, contact us at [www.princesshouse.com](http://www.princesshouse.com).

**RK - REBECCAS** of Greenwich, CT has opened RK...An American Brasserie located at 22 Elm Place in Rye, NY. Modern America Cuisine behind a glass wall kitchen. Call 914-967-8900.



**Pay Your Bills Automatically With the Card**

Pay everything from your cable and telephone bills to your newspaper subscription and health club membership with your Card. It's a simple way to consolidate your payments and to help ensure your bills are paid on time. You will have fewer checks to write and you will still continue to get a statement from your service provider to keep for your records. To learn more, visit [www.americanexpress.com/abp26](http://www.americanexpress.com/abp26) and find a complete list of participating providers.

Visit [www.americanexpress.com/abp26](http://www.americanexpress.com/abp26) for a list of participating providers, or to learn more. Start benefiting from the convenience of Automatic Bill Payment today!

(CE 105477)



Platinum Card®  
Statement of Account

**94,031**  
**Membership Rewards®**  
**Points Available**  
at 01/31/05, when charges due are paid in full and all accounts are in good standing.

Prepared For  
[REDACTED]

Account Number  
[REDACTED]

Closing Date  
03/12/05

Page 1 of 10

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
3,773.17	-5,207.02	5,749.88	4,316.03

**Please Pay By**  
**03/27/05**  
Please refer to page 2 for important information regarding your account

See Page 7 For A Notice Of Changes To Your Agreement

See Page 9 For An Important Privacy Notice

Terms - Payable in full upon receipt of statement. Pay your bill online anytime, anywhere at [www.americanexpress.com/paybill](http://www.americanexpress.com/paybill).

For automatic replacement of a lost, stolen, non-received or damaged card, call 1-800-992-3404. For automatic balance information, please call 1-800-525-3355 and press option 1-1.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-525-3355.

**Activity** \* Indicates posting date

New Activity for [REDACTED]			Amount \$
02/24/05*	COMPUTER PAYMENT RECEIVED - THANK YOU		3,773.17
03/08/05*	BARNEYS NEW YORK 660 MADISON NY 0180-0335 SALES		-1,433.85
02/10/05	PANASONIC SERVICE CO800-833-9626 WA 98032 ELECTRONICS		94.16
02/13/05	BANANA REPUBLIC #767 WEST PALM BEA FL MISCELLANEOUS AND SPECI		35.78
02/13/05	GAP #6345 WEST PALM BEA FL MISCELLANEOUS AND SPECI		38.34
02/13/05	THE SPORTS AUTH #341 WEST PALM BEACH FL SPORTING GOODS		97.96
02/14/05	SEPHORA-THE GARDENS PALM BEACH FL DUTY FREE STORE		38.34

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

**Payment Coupon**

[REDACTED]

**Please Pay By:**  
**03/27/05**

Continued on Page 3

Please enter account number on all checks and correspondence. Payable in U.S. Dollars upon receipt with a bank in the U.S. or money order, processable through the U.S. banking system.

**Total Amount Due**  
**\$4,316.03**

To Pay by Phone call 1-800-1-PAY-AXP or 1-800-472-9297.



NEW YORK NY 10021-6217



Mail Payment to:



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



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

[REDACTED] 000431603000574988 12H4



**DUPLICATE COPY**

Prepared For

Account Number

Closing Date

Page 3 of 10

██████████

XXXX-XXXX ██████████

03/12/05

<b>New Activity Continued</b>				Amount \$
02/14/05	BROOKS BROTHERS #6055617750383	FL		90.53
	APPAREL/ACCESSORIES			
02/17/05	HENRI BENDEL NEW YORK	NY		225.94
	SALES- MARKET LINGERIE			
02/17/05	POLO RETAIL CORP NEW YORK	NY		380.17
	APPAREL/ACCESSORIES			
02/19/05	AMAZON.COM PAYMENTS AMAZON.COM	WA		29.99
	MERCHANDISE			
	AMZ*AMAZON PAYMENTS			
02/26/05	NEIMAN MARCUS BEVERLY HILLS	CA		182.94
	DENIM PANTS 169.00			
02/27/05	MONDRIAN HOTEL W HOLLYWOOD	CA		886.46
	LODGING			
03/05/05	PRADA NEW YORK NY			1,433.85
	GENERAL MDSE			
03/05/05	BLOOMINGDALES NEW YORK	NY		537.69
	LUGGAGE			
03/05/05	BERGDORF GOODMAN NEW YORK	NY		243.88
	CREME DE LA MER			
03/05/05	BARNEYS NEW YORK 660 MADISON	NY		1,433.85
	SALES			
<b>Total of New Activity</b>				
			<b>New Charges</b>	5,749.88
			<b>Payments/Credits</b>	-5,207.02

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Prepared For



Account Number  
XXXX-XX



Page 4 of 10

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# Membership Rewards® Monthly Statement and Program News

For questions about your  
Membership Rewards account,  
contact  
**1-800-AXP-EARN**  
(297-3276)

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

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



Statement Period  
**January 1, 2005 - January 31, 2005**  
Account activity after this period does not appear on this statement

Prepared for  
[REDACTED]  
Membership Rewards® Account Number  
[REDACTED]

Available Points

**94,031**

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

Everyday Spend Points  
earned this period:  
**363**

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

## Account Summary

Opening points balance	85,144
New points earned	+8,887
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=94,031</b>

## New Points Earned

01/01/05 - 01/31/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	8,446	363	78	8,887
			NY Luxury 2x pts 1143	
<b>Totals</b>	<b>8,446</b>	<b>363</b>	<b>78</b>	<b>8,887</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

### Support Tsunami Support Reliefs with Membership Rewards® points

Use Membership Rewards points to support the Tsunami Disaster Relief effort. Now through March 31, 2005, you can redeem points TO MAKE A DONATION TO ANY OF 70 organizations that are providing aid in countries affected by Tsunami.

For more information,  
log on to  
[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards).

(MR Message 4061)



### Transfer Membership Rewards® points to Aeroplan® Miles

Transfer Membership Rewards points to your Aeroplan Miles account and enjoy worldwide travel! Journey to over 700 destinations in 120 countries on any of the 17 members of the Star Alliance™ network, including Air Canada. Flights start at just 15,000 Aeroplan Miles. 1,000 Membership Rewards points equal 1,000 Aeroplan Miles. For more information on Aeroplan, visit [www.aeroplan.com](http://www.aeroplan.com) or call 1-800-361-5373.

To review these rewards  
and redeem points, visit  
[www.americanexpress.com/rewards](http://www.americanexpress.com/rewards)  
or call  
**1-800-AXP-EARN**  
(297-3276).

(MR Message 2027)



Terms and conditions of the Membership Rewards program apply. For more information, visit [www.membershiprewards.com](http://www.membershiprewards.com).

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 for Your Tickets at tkt.com

With 15 year's experience, tkt.com offers premium seating to concerts, theater and sporting events. Now earn Double Membership Rewards® points on all your tickets through April 15th, 2005.

Book online at [www.tkt.com](http://www.tkt.com) or call 1-800-ALL-SHOWS to earn Double points.

(Bonus ID 2764)

Offer maximum of 2,500 bonus points. Offer expires April 15th, 2005. 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: 2764.

### Redeem points Today for Spring Savings



Sports Authority, Gart Sports, Sportmart and Oshman's carry an unbeatable selection of golf, team sports, snowsports and fitness equipment, plus, much more at great prices! Redeem points today for the best in sports!

Call 1-888-LOOK4TSA (566-5487) for the store nearest you. Reward certificate may be redeemed for product only. Limit one certificate per purchase. Valid at store locations only. Not valid online. (MR Message 8074)

### Turn Membership Rewards® points into a London Adventure



Redeem Membership Rewards points for a Virgin Atlantic Airways Economy ticket to London, or exchange points directly into the Flying Club, Virgin's loyalty program. Whether you fly Upper Class, Premium Economy or Economy, you'll enjoy a movie marathon on your personal entertainment system with movies, television shows and Nintendo games. Pick from three gourmet meals and enjoy complimentary drinks from takeoff to touchdown, and you'll get a nifty amenity kit with essentials for an enjoyable flight.

To preview this reward and to redeem points, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276).

(MR Message 9032)

Terms and conditions of the Membership Rewards program apply. For more information, visit [www.membershiprewards.com](http://www.membershiprewards.com). For more information on Virgin Atlantic, or to become a member of the Flying Club, visit [www.virginatlantic.com](http://www.virginatlantic.com).

### Redeem Membership Rewards® points for a Saks Certificate

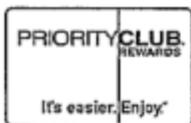


Saks Fifth Avenue is an icon of the retail world, known for its style, authority and expert service. Founded in 1924, it has always been characterized by a modern energy that fosters innovation and discovery. The exclusive offerings, designer boutiques and personalized consultation have long made Saks the only choice for discerning customers with eclectic taste and original style.

For store locations, visit [www.saks.com](http://www.saks.com) or call 1-866-290-9027.

(MR Message 2213)

### Hotel Night Stays Start at Just 10,000 Priority Club® Points!



With more than 3,500 locations worldwide, the Priority Club Rewards family of hotel brands includes InterContinental®, Crowne Plaza®, Hotel Indigo™, Holiday Inn®, Holiday Inn Express®, Staybridge Suites® and Candlewood Suites®. Redeem Priority Club points for free room nights, gift certificates and brand-name merchandise.

To review these rewards and redeem points, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276).

(MR Message 9353)

Terms and conditions of the Membership Rewards® program apply. For more information, visit [www.membershiprewards.com](http://www.membershiprewards.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.



## Notice of Changes to Your Agreement

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

Unless otherwise indicated below, these changes become effective with billing periods beginning on or after May 1, 2005, whether or not you receive a billing statement. This Notice formally amends your Agreement, and any contrary or conflicting language in that Agreement is replaced fully and completely. Note that the terms of your Account are subject to change (including increasing APRs/DPRs and fees, changing fixed APRs/DPRs to variable APRs/DPRs, and adding new terms) in accordance with the Agreement governing your Account. All terms of the Agreement not amended herein remain in full force and effect.

This is an important Notice of changes to your Agreement. We recommend that you carefully review these changes, share them with any Additional Cardmembers on your Account, and 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.

### Determining the Prime Rate Applicable to your Account

We are changing the timing of when we determine the Prime Rate used to calculate the variable APRs (and corresponding DPRs) applicable to your Account. Accordingly, we are replacing subsection C of the **Finance Charges** section of the Sign & Travel<sup>®</sup> and/or Extended Payment Option Agreement with the following:

"C. 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 Method for Calculation of Finance Charges (Effective May 8, 2005)

We are revising the **Average Daily Balance Method for Calculation of Finance Charges** section of the Sign & Travel<sup>®</sup> and/or Extended Payment Option Agreement to add the following two sentences to the end of that section:

"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. Any such rounding may apply to or cause variations in your DPRs."

### Arbitration (Effective May 8, 2005)

We are amending certain subsections under the **Arbitration** section of your Agreement as follows (references to subsections below refer to those subsections in the **Arbitration** section of your Agreement):

We are replacing the first sentence of the **Definitions** subsection with the following:

"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 Card Account, this Agreement, the Electronic Funds Transfer Services Agreement, the Sign & Travel and/or Extended Payment Option 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 ("Agreements"), except for the validity, enforceability or scope of this Arbitration Provision or the Agreements."

We are replacing the **Initiation of Arbitration Proceeding/Selection of Administrator** subsection 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 the National Arbitration Forum ("NAF") 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:

- NAF at P.O. Box 50191, Minneapolis, MN 55405; website: [www.arbitration-forum.com](http://www.arbitration-forum.com).
- AAA at 335 Madison Avenue, New York, NY 10017; website: [www.adr.org](http://www.adr.org)."

We are replacing the first sentence of the **Significance of Arbitration** subsection with the following:

"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."

We are adding the following two sentences to the end of the **Restrictions on Arbitration** subsection:

"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 in this Agreement (including but not limited to the "Continuation" provision below) and without waiving either party's right to appeal such decision, should any portion of this "Restrictions on Arbitration" provision be deemed invalid or unenforceable, then the entire Arbitration Provision (other than this sentence) shall not apply."

We are replacing the second sentence of the **Continuation** subsection with the following:

"Except as otherwise provided in the "Restrictions on Arbitration" provision above, if any portion of this Arbitration Provision (other than the "Restrictions on Arbitration" provision) is deemed invalid or unenforceable, it shall not invalidate the remaining portions of this Arbitration Provision, the Agreement or any predecessor agreement you may have had with us, each of which shall be enforceable regardless of such invalidity."

## Other Important Information About Your Account

### 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](http://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. 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.

### Insurance Products Notice

We identify insurance providers and products that may be of interest to you. In this role we may act on behalf of the insurance provider, as permitted by law. We receive compensation from insurance providers that may vary by provider and product. Also, we may receive additional compensation or financial benefit when AMEX Assurance Company or another American Express entity acts as the insurer or reinsurer for these products. The arrangements we have with providers, including the potential to insure or reinsure products, may also influence what products and providers we identify.

### An Important Notice Concerning Cardmember Privacy

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

#### What Information Do We Collect?

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

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

#### What Do We Do with This Information?

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

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

#### Your Opt Out Choices

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

#### Offers for Products and Services of Other Companies

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

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

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

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

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

#### Offers for Products and Services of Other Companies

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

#### Credit Information Provided to Our Affiliates

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

#### Offers for American Express Products and Services

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

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

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

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

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

**Telephone Offers**

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

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

**Information We Share with Our Affiliates**

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

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

**E-Mail Offers**

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

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

**Additional Information About Your Opt Out Choices**

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

**Information Security**

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

**Former Customers**

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

**For Vermont Cardmembers Only**

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

Platinum Card®  
Statement of Account

97,805  
Membership Rewards®  
Points Available  
at 02/28/05, when charges due are paid in full and all accounts are in good standing.

Prepared For  
[Redacted]

Account Number  
[Redacted]

Closing Date  
04/11/05

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
4,316.03	4,735.84	1,683.48	1,263.67

Please Pay By  
04/26/05  
Please refer to page 2 for important information regarding your account

Terms - Payable in full upon receipt of statement. Pay your bill online anytime, anywhere at [www.americanexpress.com/paybill](http://www.americanexpress.com/paybill).

For automatic replacement of a lost, stolen, non-received or damaged card, call 1-800-992-3404. For automatic balance information, please call 1-800-525-3355 and press option 1-1.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-525-3355.

Book Your Next Cruise Through **Cruise Privileges**

The *Cruise Privileges* program features eight of the finest cruise lines in the world and special amenities created exclusively to enhance your cruise vacation. The variety of travel options makes it easy to find a style to suit your interests—active or laid back, cozy or grand. And, when you book a qualifying cruise with one of these partners through PTS, you will receive a \$300 shipboard credit or two-category room upgrade. To see how *Cruise Privileges* can complement your voyage, call Platinum Travel Service at 1-800-443-7672.

Program terms and conditions apply. For full program information, visit [www.americanexpress.com/platinum](http://www.americanexpress.com/platinum).

Activity \* Indicates posting date

New Activity for [Redacted]			Amount \$
03/14/05*	COMPUTER PAYMENT RECEIVED - THANK YOU		4,316.03
04/05/05*	VALENTINO USA PALM BEACH FL 841772.00 GENERAL MERCHANDISE		-191.70
04/10/05*	POLO RETAIL CORP NEW YORK NY 082054380 GENERAL MERCHANDISE		-228.11
03/16/05	SKINKLINIC 212-7592227 NY HEALTH AND BEAUTY SPA		104.13

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

Payment Coupon



Mail Payment to:

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

Please Pay By:  
04/26/05

Total Amount Due  
\$1,263.67

Continued on Page 3

Please enter account number on all checks and correspondence. Payable in U.S. Dollars upon receipt with a bank in the U.S. or money order, processable through the U.S. banking system.

To Pay by Phone call 1-800-1-PAY-AXP or 1-800-472-9297.

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

[Redacted] 000126367000168348 11111

**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments between your Card Account and your Sign & Travel and/or Extended Payment Option Account (if that account has been activated) ("Extended Payment Account") (referred to as "Account" in the Sign & Travel and/or Extended Payment Option Agreement) and, within each of these accounts, to Charges in any order and manner determined by us in our sole discretion. In most cases, if you have a credit balance on your Card Account we will not apply or allocate any part of that credit balance to any Extended Payment Account unless you contact us at a time the credit balance exists and instruct us in writing how you want us to apply that credit balance. **Charge Card and Statement Information:** The Annual fee is \$395.00 for the Basic Card and \$175.00 for each Additional Card. An additional \$5 is charged for billing addresses outside the US. Payment is due on receipt of your statement. You may discontinue your membership by contacting Customer Service. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary:** **In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **Important Notice to North Dakota Residents:** If the Account is past due for two or more billing periods, a late payment fee of 1.75% of all past due amounts will be added.



To Pay By Phone  
1-800-472-9297

Customer Service, Lost or Stolen Card and all other services  
1-800-525-3355  
24 hours/7 days

Car Rental Loss and Damage Insurance  
1-800-338-1670

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

Travel Emergency and Worldwide Personal Assistance and Fine Dining  
1-800-345-AMEX

Platinum Card Travel Service and Fine Hotels, Resorts & Spas  
1-800-443-7672

Platinum Card By Invitation Only  
1-800-321-RSVP



**Correspondence**

Customer Service  
P.O. Box 7825 C.S  
Ft. Lauderdale, FL  
33329-7825

Express Cash Operations  
P.O. Box 297815  
Ft. Lauderdale, FL  
33329-7815

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

**Change of Address**

If correct on front do not use

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

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

**DUPLICATE COPY**

Prepared For  
 [REDACTED] [REDACTED]

Account Number  
 XXXX-XXXX [REDACTED]

Closing Date  
 04/11/05

Page 3 of 8

<b>New Activity Continued</b>				<b>Amount \$</b>
03/16/05	FEDEX AB848045937931 IE FEDEX ENV TO: GEORGE BEUFORD GB FROM: [REDACTED] [REDACTED] 10021 1 IE FEDEX ENV 1LB AWB848045937931 FEDEX CUSTOMER SERVICE #1-800-622-1147	NEW YORK	NY	46.83
03/17/05	INTERMIX #002 00CLOTHING	NEW YORK	NY	195.52
03/23/05	MEDITERRANEO FOOD/BEVERAGE FOOD/BEV TIP	NEW YORK	NY	39.15
			33.15	
			6.00	
04/04/05	J.MCLAUGHLIN WOMENS ACCESSORY	PALM BEACH	FL	193.83
04/04/05	VALENTINO USA 00 GENERAL MERCHANDISE	PALM BEACH	FL	191.70
04/06/05	TOWER CHEMISTS PRESCRIPTIONS/SUNDRIES	NEW YORK	NY	76.49
04/07/05	GAP #7227/THE APPAREL/ACCESSORIES	NEW YORK	NY	77.07
04/08/05	POLO RETAIL CORP GENERAL MERCHANDISE	NEW YORK	NY	228.11
04/09/05	POLO RETAIL CORP GENERAL MERCHANDISE	NEW YORK	NY	306.87
04/10/05	EARL JEAN NY WOMEN'S READY-TO-WEAR	NEW YORK	NY	152.08
04/10/05	OK CIGARS CIGAR STORES AND STANDS	NEW YORK	NY	34.22
04/10/05	BARNEYS NEW YORK SALES	660 MADISON	NY	37.48
<b>Total of New Activity</b>				
			<b>New Charges</b>	1,683.48
			<b>Payments/Credits</b>	-4,735.84

**DUPLICATE COPY**

Prepared For



Account Number

XXXX-XXXXX



Page 4 of 8

DUPLICATE COPY

# Membership Rewards® Monthly Statement and Program News

For questions about your Membership Rewards account, contact

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

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

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

Statement Period  
**February 1, 2005 - February 28, 2005**  
Account activity after this period does not appear on this statement

American Express®



Prepared for [REDACTED] Account Number [REDACTED]  
**Available Points**  
**97,805**

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

Account Summary	
Opening points balance	94,031
New points earned	+3,774
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=97,805

New Points Earned			
02/01/05 - 02/28/05	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	3,774	0	3,774
<b>Totals</b>	<b>3,774</b>	<b>0</b>	<b>3,774</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions, please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

### Limited Time Offer - Delta SkyMiles® Bonus



Between 04/1/05-05/15/05, earn a 20% Delta SkyMiles bonus when you transfer 76,000 or more Membership Rewards® points to your Delta SkyMiles account. Transfer less than 76,000 points and earn a 15% bonus. Register either at [delta.com/membershiprewards](http://delta.com/membershiprewards) or call 1-800-266-7077. Then, transfer points at [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). The bonus will be awarded on the total number of SkyMiles received due to the transfer of points during the promotional period.

SkyMiles program rules and conditions apply. Card members transferring points to domestic airlines will be charged a fee of \$.0004 per point, up to \$50. This charge is to offset the excise taxes American Express currently pays to the government on such transactions.

Not yet a Delta SkyMiles member?

Call 1-800-323-2323 or go to [www.delta.com/skymiles](http://www.delta.com/skymiles) today!

(MR Message 7001)

### Earn 10x Membership Rewards® points This Mother's Day with GiftSense™!



Looking for the perfect gift to send Mom this Mother's Day? Find a wonderful gift for her at [GiftSense.com](http://GiftSense.com) and earn 10x Membership Rewards points for yourself! GiftSense has a variety of ideal gifts for your mother or grandmother. Come find just what you were looking for or perhaps something wonderfully unexpected. GiftSense is a trusted partner of FTD.COM.

Offer valid through 12/31/05. Not valid in retail stores or in conjunction with any other offer from GiftSense. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 5842.

Visit [www.giftsense.com/amxmr](http://www.giftsense.com/amxmr) or call 1-800-383-7142 and give promo code 9947 to earn 10x points whenever you shop every day, all year.

(MR Message 7138)

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 10x Membership Rewards® points This Mother's Day with FTD.COM!**

Remember your mother or grandmother this Mother's Day with beautiful flowers and gifts and earn 10x Membership Rewards points for yourself when you shop at FTD.COM! Send fresh flowers, delivered by a quality FTD® Florist. Or, tempt their sweet tooth with cookies, chocolates, gift baskets, and more! Same-day delivery is available.

Earn 10x points all year long when you celebrate any occasion with flowers or gifts from FTD.COM by visiting [www.ftd.com/amexpromo](http://www.ftd.com/amexpromo) or call 1-800-SEND-FTD and give promo code 4134.

(MR Message 3064)

Offer valid through 12/31/05. Not valid in retail stores or in conjunction with any other offer from FTD.COM. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 10-12 weeks after charges appear on your billing statement. Bonus ID: 1675.



**Earn 2x Membership Rewards® points When You Spend \$40 or More at Regis Salons!**

Earn Double Membership Rewards points when you spend \$40 or more at Regis Salons from April 1-May 31, 2005. Stop into a Regis Salon for a free consultation or visit [www.regissalons.com](http://www.regissalons.com) to learn more about special springtime bonus offers and makeover promotions. Visit Regis Salons, the cut and color experts. Get gorgeous!

Earn 2x points when you visit a Regis Salon.

(MR Message 1237)

Offer valid from 4/1/05-5/31/05. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 6-8 weeks after charges appear on your billing statement. Bonus ID: 9460.



**Redeem Points for Smith and Hawken® Gift Cards**

Create the outdoor living space of your dreams. Find everything to furnish your patio or deck with great style at Smith & Hawken. The inspiration begins with beautiful Premium Teak™, metal or all-weather wicker furniture, containers and plants, garden structures and outdoor lighting—all of uncompromising quality.

Redeem for a Smith & Hawken Gift Card and use it at any Smith & Hawken store, by catalog or online. Visit [www.SmithandHawken.com](http://www.SmithandHawken.com) or call at 1-888-883-3725 to order a catalog or find a store location near you. (MR Message 3089)

Gift cards may not be redeemed for cash or supplied as payment on any account.



**Book Your Next Trip at a Wyndham Hotels & Resorts**

Wyndham Hotels & Resorts has destinations throughout North America, the Caribbean and Mexico. At every Wyndham, you'll find a casually elegant atmosphere and amenities such as Herman Mill Aeron® chairs and Golden Door® toiletries.

Redeem for Wyndham certificates starting at just 20,000 Membership Rewards® points. Go to [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276) to redeem today. (MR Message 8183)

Terms and conditions of the Membership Rewards® program apply, for more information, visit [www.membershiprewards.com](http://www.membershiprewards.com).



**Callaway Golf® Big Bertha® Titanium 454 Driver**

The new Big Bertha Titanium 454 Driver delivers the kind of power usually measured in horses. A bigger sweet spot gives you explosive power and forgiveness to send your shots soaring straight down the center of the fairway this golf season. Go big. Play big. Get hallmark Big Bertha performance with even more forgiveness, more confidence and more bragging-rights distance. 37,500 Membership Rewards® points.

Visit [www.americanexpress.com/membershiprewards](http://www.americanexpress.com/membershiprewards) or call 1-800-AXP-EARN (297-3276) and reference Reward code CWG 113.

(MR Message 6109)



**Premium Baggage Protection - Affordable Peace of Mind**



Millions of travelers experience the frustration and inconvenience of lost, stolen, delayed or damaged baggage each year. Enroll in Premium Baggage Protection\* and help reduce some of the stress that comes with traveling.

If your bags are lost, stolen or damaged, Premium Baggage Protection provides coverage of up to \$2,000 for your carry-ons, up to \$1,000 for your checked bags, and up to \$500 for replacement items when your bags are delayed just 3 hours when you are away from home. Each time you purchase a Scheduled Airline ticket using your enrolled American Express® Card, a premium of \$9.95 will be billed to your enrolled Card account until your enrollment is terminated. You may terminate your enrollment at any time by calling the number on the back of your Card. So, don't gamble with your next trip. Breathe a little easier by enrolling in Premium Baggage Protection today. Corporate Cards are excluded.

\*The Premium Baggage Protection Plan is underwritten by AMEX Assurance Company, Administrative Office, De Pere, WI. Coverage is subject to the terms, conditions and exclusions of Master Policy #AX0913

All enrollees must be residents of the 50 United States, District of Columbia, Puerto Rico or the U.S. Virgin Islands and have their American Express Card billed in the U.S. The effective date of enrollment is when American Express receives and validates your Enrollment Request. When you, the Basic Cardmember enrolls, coverage includes your spouse and dependent children under age 23.

To enroll in Premium Baggage Protection or to get more information, please call 1-800-455-8647. Promo code: April Statement.

(CE 105542)

**Earn a Free Song on MSN® Music With Every 10 You Buy!**



Here's some music for your ears. For every 10 songs you purchase on MSN Music with your Card, you'll receive one free song credit. There's no limit to the number of free credits you can earn, so the more songs you buy, the more free tracks could be coming your way. Choose from classical to alternative to blues to folk to rock and every genre in between!

Song credits will be automatically credited to your MSN Music account. All purchased songs, including albums will count towards your total. An active MSN Music account is required to redeem your free downloads. Song credits must be earned by 11/7/05 and redeemed by 6/30/06.

Start shopping today at [www.music.msn.com/axp](http://www.music.msn.com/axp).

(CE 105572)

**15% Off Your Purchase of \$200 or More at Johnston & Murphy**

JOHNSTON & MURPHY

Call, click or stop by a Johnston & Murphy store to receive 15% off your next purchase of \$200, or more. We offer a wide selection of premium men's footwear, accessories, apparel and small leather goods. Call 1-800-424-2854 to order a catalog or find the retail location nearest you. Or, you can visit our website at [www.johnstonmurphy.com](http://www.johnstonmurphy.com). Be sure to use promo code AMEX0415 on the phone, in our stores or when placing an order on our website.

Payment must be made with the American Express® Card. Expiration date June 30th, 2005.

Call 1-800-424-2854 or log on to [www.johnstonmurphy.com](http://www.johnstonmurphy.com).

(CE 105554)

**Give Your Home a New Look with Exclusive Savings**



From April 4-May 31, 2005, take advantage of our special offers and rebates from top brands like KitchenAid® and Benjamin Moore®. And, every day from May 10-May 23, the coolest home products and experiences are up for grabs at special Cardmember-only prices, including My Organized Home, a dream organizing package brought to you by REAL SIMPLE®.

Check out [www.mylifemycard.com/springhome](http://www.mylifemycard.com/springhome).

Void where prohibited. Restrictions may apply. Actual items subject to change. Quantities on featured items are limited and will be sold on a first come, first served basis. See [www.mylifemycard.com/springhome](http://www.mylifemycard.com/springhome) for full terms and conditions.

Visit [www.mylifemycard.com/springhome](http://www.mylifemycard.com/springhome) for great offers and rebates.

(CE 105539)

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 \$50 on Home Lighting and Decor at LAMPS PLUS!**



Enhance your kitchen, bathroom--any room in your home with fashionable new lighting designs by LAMPS PLUS. Great values on 1,000s of chandeliers, table and floor lamps, outdoor lighting, and more, all at America's Lighting Superstore! To find one of our lighting superstore locations, visit [LAMPSPUS.com](http://LAMPSPUS.com) for maps and store hours, or call **1-800-782-1967**, 7-days-a-week, to talk to a lighting consultant. Offer valid on purchases of \$250 or more from March 1, 2005 through July 31, 2005.

Excludes shipping and applicable taxes. Not valid on sale items, fans by Casablanca Signature, Portable Series, Monte Carlo, Minka Aire Designer series, Craftmade or Matthews Fan Co. ceiling fans. Limit 1 offer per Cardmember. Other restrictions may apply.

To redeem, bring this offer to any LAMPS PLUS store, or use code **QP89AXAP5X**, online at [www.LAMPSPUS.com](http://www.LAMPSPUS.com) or by phone, **1-800-782-1967**.

Use your American Express® Card.

(CE105575)

**Now Accepting American Express® Cards!**



**Regis Salons** - For the latest in cut, color, texturizing and finishing services. Located in major malls throughout the U.S. Visit [www.regissalons.com](http://www.regissalons.com) or call **1-800-777-4444**.

**Sapa Restaurant** - Indulge your senses and prepare for an unforgettable French-Vietnamese dining experience. Visit us at 43 West 24th Street or at [www.sapanyc.com](http://www.sapanyc.com). Call **212-929-1800**.

**The Moinian Group** - Looking for a home? Visit [www.moinianrentals.com](http://www.moinianrentals.com). Seven Manhattan properties. Pay your rent with your American Express Card. It's rent well spent.

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 105492)

**Join the Fight Against Breast Cancer**



Throughout 2005, thousands of women and men will join together for Breast Cancer 3-Day events, raising millions of dollars for the Susan G. Komen Breast Cancer Foundation and the National Philanthropic Trust Breast Cancer Fund. Register for or donate to one of the 12 Breast Cancer 3-Day events with your American Express® Card and American Express will make an additional donation to the fight against breast cancer.

For all donations and registration fees charged to an American Express Card through [www.The3Day.org](http://www.The3Day.org), American Express will contribute an additional .2% of the donation or registration fee to the Breast Cancer 3-Day.

For more information, or to register for the 3-Day, call **1-800-996-3DAY** or visit [www.The3Day.org](http://www.The3Day.org) today.

(CE 105512)

**Special Amenities Through Fine Hotels & Resorts Program**



The 2005 *Fine Hotels & Resorts* Program offers you an exclusive array of personal courtesies at over 500 of the world's finest properties. As a guest at any participating hotel or resort, enjoy preferential treatment and the following complimentary amenities exclusive for Platinum Card® members when you book through PTS: room upgrade upon arrival (based on availability), daily complimentary continental breakfast for two, 4:00pm late checkout, plus an additional amenity specific to each property.

Program terms and conditions apply. For full program information, visit [www.americanexpress.com/platinum](http://www.americanexpress.com/platinum).

Reserve your *Fine Hotels & Resort* Program accommodations through PTS today by calling **1-800-443-7672**.

(CE 105568)

**Neiman Marcus Shopping Earns Extra Rewards**



Reward yourself twice for each purchase when you shop with your Platinum Card® at Neiman Marcus stores nationwide. Simply enroll your Card in the InCircle Rewards® program and earn one InCircle Rewards point as well as one Membership Rewards® point for every purchase you make using your enrolled Platinum Card.

Once you earn 5,000 points within one calendar year, you achieve InCircle Rewards membership status. As a member, you will receive additional benefits, such as complimentary gift packaging on purchases of \$25 or more, invitations to special events, and copies of exclusive Neiman Marcus publications: the book, entrée, the point, and the update. Visit [www.NeimanMarcus.com/incircle](http://www.NeimanMarcus.com/incircle) for complete program rules. Membership Rewards terms and conditions apply.

For more information, or to enroll your Platinum Card with InCircle Rewards, call **1-888-INCIRCLE (1-888-462-4725)**.

(CE 105571)

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.

Platinum Card® Statement of Account

102,121 Membership Rewards® Points Available at 03/31/05, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 05/11/05

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
1,263.67	-1,739.45	2,027.94	1,552.16

Please Pay By 05/26/05 Please refer to page 2 for important information regarding your account

Terms - Payable in full upon receipt of statement. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

For automatic replacement of a lost, stolen, non-received or damaged card, call 1-800-992-3404. For automatic balance information, please call 1-800-525-3355 and press option 1-1.

Contact us at www.americanexpress.com or call Customer Service at 1-800-525-3355.

Book Your Vacation with Platinum Destinations® Vacations

For a world of travel adventure, look to Platinum Destinations Vacations. The eleven partners will help you create one-of-a-kind, personalized vacations. Whether your ideal travel experience is a family get-together or a romantic getaway, laid-back beach bumming or non-stop adventure--look to these travel specialists to create the vacation of a lifetime, and earn up to 25,000 Membership Rewards® bonus points. Reserve your vacation today through Platinum Travel Service at 1-800-443-7672. Program terms and conditions apply. For full program information, visit www.americanexpress.com/platinum.

Activity \* Indicates posting date

New Activity for [Redacted]				Amount \$
04/14/05*	COMPUTER PAYMENT RECEIVED - THANK YOU			-1,263.67
05/06/05*	BARNEYS NEW YORK 660 MADISON NY 0904-3412 SALES			-475.78
04/18/05	BLUE RIBOON BRASSER NEW YORK NY			87.35
	FOOD/BEVERAGE			
	FOOD-BEV	73.35		
	TIP	14.00		
04/26/05	BARNEYS NEW YORK 660 MADISON NY SALES			162.94
04/26/05	BARNEYS NEW YORK 660 MADISON NY SALES			475.78

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

Continued on Page 3

Payment Coupon

Please Pay By: 05/26/05

Please enter account number on all checks and correspondence. Payable in U.S. Dollars upon receipt with a bank in the U.S. or money order, processable through the U.S. banking system.

Total Amount Due \$1,552.16

To Pay by Phone call 1-800-1-PAY-AXP or 1-800-472-9297.



Mail Payment to:

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

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

Input box for address change

000155216000202794 11HH

**DUPLICATE COPY**

Prepared For

Account Number

XXXX-XXXX

**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments between your Card Account and your Sign & Travel and/or Extended Payment Option Account (if that account has been activated) ("Extended Payment Account") (referred to as "Account" in the Sign & Travel and/or Extended Payment Option Agreement) and, within each of these accounts, to Charges in any order and manner determined by us in our sole discretion. In most cases, if you have a credit balance on your Card Account we will not apply or allocate any part of that credit balance to any Extended Payment Account unless you contact us at a time the credit balance exists and instruct us in writing how you want us to apply that credit balance. **Charge Card and Statement Information:** The Annual fee is \$395.00 for the Basic Card and \$175.00 for each Additional Card. An additional \$5 is charged for billing addresses outside the US. Payment is due on receipt of your statement. You may discontinue your membership by contacting Customer Service. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary:** **In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **Important Notice to North Dakota Residents:** If the Account is past due for two or more billing periods, a late payment fee of 1.75% of all past due amounts will be added.



To Pay By Phone  
1-800-472-9297

Customer Service, Lost or Stolen Card and all other services  
1-800-525-3355  
**24 hours/7 days**

Car Rental Loss and Damage Insurance  
1-800-338-1670

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

Travel Emergency and Worldwide Personal Assistance and Fine Dining  
1-800-345-AMEX

Platinum Card Travel Service and Fine Hotels, Resorts & Spas  
1-800-443-7672

Platinum Card By Invitation Only  
1-800-321-RSVP



**Correspondence**

Customer Service  
P.O. Box 7825 C.S  
Ft. Lauderdale, FL  
33329-7825

Express Cash Operations  
P.O. Box 297815  
Ft. Lauderdale, FL  
33329-7815

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

**Change of Address**

If correct on front do not use

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

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

**DUPLICATE COPY**

Prepared For

Account Number

Closing Date

Page 3 of 8

██████████

XXXX-XXXXXX

05/11/05

<b>New Activity Continued</b>				<b>Amount \$</b>
04/26/05	POLO RETAIL CORP	NEW YORK	NY	36.93
	APPAREL/ACCESSORIES			
05/01/05	TULIP	NEW ORLEANS	LA	61.04
	WOMENS READY TO WEAR			
05/02/05	TOWER CHEMISTS	NEW YORK	NY	50.10
	PRESCRIPTIONS/SUNDRIES			
05/02/05	SMARTE CARTE MIAAP	MIAMI	FL	3.00
	PARKING LOT/GARAGE			
05/02/05	I G I	New York	NY	268.50
	JEWELRY, WATCH, CLOCK, AN			
05/02/05	SONY STYLE-NEW YORK	PARK RIDGE	NJ	54.30
	AUDIO/VIDEO SLS/SVC			
05/02/05	RCS COMPUTER EXPERIEN	NEW YORK	NY	206.37
	ELECTRONIC MERCHANDISE			
05/05/05	SMARTE CARTE LGAAP	FLUSHING	NY	3.00
	PARKING LOT/GARAGE			
05/06/05	SEPHORA #336-67TH ST	NEW YORK	NY	39.65
	DUTY FREE STORE			
05/06/05	AMERICAN APPAREL-020	NEW YORK	NY	44.54
	RETAIL			
	CG DRDR AA 4387 CUT OUT DRESS TEL/LPNK			
	CG AR AA 6445 SHEER JERSEY SCARF WHIT			
05/07/05	SMARTE CARTE MSYAP	NEW ORLEANS	LA	3.00
	PARKING LOT/GARAGE			
05/10/05	SHOE INN	PALM BEACH	FL	117.15
	5999/38 SHOES/ACC			
05/10/05	ERES LIMITED #3	PALM BEACH	FL	414.29
	SPORTING GOODS			
<b>Total of New Activity</b>				<b>New Charges</b> 2,027.94 <b>Payments/Credits</b> -1,739.45

**DUPLICATE COPY**

Prepared For



Account Number

XXXX-XXXX



Page 4 of 8

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# Membership Rewards® Monthly Statement and Program News

For questions about your Membership Rewards account, contact

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

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

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

American Express®



Statement Period  
**March 1, 2005 - March 31, 2005**  
Account activity after this period does not appear on this statement

Prepared for [Redacted] Account Number [Redacted] Available Points  
**102,121**

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

Account Summary	
Opening points balance	97,805
New points earned	+4,316
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=102,121

New Points Earned			
03/01/05 - 03/31/05	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum [Redacted]	4,316	0	4,316
<b>Totals</b>	<b>4,316</b>	<b>0</b>	<b>4,316</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions, please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

### Redeem points for Home Depot Gift Cards



At The Home Depot, use your American Express® Card to create an enjoyable and relaxing sanctuary for summer. Just use quick changes in color and texture. A beautiful paint finish, vibrant plants, attractive lamps and a cool rug can all transform your setting. And, don't forget to create an inviting living space outside too. Grills, patio furniture, decks, landscaping and outdoor lighting will create the ideal retreat. You'll want to spend your summer vacation right at home.

Don't forget, you can redeem points for Home Depot Gift Cards up to \$500, good at every Home Depot and EXPO Design Center.

(MR Message 2360)



### Earn 5x points When You Shop For Dad This Father's Day From SharperImage.com!

Looking for a unique gift to give Dad this Father's Day? The Sharper Image® is a leading source of innovative, high-quality products that help make life better and more enjoyable. Plus, when you shop at [www.sharperimage.com/amexpoints](http://www.sharperimage.com/amexpoints), you can earn 5x Membership Rewards® points for yourself—all year long!

Visit [www.SharperImage.com/amexpoints](http://www.SharperImage.com/amexpoints) to earn 5x points all year long!

(MR Message 8363)

Offer valid ONLY when you go to [www.sharperimage.com/amexpoints](http://www.sharperimage.com/amexpoints) through 12/31/05. To earn bonus points you must be enrolled in the Membership Rewards® program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Not valid in stores, phone/mail orders or for The Sharper Image Auction site. Other terms apply. Bonus points will be awarded 10-12 weeks after charges appear on your billing statement. Bonus ID: 1076.

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 Use Membership Rewards® points to Book a Vacation!**

Take a cruise around the Greek Islands. Dine on red snapper in Martinique. Or dive into one of Hana's Seven Sacred Pools in Maui. Whatever your preference, Featured Hotels, Cruises and Vacation Packages can get you there. It's simple. Just select a destination from over 500 hotels, cruises and vacation packages, and let our Travel Counselors book your entire trip. What are you waiting for?

Call 1-800-AXP-EARN (297-3276) option 2 today, or visit [www.americanexpress.com/travelspecials](http://www.americanexpress.com/travelspecials) to check out the latest Travel Specials. And get ready to go!

(MR Message 7087)

Terms and conditions of the Membership Rewards® program apply. For more information, visit [www.membershiprewards.com](http://www.membershiprewards.com).

**Welcome to the World of Fairmont Hotels & Resorts**



Fairmont Hotels & Resorts has locations in the U.S., Barbados, Bermuda, Dubai, Monaco, Mexico and Canada. Redeem Membership Rewards® points and give yourself or someone you love a vacation with a Certificate for a one-night stay in one of Fairmont's breathtaking locations—including breakfast for two each morning.

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

(MR Message 3183)

Terms and conditions of the Membership Rewards® program apply. For more information, visit [www.membershiprewards.com](http://www.membershiprewards.com).

**Earn Double points from Panasonic.com & Free Shipping!**

**Panasonic**  
ideas for life

Shopping for your favorite consumer electronics products at Panasonic.com is even more rewarding. Now you can earn double Membership Rewards® points on any item of \$499 or more, when you use your American Express® Card at Panasonic.com. You'll also enjoy free shipping on ALL products at Panasonic.com, so get shopping now! Visit [www.panasonic.com/amexrewards](http://www.panasonic.com/amexrewards) for complete details.

New offer! Visit [www.panasonic.com/amexrewards](http://www.panasonic.com/amexrewards) for complete details.

(MR Message 5294)

Offer valid 4/1/05-12/31/05. Maximum 10,000 points per Cardmember during promotion. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited to your account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 3647.

**Celebrate Father's Day at Morton's, The Steakhouse**



Music and a cocktail set the mood as generous portions of USDA prime-aged beef, succulent seafood and classic steakhouse sides arrive at tables dressed in crisp linens. Morton's—the classic steakhouse experience where "The Good Life" is savored nightly. Treat your dad to a night to remember and redeem points for \$100 and \$250 certificates for the ultimate steakhouse experience. To find the Morton's nearest you, visit [www.mortons.com](http://www.mortons.com) or call 1-866-MORTONS (667-8667).

To redeem points for certificates log on to [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276).

(MR Message 9295)

**Redeem for Restoration Hardware This Spring**



At Restoration Hardware, you'll explore an exceptionally well merchandised world of high-quality textiles, furniture, lighting, bathware, hardware and amusements. These are products of lasting value, classic design and all imbued with a brand that speaks to superb taste and a free-spirited individuality.

For a store near you, visit [www.restorationhardware.com](http://www.restorationhardware.com) or call 1-800-762-1005.

(MR Message 7015)

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.

Prepared For [REDACTED]

Account Number  
XXXX [REDACTED]

Closing Date  
05/11/05

Page 7 of 8



**More Information on Premium Baggage Protection**



If your bags are lost, stolen or damaged, Premium Baggage Protection\* provides coverage of up to \$2,000 for your carry-ons, up to \$1,000 for your checked bags, and up to \$500 for replacement items when your bags are delayed just 3 hours when you are away from home.

Each time you purchase a Scheduled Airline ticket using your enrolled American Express® Card, a premium of \$9.95 will be billed to your enrolled Card account until your enrollment is terminated. You may terminate your enrollment at any time by calling the number on the back of your Card.

\*The Premium Baggage Protection Plan is underwritten by AMEX Assurance Company, Administrative Office, De Pere, WI. Coverage is subject to the terms, conditions and exclusions of Master Policy #AX0913.

All enrollees must be residents of the 50 United States, District of Columbia, Puerto Rico or the U.S. Virgin Islands and have their American Express Card billed in the U.S. Corporate Cards are excluded. The effective date of enrollment is when American Express receives and validates your Enrollment Request. When you, the Basic Cardmember enrolls, coverage includes your spouse and dependent children under age 23.

Pack a little peace of mind, call 1-800-455-8647 to enroll in Premium Baggage Protection today.

Code: **May statement.**  
(CE 105690)

**Mortgage Rates Are Still Low**



If you're looking to buy a home or to refinance your current mortgage, American Express Mortgages\* can save you hundreds of dollars a month in mortgage payments. Plus, it's fast and easy to get a same-day loan decision.

\*Mortgage loans are provided by American Express Bank, FSB, an FDIC-insured federal savings bank. American Express Bank, FSB, is an American Express company and an Equal Housing Lender.

Contact us today! Call 1-800-297-1008 or visit [www.americanexpress.com/mortgages](http://www.americanexpress.com/mortgages). Use offer code C92.

(CE 105699)

**Receive \$25 Off**



Save \$25 on a single item purchase priced \$250 or more. Apply the promotion code shown below when you check out. Promotion code only valid at [www.hpshopping.com](http://www.hpshopping.com) when you use your American Express® Card. Use promotion code: **SV1322**. Promotion code valid May 1, 2005 through June 30, 2005

Not valid in conjunction with any other offer. Limited to one usage per Cardmember. Promotion code limited to one product. Void where prohibited, taxed or restricted by law. Non-transferable. Not valid retroactively on previously purchased products, auction products, instant rebates, Compaq Presario desktop PCs ending with a "V or Z", HP Pavilion desktop PCs ending with "00y, 10y, 10e". Not valid for any resale activity as defined by [hpshopping.com](http://hpshopping.com). Visit Customer Service on [www.hpshopping.com](http://www.hpshopping.com) for details.

Promotion code only valid at [www.hpshopping.com](http://www.hpshopping.com) or by calling 1-888-999-4747 when you use your American Express Card.

(CE 105705)

**Request Your FREE Financial Workbook**



Available from American Express Financial Advisors, our *Smart Money Management Workbook* contains 20 pages of easy-to-follow information including worksheets, checklists, and charts. American Express Financial Advisors is here to help you achieve financial success. In the complimentary workbook, you will find simple steps and smart strategies that will help you find ways to reduce your taxes, plan for college, balance risks and investments and determine your net worth.

American Express Financial Advisors Inc. Member NASD. American Express Company is separate from American Express Financial Advisors Inc. and is not a broker-dealer.

Order your FREE guide today by calling American Express Financial Advisors Inc. at 1-866-549-5947.

(CE 105667)

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 a Free Song on MSN® Music with Every 10 You Buy!**

For every 10 songs you purchase from MSN Music with your American Express® Card, you'll receive one free song credit. There's no limit to the number of song credits you can earn, so the more you buy, the more should be coming your way. And what a selection! You can choose your favorite tracks from a library of over half-a-million songs—from classical to alternative to blues to folk to rock, and every genre in between.

Start shopping today at <http://music.msn.com/asp>.

(CE 105689)



Song credits will be automatically credited to your MSN Music account. An active MSN Music account is required to redeem your free downloads. Song credits must be earned by 11/7/05 and redeemed by 6/30/2006.

**Now Accepting American Express® Cards!**

**Loehmann's** - Top designer fashions for women and men at savings you won't believe! Visit [www.loehmanns.com](http://www.loehmanns.com) for a calendar of events, store locations, and more.

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 105627)



**Salon AKS 5th** - We are opening the doors to our newest location at 689 5th Ave and 54th Street. Come and experience all our professional beauty services from head to toe. Call **212-888-0707**.

**NYC Paintball** - Come experience the hot, fast-growing extreme sport at NYC'S premier paintball facility. All new! Minutes from Manhattan. Call **1-888-PBALL-NY** or visit [www.nypaintball.com](http://www.nypaintball.com).

**Earn Points When You Pay Your Bills Automatically**

Do you know that when you pay your wireless phone bill automatically with the Platinum Card® from American Express, you can earn double Membership Rewards® points automatically, too? Automatic Bill Payment is the simple way to consolidate your payments and make sure that your bills are paid on time. Start benefiting from the convenience of Automatic Bill Payment today.

To get started, visit [www.americanexpress.com/abp34](http://www.americanexpress.com/abp34) for the links and phone numbers of service providers who accept the Card for automatic bill payment.

(CE 105642)



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

**Enjoy Membership in Premium Car Rental Programs**

Complimentary memberships are reserved for you in premium car rental programs from Avis®, Hertz, and National®. Enroll in any or all of these programs to bypass lines and paperwork, go right to your waiting car, and enjoy special upgrades and discounts.

To enroll, call Platinum Card Customer Service at **1-800-525-3355**.

(CE 105688)



Benefits given to Platinum Card® members are subject to each car rental company's terms and conditions, including age restrictions, and require enrollment to receive benefits. Upgrades are subject to fleet availability at time of rental. The minimum rental age for Hertz is 25 years (exceptions apply). Card members must be affiliated with the Platinum Card Program codes.

**Support the U.S. Fund for UNICEF and We Will Too!**

American Express, through an alliance with Kintera, is proud to assist the U.S. Fund for UNICEF in helping to build a better world for children. The U.S. Fund for UNICEF helps provide lifesaving health care, clean water, improved nutrition, education, and emergency relief to millions of children in developing nations. This Mother's Day and throughout the month of May, we'll match a portion of your contribution when you use your American Express® Card to make a gift at [www.unicefusa.org/amex](http://www.unicefusa.org/amex).

We'll match a portion of your gift, and make your gift work harder when you charge your donation to the U.S. Fund for UNICEF on your American Express Card. Visit [www.unicefusa.org/amex](http://www.unicefusa.org/amex) to contribute, and please give generously.

(CE 105723)



For all donations charged to an American Express Card through [www.unicefusa.org/amex](http://www.unicefusa.org/amex), American Express will contribute an additional 0.20% of the donation. All donations to the U.S. Fund for UNICEF are fully tax deductible.

Platinum Card®  
Statement of Account

**103,460**  
**Membership Rewards®**  
**Points Available**  
at 04/30/05, when charges due are paid in full and all accounts are in good standing.

Prepared For  
[Redacted]

Account Number  
[Redacted]

Closing Date  
06/10/05

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
1,552.16	-2,134.65	2,791.27	2,208.78

**Please Pay By**  
**06/25/05**  
Please refer to page 2 for important information regarding your account

**Terms -** Payable in full upon receipt of statement. Pay your bill online anytime, anywhere at [www.americanexpress.com/paybill](http://www.americanexpress.com/paybill).

For automatic replacement of a lost, stolen, non-received or damaged card, call 1-800-992-3404. For automatic balance information, please call 1-800-525-3355 and press option 1-1.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-525-3355.

**Welcome to Bergdorf Goodman Rewards 2005**

Fine gifts, delectable dining and exotic expeditions await you within the enticing world of Bergdorf Goodman Rewards 2005. Our enhanced loyalty program lets you choose from an extensive list of pleasures and delights. Rewards points are offered to Platinum Card® members with one point earned for every eligible dollar spent. To enroll your Platinum Card or for more information, please call **1-888-528-5778**. All items subject to availability. Important restrictions apply to many of the rewards. The program year began January 1, 2005, and will end December 31, 2005. Any points accrued during this time must be redeemed by February 28, 2006.

**Activity** \* Indicates posting date

New Activity for [Redacted]		Amount \$
Card XXXX-XXXX-21000		
05/13/05*	COMPUTER PAYMENT RECEIVED - THANK YOU	-1,552.16
05/14/05*	POLO RETAIL CORP / NEW YORK NY 082195278 APPAREL/ACCESSORIES	-244.41
05/22/05*	POLO RETAIL CORPORATP/ PALM BEACH FL 082719646 GENERAL MERCHANDISE	-57.39
06/10/05*	GUCCI #29 NEW YORK NY 006000042 APPAREL/ACCESSORY SHOP	-280.69
05/12/05	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE	432.33

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

Continued on Page 3

**Payment Coupon**

Account Number  
[Redacted]

**Please Pay By:**  
**06/25/05**

Please enter account number on all checks and correspondence. Payable in U.S. Dollars upon receipt with a bank in the U.S. or money order, processable through the U.S. banking system.

**Total Amount Due**  
**\$2,208.78**

To Pay by Phone call 1-800-1-PAY-AXP or 1-800-472-9297.



NEW YORK NY 10021-6217



Mail Payment to:



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

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



[Redacted] 000220878000279127 1044



**DUPLICATE COPY**

Prepared For

Account Number  
XXXX-XXXX

Closing Date  
06/10/05

Page 3 of 8

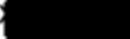
<b>New Activity Continued</b>				Amount \$
05/12/05	POLO RETAIL CORP APPAREL/ACCESSORIES	NEW YORK NY		244.41
05/13/05	BLOOMINGDALES DAYWEAR	NEW YORK NY		39.11
05/14/05	B&N Coll Books 90 GIFTCARD Merchandise	Philadelphia PA		34.99
05/15/05	BLUE RIBBON SUSHI FOOD-BEV FOOD-BEV TIP	NEW YORK NY	68.20 12.00	80.20
05/15/05	POLO RETAIL CORP GENERAL MERCHANDISE	NEW YORK NY		374.76
05/15/05	VIVIENNE TAM APPAREL/ACCESSORIES	NEW YORK NY		475.23
05/16/05	BARNEYS NEW YORK SALES	660 MADISON NY		65.18
05/17/05	LINGERIE ON LEX GENERAL MDSE	NEW YORK NY		310.67
05/18/05	TOWER CHEMISTS PRESCRIPTIONS/SUNDRIES	NEW YORK NY		38.81
05/24/05	BLOCKBUSTER VIDEO #3 VIDEO SALES/RENTAL	NEW YORK NY		27.77
05/29/05	SPECS WESTWARD PLZ 1W RECORD SHOPS	PALM BCH FL		42.57
06/05/05	MTA NYCT MVM METROCARD	BROOKLYN NY		20.00
06/08/05	GUCCI #29 APPAREL/ACCESSORY SHOP	NEW YORK NY		572.22
06/09/05	NEIMAN MARCUS TREATMENT 15.50	PALM BEACH FL		33.02
<b>Total of New Activity</b>				New Charges 2,791.27 Payments/Credits -2,134.65

**DUPLICATE COPY**

Prepared For



Account Number  
XXXX-XXXX



Page 4 of 8

DUPLICATE COPY®

# Membership Rewards® Monthly Statement and Program News

For questions about your Membership Rewards account, contact

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

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

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

American Express®



Statement Period

**April 1, 2005 - April 30, 2005**

Account activity after this period does not appear on this statement

Prepared for



Available Points

**103,460**

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

Everyday Spend Points  
earned this period:

**76**

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

## Account Summary

Opening points balance	102,121
New points earned	+1,339
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=103,460</b>

## New Points Earned

04/01/05 - 04/30/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum	1,263	76	0	1,339
<b>Totals</b>	<b>1,263</b>	<b>76</b>	<b>0</b>	<b>1,339</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions, please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

### Use Miles as Money™ with GlobalPass®



Transfer Membership Rewards® points to GlobalPass miles and use GlobalMiles™ as currency to purchase non-reward airline tickets on over 600 airlines worldwide. GlobalPass is an online booking engine with the best available airfares on the market. There are no restrictions and no blackout dates!

To review these rewards and redeem points, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276).

Tickets can be purchased with GlobalPass miles or a combination of GlobalPass miles and your American Express® Card.

Terms and conditions of the Membership Rewards program apply. For more information, visit [www.membershiprewards.com](http://www.membershiprewards.com).

(MR Message 8398)

### Get a Hot Ticket Across the Pond on Virgin Atlantic Airways



Enroll in Virgin Atlantic's award-winning loyalty program, Flying Club, and exchange Membership Rewards® points for miles, where upgrades await. Virgin Atlantic offers the best cabins in the sky, Premium Economy boasts a larger seat and Priority Boarding and Upper Class hosts an onboard bar, massages and a handsome amenity kit, for starters. Purchase a full-fare ticket in Economy (Y or B class) or Premium Economy (W or S class) and upgrade today.

To learn more about these rewards and redeem points, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). To enroll in Flying Club visit [www.virginatlantic.com/flyingclub](http://www.virginatlantic.com/flyingclub). (MR Message 5506)

Terms and conditions of the Membership Rewards program apply. For more information, visit [www.membershiprewards.com](http://www.membershiprewards.com).

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.



**Crate&Barrel**

**Redeem points This Summer for Shopping With Crate & Barrel!**

In addition to their exclusive collection of classic and contemporary furniture, Crate and Barrel offers a tempting variety of bedding, glassware, dinnerware, kitchen and outdoor living products.

For a store near you, visit [www.crateandbarrel.com](http://www.crateandbarrel.com) or call 1-800-996-9960.

(MR Message 6501)



**Plan Your Next Trip with Hertz!**

Certificates can be used at any of the thousands of Hertz corporate locations worldwide toward rental charges and optional services such as Hertz NeverLost® and Sirius satellite radio. Choose a \$50, \$75, \$100, \$200 or \$300 reward toward your next rental with Hertz.

Applicable at participating U.S. and worldwide locations. Applicable with the best available published rate, excluding contract rate discount programs. Hertz certificates are combinable, up to three transactions on a single rental. Terms and conditions of the Membership Rewards® program apply. For more information, visit [www.membershiprewards.com](http://www.membershiprewards.com).

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

(MR Message 7010)



**Earn Bonus Points with Wyndham Hotels & Resorts!**

Membership Rewards® enrollees who are also members of Wyndham ByRequest can earn 500 points per stay at Wyndham Hotels & Resorts—every day, all year long! Also, when you choose Summerfield Suites by Wyndham you can earn 500 to 1,500 or more bonus points depending on length of stay. Make sure to visit [www.wyndham.com/membershiprewards](http://www.wyndham.com/membershiprewards) and book today!

Offer valid through 12/31/05. Bookings on travel websites, other than Wyndham.com, are not eligible for Wyndham ByRequest benefits, including points. See [www.wyndham.com/membershiprewards](http://www.wyndham.com/membershiprewards) for details. To earn bonus points, you must be enrolled in both the Membership Rewards program and the Wyndham ByRequest program at the time of stay. Bonus points will be credited to your Membership Rewards account within 10-12 weeks after stay is completed. Bonus ID: 3651.

Visit [www.wyndham.com/membershiprewards](http://www.wyndham.com/membershiprewards) for complete details.

(MR Message 8075)

salons and spas online  
**heavenspa.com**

**Earn Double points at heavenspa.com**

Beauty and wellness come together at the top salons and spas brought to you by heavenspa.com. You can shop for the latest skin care and hair care products or you can give someone special the gift of health and relaxation with a spa gift certificate. Also, you can earn Membership Rewards® points when you visit [www.heavenspa.com/mr](http://www.heavenspa.com/mr).

Offer valid through 4/28/06. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 3364.

Visit [www.heavenspa.com/mr](http://www.heavenspa.com/mr) now to earn Double Membership Rewards points!

(MR Message 8263)

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.



**American Express Presents Yahoo! Broadway**



Now, there's one stop for tickets to some of the biggest hits on Broadway! American Express presents Broadway live on Yahoo! With one click, you can get updated information on shows, including behind-the-scenes video clips, photos and all the backstage buzz. As an American Express® Cardmember, you can take advantage of special offers like advance tickets to new shows before anyone else and exclusive gifts from Broadway's hottest shows.

For the ultimate Broadway experience, visit [www.broadway.yahoo.com](http://www.broadway.yahoo.com) today. And see how a little drama can make your day.

(CE 105861)

**Third Consecutive Night Free at Wyndham Resorts**



Wyndham Resorts invites you to enjoy a free night for every two nights paid with the American Express® Card at participating locations in the U.S., Mexico and the Caribbean through October 31, 2005. Spend your extra day teeing off on championship courses, dining in world-class restaurants, indulging in head-to-toe spa treatments or doing nothing at all.

Must reserve under R&R ByRequest at time of booking. Valid at participating locations subject to availability. Blackout dates & other restrictions apply. Tax, resort fee and gratuity extra. Not valid to groups and on prior reservations. American Express acts solely as sales agent for travel suppliers and is not liable for the actions or inactions of such suppliers. CST #1022318-10, TA-149 Registered Ohio Travel Agency, TA-002 Registered Iowa Travel Agency, NV# 2001-0126, Washington UBI# 600-469-694. ML# 1192. Promo C711:0001.

Call American Express Travel at 1-800-AXP-3421 and ask for Wyndham Resorts R&R ByRequest to receive this offer. Note: American Express Travel may charge a \$35 non-refundable service fee to assist you on your vacation needs. (CE 105859)

**International Airline Program - 2 Fly for the Price of 1**



With the International Airline Program, a companion can fly with you onboard one of our participating carriers when you make your reservation through PTS. Just purchase a qualifying full-fare First Class or Business Class ticket with PTS, and you'll receive a complimentary ticket with the same itinerary as your own. There's no limit to the number of times you can take advantage of this benefit and practically no limit to your choice of international destinations.

Program terms and conditions apply. For full program information, visit [www.americanexpress.com/platinum](http://www.americanexpress.com/platinum).

Make your reservations through PTS today by calling 1-800-443-7672.

(CE 105863)

**Luxury Suites and Premium Tickets Available**



You have access to some of the best seats in the house through our *Luxury Suites* and Premium Tickets Program offered as part of Platinum Card® membership. Enjoy prime seating and VIP access in venues in New York City and Los Angeles while you take in the best in professional entertainment.

All sales are final and non-refundable 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 Platinum Card from American Express. Availability is limited.

For tickets, call 1-800-321-RSVP.

(CE 105864)

**Sherwin-Williams Save 20% Off Regularly Priced Merchandise**



Your neighborhood Sherwin-Williams store is your place for high-quality paint, a wide variety of wallpaper patterns, and the latest faux-finish techniques. For a store near you, call 1-800-4-SHERWIN or visit the new [sherwin-williams.com](http://sherwin-williams.com) website. Save 20% off regularly priced merchandise on your next purchase at your neighborhood Sherwin-Williams store. Retail sales only. Valid on non-sale merchandise only.

Offer excludes Duration® Home, Duration® Exterior Coating, Color To Go™ Paint Samples COLOR™ Fan Decks and spray equipment. Cannot be combined with other promotional offers. Not Valid on online purchases. Void if copied, purchased, transferred or sold.

Go to [www.americanexpress.com/offers](http://www.americanexpress.com/offers) to obtain your coupon.

(CE 105857)

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.

**Shop Banana Republic Petites with This Exclusive Offer**

15% off any purchase of \$100 or more on Banana Republic Petites items, June 1 through July 31, 2005. Plus, get free shipping when you redeem this offer online.

Redeem this exclusive offer at [www.BananaRepublic.com/petiteoffer](http://www.BananaRepublic.com/petiteoffer).

(CE 105868)

BANANA REPUBLIC  
PETITES

Come shop the Banana Republic Petites Collection in select stores or online, and enjoy this exclusive offer at [www.BananaRepublic.com/petiteoffer](http://www.BananaRepublic.com/petiteoffer).

Offer valid June 1, 2005 through July 31, 2005, on American Express® Card purchases at select Banana Republic stores in the U.S. and at [www.BananaRepublic.com/petites](http://www.BananaRepublic.com/petites) for Petites merchandise only. Restrictions apply. See [www.BananaRepublic.com/petiteoffer](http://www.BananaRepublic.com/petiteoffer) for complete details. To receive the code, an e-mail address is required.

**Tune in to Free Tracks from MSN® Music!**

Start shopping today at [www.music.msn.com/axp](http://www.music.msn.com/axp).

(CE 105867)



For every 10 songs you purchase from MSN Music with your American Express® Card, you'll receive one free song credit. There's no limit to the number of song credits you can earn, so the more you buy, the more should be coming your way. And what a selection! You can choose your favorite tracks from a library of over half-a-million songs from classical to alternative to blues to folk to rock, and every genre in between.

Song credits will be automatically credited to your MSN Music account. An active MSN Music account is required to redeem your free downloads. Song credits must be earned by 11/7/05 and redeemed by 6/30/2006.

**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 105801)



**Peebles, Bealls, Palais Royal & Stage** - Brand-name apparel for the entire family at over 550 locations. Find the nearest store at [www.stagestores.com](http://www.stagestores.com) or call 1-877-737-8243.

**Treasure Island** - One of the largest selections of quality outdoor furniture and home accents. Visit [www.treasureislandstores.com](http://www.treasureislandstores.com) to find the store nearest you.

**GLO** - The new shining light of the NYC club scene at 431 W. 16th Street. 212-229-9119. [www.glonightclubnyc.com](http://www.glonightclubnyc.com).

**FREE Cardmember Investment Kit**

Learn six simple strategies for investing your money. Our free investment guides can show you how. Just call 1-866-258-7089 or go to [www.americanexpress.com/investment](http://www.americanexpress.com/investment).

(CE 105854)



Everyone knows investing is important. But, not all investors should follow the same approach. How do you know which investment moves are right for your personal needs and goals? Our 20-page guide, *How to Invest Smarter Safer Better*, can help take the complexity out of investing and set you in the right direction. Plus, we'll also include a second brochure, *Smart Financial Steps to Take Right Now*, which provides tips and strategies that are commonly overlooked.

American Express Financial Advisors Inc. Member NASD. American Express Company is separate from American Express Financial Advisor Inc. and is not a broker-dealer.

**Pay Your Bill Easily - Online**

Sign up today at [www.americanexpress.com/paycardbill](http://www.americanexpress.com/paycardbill).

(CE 105879)



Sign up to pay your bill online and experience the ease of paying your charges anytime and anywhere. With 24/7 access to your account, all you have to do is log on to view your statement and most recent account activity, and then pay your bill in a matter of seconds--without a single stamp or envelope. You'll even receive an instant payment confirmation as soon as you're through. And, for your added convenience, you can print and save your statement for your records. Make paying your bill online a part of your monthly routine.

Platinum Card® Statement of Account

105,062 Membership Rewards® Points Available at 05/31/05, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 07/11/05

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
2,208.78	-4,819.63	4,087.76	1,476.91

Please Pay By 07/26/05 Please refer to page 2 for important information regarding your account

Terms - Payable in full upon receipt of statement. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

For automatic replacement of a lost, stolen, non-received or damaged card, call 1-800-992-3404. For automatic balance information, please call 1-800-525-3355 and press option 1-1.

Contact us at www.americanexpress.com or call Customer Service at 1-800-525-3355.



2005 US Open Tennis Championships

See top talent compete at the 2005 US Open Tennis Championships. Enjoy your choice of dates and prime viewing in the American Express luxury suite in Arthur Ashe stadium. During the preliminary rounds and Semi-Finals, enjoy lavish in-suite amenities, buffet lunch or dinner, beer, wine, and soft drinks. The Finals package includes all the above amenities, plus a gourmet meal with open bar and in-suite meetings and photo opportunity with former tennis legend. All sales are final and nonrefundable. Resale is prohibited. Packages are available on a first-come, first-served basis. Availability is limited. Call 1-800-321-RSVP for tickets.

Activity \* Indicates posting date

New Activity for [Redacted]		Amount \$
06/13/05*	COMPUTER PAYMENT RECEIVED - THANK YOU	-2,208.78
06/24/05*	COMPUTER PAYMENT RECEIVED - THANK YOU	-2,395.18
06/17/05*	BERGDORF GOODMAN NEW YORK NY 010341747 ADVANCED DESIGNER	-215.67
06/12/05	HERTZ PARKING NEW YORK NY	339.33

Location Date  
Rental: NEW YORK NY 06/11/05  
Return: NEW YORK NY 06/12/05  
Agreement Number: [Redacted]  
Renter Name: [Redacted]  
Reference Number: [Redacted]

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

Payment Coupon

Account Number [Redacted]

Please Pay By: 07/26/05

Continued on Page 3

Please enter account number on all checks and correspondence. Payable in U.S. Dollars upon receipt with a bank in the U.S. or money order, processable through the U.S. banking system.

Total Amount Due \$1,476.91

To Pay by Phone call 1-800-I-PAY-AXP or 1-800-472-9297.

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

[Redacted] NEW YORK NY 10021-6217

Mail Payment to:

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

Input box for address change

000147691000408776 11111



**DUPLICATE COPY**

Prepared For

Account Number

Closing Date

Page 3 of 8

██████ ██████

XXXX-XXXX ██████

07/11/05

<b>New Activity Continued</b>				Amount \$
06/13/05	BARNEYS NEW YORK SALES	660 MADISON	NY	293.50
06/14/05	LEO DESIGN GIFT ITEMS	NEW YORK	NY	157.14
06/15/05	BERGDORF GOODMAN GUCCI	NEW YORK	NY	594.98
06/15/05	BERGDORF GOODMAN ADVANCED DESIGNER	NEW YORK	NY	215.67
06/15/05	SIGERSON MORRISON APPAREL	RE212-6251641	NY	145.78
06/16/05	BERGDORF GOODMAN CHANEL	NEW YORK	NY	399.90
06/16/05	AMERICAN APPAREL-020 RETAIL CG TMSS AA 3308 BOY BEATER TANK NAVY M CG TMSS AA 3329 RACER BACK TANK HTHSRCS CG TMSS AA 3329 RACER BACK TANK LEMON S	NEW YORK	NY	55.27
06/22/05	CVS STORE - 2400 HEALTH/BEAUTY-AIDS	NEW YORK	NY	19.13
06/22/05	MIU MIU MADISON WOMEN'S READY-TO-WEAR	NEW YORK	NY	390.15
06/23/05	POLO RETAIL CORP GENERAL MERCHANDISE	NEW YORK	NY	132.76
06/23/05	POLO RETAIL CORP GENERAL MERCHANDISE	NEW YORK	NY	151.73
06/28/05	SCHWEITZER LINEN 2 SPECIALTY RETAIL STORE	NEW YORK	NY	831.06
06/28/05	TOWER CHEMISTS PRESCRIPTIONS/SUNDRIES	NEW YORK	NY	76.37
07/06/05	SEARLE WOMEN'S READY-TO-WEAR	NEW YORK	NY	84.53
07/06/05	BOYDS OF MADISON 16 MEDICAL SUPPLIES	DEP2128386558	NY	27.07
07/06/05	RCS COMPUTER EXPERIEN ELECTRONIC MERCHANDISE	NEW YORK	NY	173.39
<b>Total of New Activity</b>				<b>New Charges 4,087.76</b> <b>Payments/Credits -4,819.63</b>

**DUPLICATE COPY**

Prepared For



Account Number

XXXX-XXXX [Redacted]

Page 4 of 8

DUPLICATE COPY®

# Membership Rewards® Monthly Statement and Program News

For questions about your Membership Rewards account, contact

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

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

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

Statement Period  
**May 1, 2005 - May 31, 2005**

Account activity after this period does not appear on this statement

American Express®



Prepared for  
[Redacted]  
Membership Rewards Account Number  
[Redacted]

Available Points

**105,062**

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

Everyday Spend Points  
earned this period:  
**50**

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

## Account Summary

Opening points balance	103,460
New points earned	+1,602
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=105,062</b>

## New Points Earned

05/01/05 - 05/31/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum [Redacted]	1,552	50	0	1,602
<b>Totals</b>	<b>1,552</b>	<b>50</b>	<b>0</b>	<b>1,602</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions, please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

### Limited Time Offer on a Silver Creative Zen Micro 5GB MP3 Player

Redeem for the new Creative Zen Micro 5 GB MP3 Player for reduced Membership Rewards® points from 37,000 to 32,000 Membership Rewards points. This is one of the most imaginative and eye catching MP3 player to date. The Zen Micro's tiny size of the player shouldn't compromise the hundreds of songs it can hold which is up to 2,500 songs. Take advantage of this great deal until August 15, 2005.

To get this great offer visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call **1-800-AXP-EARN (297-3276)**.

(MR Message 0256)

This offer is applicable for reward code PRM529.

Special offer is good until August 15, 2005

### Earn Double points Plus 10% Off at Foremost Furniture

You can now earn double Membership Rewards® points plus 10% off on all purchases from Foremost Furniture when you use your eligible, enrolled American Express® Card between July 15 and August 15, 2005.

Visit Foremost Furniture at 8 West 30th Street, New York, NY and you can earn double points plus 10% off. You can also visit Foremost Furniture online at [www.foremostfurniture.com](http://www.foremostfurniture.com).

(MR Bonus ID 9151)

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. Offer cannot be combined with other promotions/offers. Bonus points will be awarded based on your final purchase price. Bonus points will be credited to your Membership Rewards account within 6-8 week after charges appear on your billing statement. Bonus ID 9151.



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

Continued on reverse



**Enjoy Summertime Fun with Low Fares to Mexico**

Now through October 31, 2005, take advantage of Mexicana's Miles and Fare promotion when traveling on Mexicana. Roundtrip tickets start at 2,000 Membership Rewards® points and \$199. Mexicana takes you to more than 55 destinations across North, Central and South America and the Caribbean. You can book your next flight on Mexicana by transferring Membership Rewards points today. If not a Frecuenta member, enroll today and receive 4,000 welcome miles.

Travel must be completed by October 31, 2005. Blackout dates apply. Mention code GGMFAX05 to receive the promotional offer. Terms and conditions of the Membership Rewards program apply, for more information visit [www.membershiprewards.com](http://www.membershiprewards.com).

Visit [www.mexicana.com/axmilesfare](http://www.mexicana.com/axmilesfare) for details. To review these rewards and redeem points, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). (MR Message 3137)



**Experience South African Airways**

Beginning July 2, 2005, South African Airways is offering direct service four times a week from Washington D.C. (Dulles) to Johannesburg. With our superb on-time performance and award-winning in-flight service, you'll see why we're Africa's leading airline. Redeem for an economy class ticket for 80,000 Membership Rewards® points, or an economy companion class ticket for 40,000 Membership Rewards points. For reservations, call South African Airways at 1-800-722-9675.

Terms and conditions of the Membership Rewards program apply. For more information, visit [www.membershiprewards.com](http://www.membershiprewards.com).

For reservations, call South African Airways at 1-800-722-9675. To review these rewards and redeem points, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). (MR Message 3290)



**Plan a Trip with Omni Hotels**

From mountain serenity to cosmopolitan cities Omni Hotels offer luxury accommodations at over 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: the Ideal Getaway, Ideal Stay, and the Ideal Luxury rewards.

Terms and conditions of the Membership Rewards program apply. For more information, visit [www.membershiprewards.com](http://www.membershiprewards.com).

To review these rewards and redeem points, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276).

(MR Messages 2000)



**With Bloomingdale's, Membership Rewards® points are more Fashionable**

Now when you use your eligible, enrolled American Express® Card\*, you can redeem points for Bloomingdale's gift cards\*\* that are valid at all Bloomingdale's stores and on [bloomingdales.com](http://bloomingdales.com).

For a Bloomingdale's near you, visit [www.bloomingdales.com](http://www.bloomingdales.com) or call 1-800-555-SHOP (555-7467).

(MR Message 2199)

\*Some cards require enrollment and payment of an annual program fee. Terms, conditions and restrictions apply. \*\*Terms and conditions are applied to gift cards.



**Now Accepting American Express® Cards!**



**Wynn Las Vegas** - The doors are open to Steve Wynn's newest 2,700-room resort hotel "Wynn Las Vegas." Reserve at 1-888-320-WYNN. [www.wynnlasvegas.com](http://www.wynnlasvegas.com).

**Eurofly** - Italy's newest airline on the North American market offers direct non-stop service between JFK airport and Bologna, Naples and Palermo. Visit [www.EuroflyUSA.com](http://www.EuroflyUSA.com).

**Nostalgia Oak Warehouse** - Unique assortment of fine oak furniture. 2090 Jericho Tpke. New Hyde Park, NY, 516-328-1711 or 1741 Broadhollow Rd. Farmingdale, NY. 631-249-7811.

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 105907)

**Tune in to Free Tracks from MSN® Music!**



For every 10 songs you purchase from MSN Music with your American Express® Card, you'll receive one free song credit. There's no limit to the number of song credits you can earn, so the more you buy, the more should be coming your way. And what a selection! You can choose your favorite tracks from a library of over half-a-million songs from classical to alternative to blues to folk to rock and every genre in between.

Song credits will be automatically credited to your MSN Music account. An active MSN Music account is required to redeem your free downloads. Song credits must be earned by 11/7/2005 and redeemed by 6/30/2006.

Start shopping today at [www.music.msn.com/axp](http://www.music.msn.com/axp).

(CE 105992)

**Special Offers This Summer with American Express Selects**



This summer, American Express Selects gives you special access to offers you won't find anywhere else. Visit the site where merchants present the most tempting opportunities they can think of--just for you.

Visit [www.mylifemycard.com/mysummer](http://www.mylifemycard.com/mysummer) for a complete list of offers and terms and conditions.

Visit [www.mylifemycard.com/mysummer](http://www.mylifemycard.com/mysummer) for a complete list of offers and terms and conditions.

(CE 105987)

**USA TODAY Early Morning Delivery for Only \$0.48 Per Day!**



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Call 1-800-872-0001 and mention promo 608. Or, place your order online [www.myusatoday.com/statement](http://www.myusatoday.com/statement).

(CE 105982)

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.

**Premium Global Assist® Hotline - Travel with Confidence**



When you travel 100 miles or more away from home, rely on Premium Global Assist Hotline for around-the-clock medical, legal or financial assistance. For medical needs, American Express will provide you with a list of physicians and dentists in your destination, assist with travel arrangements if you need to get home in a hurry, and pay for the cost of emergency transport to a medical facility. You can also look to American Express for help with visas, passports, lost luggage, and more.

Premium Global Assist Hotline must arrange all medical and visitor transportation. Because this is an assistance service, we cannot reimburse you for expenses you incur on your own.

For more information, call 1-800-345-2639 or the direct-dial collect number, 715-343-7979.

(CE 105991)

**Airport Club Access Around the World**



Enjoy complimentary access to participating Continental Airlines Presidents Clubs®, Delta Crown Room Clubs® and Northwest WorldClubs® airport lounges. Simply present your Platinum Card®, government-issued ID and ticket valid for travel that day with the corresponding airline operating the flight.

The Platinum Card member must present his or her valid Card, government-issued ID, and airline ticket to club agents. Code-share and affiliated lounge agreements do not apply. Platinum Card member must be 21 years of age to enter into the Airport Club Lounge without a parent or guardian. Card members must adhere to all house rules of participating clubs.

For more information on lounge locations visit [www.americanexpress.com/platinum](http://www.americanexpress.com/platinum) or call Platinum Customer Service at 1-800-525-3355.

(CE 105988)

**How Much Money Could You Save?**



If you haven't shopped for car insurance lately you might be throwing money out the window. Get a quote from the American Express Property Casualty companies to see how much YOU could save\*.

- Save \$225 when you switch from AIG.
- Save \$231 when you switch from Allstate.
- Save \$266 when you switch from Geico.
- Save \$327 when you switch from Progressive.

Savings vary by state and apply to certain coverages.

\*Price comparison data collected from respondents at time of contact. Individual savings may vary based upon a variety of factors. Property Casualty insurance is underwritten by AMEX Assurance Company or IDS Property Casualty Insurance Company.

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

(CE 105969)

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(CE 105979)

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We may also inform you of important account updates and Cardmember offers from time to time. You can learn more about how we use your e-mail address by reading the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy), and you can visit the E-mail Preferences page at [www.americanexpress.com/preferences](http://www.americanexpress.com/preferences) to review or change your e-mail choices at any time.

Visit [www.americanexpress.com/myemail](http://www.americanexpress.com/myemail) and sign up today!

(CE 105971)

Platinum Card®  
Statement of Account

107,310  
Membership Rewards®  
Points Available  
at 06/30/05, when charges due are paid in full and all accounts are in good standing.

Prepared For  
[Redacted]

Account Number  
[Redacted]

Closing Date  
08/10/05

Page 1 of 8

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
1,476.91	-1,648.03	5,768.55	5,597.43

Please Pay By  
08/25/05  
Please refer to page 2 for important information regarding your account

Terms - Payable in full upon receipt of statement. Pay your bill online anytime, anywhere at [www.americanexpress.com/paybill](http://www.americanexpress.com/paybill).

For automatic replacement of a lost, stolen, non-received or damaged card, call 1-800-992-3404. For automatic balance information, please call 1-800-525-3355 and press option 1-1.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-525-3355.

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Activity \* Indicates posting date

Activity	Amount \$
New Activity for [Redacted] Card XX [Redacted]	
07/14/05* COMPUTER PAYMENT RECEIVED - THANK YOU	1,476.91
07/21/05* SAKS FIFTH AVE -001 NEW YORK NY 010202267 SHORT-SLEEVE KNIT TOP	-27.09
07/23/05* SAKS FIFTH AVE -001 NEW YORK NY 012859228 SHORT-SLEEVE KNIT TOP	-144.03
07/13/05 POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES	110.54
07/13/05 EMBASSY WINES NEW YORK NY 01 WINE/LIQUOR FOR CUSTOMER SERVICE CALL 212-8386551	36.84

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

Continued on Page 3

Payment Coupon

Account Number  
[Redacted]

Please Pay By:  
08/25/05

Please enter account number on all checks and correspondence. Payable in U.S. Dollars upon receipt with a bank in the U.S. or money order, processable through the U.S. banking system.

Total Amount Due  
\$5,597.43

To Pay by Phone call 1-800-1-PAY-AXP or 1-800-472-9297.

[Redacted]  
NEW YORK NY 10021-6217  
[Barcode]

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

Mail Payment to:

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

[Redacted] 000559743000576855 1011

**DUPLICATE COPY**

Prepared For

Account Number  
XXXX-XX

**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments between your Card Account and your Sign & Travel and/or Extended Payment Option Account (if that account has been activated) ("Extended Payment Account") (referred to as "Account" in the Sign & Travel and/or Extended Payment Option Agreement) and, within each of these accounts, to Charges in any order and manner determined by us in our sole discretion. In most cases, if you have a credit balance on your Card Account we will not apply or allocate any part of that credit balance to any Extended Payment Account unless you contact us at a time the credit balance exists and instruct us in writing how you want us to apply that credit balance. **Charge Card and Statement Information:** The Annual fee is \$395.00 for the Basic Card and \$175.00 for each Additional Card. An additional \$5 is charged for billing addresses outside the US. Payment is due on receipt of your statement. You may discontinue your membership by contacting Customer Service. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary:** **In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **Important Notice to North Dakota Residents:** If the Account is past due for two or more billing periods, a late payment fee of 1.75% of all past due amounts will be added.



To Pay By Phone  
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Customer Service, Lost or Stolen Card and all other services  
1-800-525-3355  
**24 hours/7 days**

Car Rental Loss and Damage Insurance  
1-800-338-1670

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  
1-800-525-3355

Travel Emergency and Worldwide Personal Assistance and Fine Dining  
1-800-345-AMEX

Platinum Card Travel Service and Fine Hotels, Resorts & Spas  
1-800-443-7672

Platinum Card By Invitation Only  
1-800-321-RSVP



**Correspondence**

Customer Service  
P.O. Box 7825 C.S  
Ft. Lauderdale, FL  
33329-7825

Express Cash Operations  
P.O. Box 297815  
Ft. Lauderdale, FL  
33329-7815

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

**Change of Address**

If correct on front do not use

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

Providing your email address to American Express will enable you to receive special offers, suited to your needs.

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Prepared For

Account Number  
XXXX-XXXX

Closing Date  
08/10/05

Page 3 of 8

<b>New Activity Continued</b>				Amount \$
07/15/05	ERWIN PEARL #001	NEW YORK	NY	119.21
	JEWELRY/GIFTS			
07/15/05	TOWER CHEMISTS	NEW YORK	NY	27.64
	PRESCRIPTIONS/SUNDRIES			
07/20/05	EMBASSY WINES	NEW YORK	NY	20.58
	01 WINE/LIQUOR FOR CUSTOMER SERVICE CALL 212-8386551			
07/20/05	TOWER CHEMISTS	NEW YORK	NY	50.00
	PRESCRIPTIONS/SUNDRIES			
07/21/05	SAKS FIFTH AVE -001	NEW YORK	NY	329.24
	TodsWOMENSSPORTSHOES Description SHORT SLEEVE KN			
07/21/05	SEPHORA #336-67TH ST	NEW YORK	NY	88.87
	DUTY FREE STORE			
07/21/05	DORRIAN'S RED HAND	NEW YORK	NY	25.75
	FOOD/BEVERAGE			
			21.75	
			4.00	
	FOOD/BEV			
	TIP			
07/22/05	SAKS FIFTH AVE -001	NEW YORK	NY	172.21
	PANTS			
07/23/05	MACY'S	W PALM BEACH	FL	51.12
	WOMENS FRAGRANCES			
07/25/05	I G I	###-###-####	NY	25.00
	JEWELRY,WATCH,CLOCK, AN			
07/26/05	MEDITERRANEO	NEW YORK	NY	16.45
	FOOD/BEVERAGE			
			13.85	
			2.60	
	FOOD/BEV			
	TIP			
07/29/05	SHOPPERS TRAVEL INC	WEST WINDSOR	NJ	4,134.00
	TRAVEL AGENCIES			
07/31/05	AMORE PACIFIC	2129660400	NY	173.40
	COSMETIC STORES			
08/08/05	POLO RETAIL CORP	ASPEN	CO	248.69
	GENERAL MERCHANDISE			
08/08/05	BOOGIES	ASPEN	CO	139.01
	01 FOOD AND BEVERAGE			
<b>Total of New Activity</b>				
			<b>New Charges</b>	5,768.55
			<b>Payments/Credits</b>	-1,648.03

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Prepared For



Account Number  
XXXX-XXXX



Page 4 of 8

DUPLICATE COPY®  
**Membership Rewards®**  
**Monthly Statement and**  
**Program News**

American Express®



For questions about your Membership Rewards account, contact

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

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

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

Statement Period  
**June 1, 2005 - June 30, 2005**  
 Account activity after this period does not appear on this statement

Prepared for  
 [Redacted] Account Number  
 [Redacted]

**Available Points**  
**107,310**

**Everyday Spend Points**  
 earned this period:  
**39**

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

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

<b>Account Summary</b>	
Opening points balance	105,062
New points earned	+2,248
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=107,310</b>

<b>New Points Earned</b>				
06/01/05 - 06/30/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum [Redacted]	2,209	39	0	2,248
<b>Totals</b>	<b>2,209</b>	<b>39</b>	<b>0</b>	<b>2,248</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions, please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

**Limited Time Offer - Toshiba DVD Player**

**TOSHIBA**

Redeem for the Toshiba 5-Disc Progressive Scan DVD Player--only 12,000 Membership Rewards® points (originally 15,000 points). Offer valid through September 15, 2005. Have a movie marathon with this progressive scan DVD player. Features a 5-disc carousel design, ColorStream® pro component video outputs, 3D virtual sound, a JPEG viewer and DVD/CD/MP3 playback. Remote control included. Dimensions: 17"W x 3"H x 17"D (Reward Code: RY1726).

To redeem, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276) by September 15, 2005.

(MR Message 3159)

Standard Membership Rewards terms and conditions apply.

**Earn Double points at All Americana Manhasset Stores**

**AMERICANA MANHASSET**

Earn double Membership Rewards® points for individual purchases of \$250 or more at Americana Manhasset--a collection of over 50 fabulous stores, including Louis Vuitton, Gucci, Cartier, Prada, Fendi, Dolce & Gabbana, Burberry, Dior, Tiffany & Co., Hermès, Giorgio Armani, David Yurman, Hirshleifer's, Ralph Lauren, and more.

Visit [www.americana.manhasset.com](http://www.americana.manhasset.com) or call 1-800-818-6767 for a complete store listing and further information.

(MR Bonus ID 1562)

Offer valid 08/27/05-09/12/05 for individual transactions of \$250 or more at any Americana Manhasset store. Not eligible for online purchases. 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: 1562.

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.



Account Number [REDACTED]



**Redeem Membership Rewards® points for a Gap GiftCard**

Gap has everything you need to help express your personal style. From jeans and T's to khakis and oxfords, you'll find great clothes and accessories for men, women, boys, girls and babies.

For the nearest store, call 1-800-GAP-STYLE or shop the always-open gap.com store.

(MR Message 4184)



**Fly with Continental Airlines**

Continental offers more than 2,600 daily departures to over 220 cities worldwide. Redeem for travel on Continental Airlines, Continental Expresses, Continental Connections, select OnePass airline partners, and any SkyTeam™ network alliance partner. Log in at [www.continental.com](http://www.continental.com) to instantly transfer Membership Rewards® points to your Continental OnePass account.

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

(MR Message 6446)

Terms and conditions of the Membership Rewards® program apply. For more information, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards).



**Earn Double points at Panasonic.com!**

Shopping for your favorite consumer electronics products at Panasonic.com is even more rewarding. Now you can earn double Membership Rewards® points on any item of \$499 or more when you use your American Express® Card at Panasonic.com. You'll also enjoy free standard shipping on ALL products at Panasonic.com so get shopping now!

Visit [www.Panasonic.com/amexrewards](http://www.Panasonic.com/amexrewards) for complete details!

(MR Bonus ID 3647)

Offer valid 4/1/05-12/31/05. Maximum 10,000 points per Cardmember during promotion. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited to your account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 3647.



**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](http://www.flemingssteakhouse.com).

(MR Message 1266)



**Earn Double points from Oreck - Every Day, All Year!**

Earn double points whenever you call Oreck at 1-800-471-1446 and use your Card to purchase any Oreck products featured on their website. Select the Celoc® Hypo-Allergenic 8-lb. Oreck XL® Vacuum and you'll also receive the 5-lb. Oreck Compact Canister, perfect for small pickups & hard-to-reach places--a valuable free gift just for trying PLUS double Membership Rewards® points.

Call 1-800-471-1446 to earn double points on any Oreck purchase every day, all year.

(MR Bonus ID 9836)

Offer valid through 12/31/05. Not valid on store purchases. To earn bonus points you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 9836

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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Delta Air Lines and Song® have created an offer exclusively for American Express® Cardmembers--enroll and earn double-flown miles for your qualifying Delta and Song flights September 1, 2005 through October 31, 2005, when you use your American Express Card to purchase your tickets at [delta.com](http://delta.com) or [flysong.com](http://flysong.com). Now that's something to smile about.

All Song flights are operated by Delta Air Lines. All travel and online enrollment must be completed by 10/31/05. Valid only on Delta, Delta Shuttle®, Delta Connection® or Song flights operated in the contiguous 48 United States, sold under the DL code. Additional restrictions apply. For details, go to [delta.com/falldoublemiles](http://delta.com/falldoublemiles). All SkyMiles program rules apply. To review the rules, visit [delta.com/skymiles](http://delta.com/skymiles). Offer subject to change.

Enroll between July 1st and October 31st, 2005, at [delta.com/falldoublemiles](http://delta.com/falldoublemiles) or [flysong.com/falldoublemiles](http://flysong.com/falldoublemiles).

(CE 106110)

**Planning to Vacation Overseas?**



Stay in touch with family and friends by renting an international cell phone from WorldRoam. With coverage in 170 countries, 24-hour customer support and voicemail, you'll feel right at home--anywhere in the world. Platinum Card® members receive \$25 worth of free calls on rentals of one week or more\* and free delivery/collection on rentals of two weeks or more\*.

All rentals and calls must be charged to your Platinum Card. Phone delivery charges apply. Rental charges commence on the "Start Date" and conclude on "Disconnection Date". A \$300 deposit is applied up to 5 days before the "Start Date". If deposit amount is exceeded, charges will apply based on usage. Calls are charged for all outgoing and received calls at a flat rate per minute ranging from \$1.99 to \$6.99 based on origin of call. The final invoice details all charges. \*Offer valid until 12/31/2005.

For more information, call toll-free 1-888-309-8560 and mention offer code PSM805. Alternatively, visit [www.worldroam.co.uk/platinum](http://www.worldroam.co.uk/platinum) to view the full range of international wireless products.

(CE 106134)

**Neiman Marcus Shopping Earns Extra Rewards**



Reward yourself twice for each purchase when you shop with the Platinum Card® at Neiman Marcus stores nationwide. Simply enroll your Card in the Neiman Marcus InCircle Rewards® program and earn one InCircle Rewards point as well as one Membership Rewards® point for every purchase you charge using your enrolled Platinum Card.

The InCircle Rewards program gives you one InCircle Rewards point for each dollar spent excluding sales tax, shipping, beauty salons, alterations, gift packaging, NM gift cards and Louis Vuitton purchases. Reach InCircle Rewards membership status upon earning 5,000 points within one calendar year (January through December) and begin redeeming InCircle Rewards points for gifts and travel. Visit [www.NeimanMarcus.com/incircle](http://www.NeimanMarcus.com/incircle) for InCircle Rewards program details. Membership Rewards terms and conditions apply.

For more information, or to enroll your Platinum Card with InCircle Rewards, call 1-888-INCIRCLE (462-4725).

(CE 106132)

**Free Room Upgrade at Hilton Caribbean and Latin America\***



Stay 4 or more nights at participating Hilton Hotels in the Caribbean and Latin America and receive a guaranteed free upgrade to a superior room category. Guests must pay with the American Express® Card. Participating Hilton hotels are located in Argentina, Brazil, Colombia, Venezuela, Ecuador, and throughout the Caribbean islands including Coral by Hilton all-inclusive resorts and 2 new resorts in Barbados and Santo Domingo.

\*Upgrades will be given at check in. Minimum 4 nights stay required. Must pay with valid American Express Card. Valid from 7/1-11/15/05 for Hilton Caribbean and Latin America hotels and 9/1-11/15/05 for Coral by Hilton all-inclusive resorts. Blackout dates apply. Advance reservations required.

To see the list of participating hotels and to book online, visit [www.hiltoncaribbean.com/amx](http://www.hiltoncaribbean.com/amx), call 1-800-HILTONS or call your local travel agent. Request plan code ZO at time of booking.

(CE 106126)

**Get Connected and Get More Out of the Card!**



You can have important account updates and exclusive Cardmember offers delivered right to your inbox. Just visit [www.americanexpress.com/myemail](http://www.americanexpress.com/myemail), and input your e-mail address, Card number and the 4-digit Card ID number printed above your account number--the latest offers and news will be sent to you automatically.

For more on how we use your e-mail address, please read the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy). You can visit the E-Mail Preferences page at [www.americanexpress.com/preferences](http://www.americanexpress.com/preferences) to review or change your e-mail choices at any time.

Visit [www.americanexpress.com/myemail](http://www.americanexpress.com/myemail) and sign-up today!

(CE 106079)

**Exclusive Offer to American Express® Cardmembers**



Log on to [www.brothermall.com](http://www.brothermall.com) where you'll find our full line of genuine brother supplies and accessories. Over 1,000 items to choose from--including specially priced closeouts and great savings on refurbished products. Call toll-free 1-888-879-3232 to speak to one of our customer service representatives to help you find the item you are looking for. Our online store is open 24 hours a day, 7 days a week. When you enter any order totaling \$50 and pay using your American Express Card, you'll receive a \$10 Brothermall Gift Certificate\* plus a FREE 30-minute Prepaid calling card\*\*--a \$13.99 value.

FREE Standard ground shipping on orders shipped within the continental U.S. (Hawaii and Alaska excluded). Mention Promotional Code **BMAE05** when placing your order by phone or enter this code when ordering online. Offer expires August 31, 2005.

\*Brothermall Gift Certificates are transferable, but non-reusable and non-refundable. Certificate has no cash value and cannot be exchanged or redeemed for other items. Certificates expire 12/31/2005.

(CE 106125)

\*\*Calling cards are valid for calls made within the continental U.S. (including Hawaii and Alaska). International dialing is limited to individual countries and the applicable rates/units apply. Calling card expires 11/30/2005. MCI Terms apply.  
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**Save 15% OFF All Gifts at Wine Country Gift Baskets™**



Wine Country Gift Baskets offers a large assortment of beautifully designed, affordable, handmade gourmet food, wine and spa gift baskets. For a limited time, American Express® Cardmembers will enjoy even greater savings! Place an online order from August 1 through September 20, 2005, using catalog code **ABC1234** at checkout, and save 15% OFF Wine Country Gift Baskets everyday low prices.

We guarantee the timely arrival of your gifts in perfect condition. If you or your recipient are not 100% satisfied, simply return the item for replacement or a prompt refund.

Visit Wine Country Gift Baskets website at [www.winecountrygiftbaskets.com](http://www.winecountrygiftbaskets.com) to save 15% (taxes, shipping & handling excluded) on your next purchase when you pay with your American Express Card and use catalog code **ABC1234** at checkout. (CE 106139)

**Now Accepting American Express® Cards!**



**Boyles Furniture** - We're offering more of the prices that N.C. is known for--name-brands, white-glove delivery and design assistance. [www.boyles.com](http://www.boyles.com) or call **828-326-1039**.

**Trump University** - Learn how to help grow your personal fortune from Donald Trump and 7 experts on wealth creation. Plus, FREE exclusive reports. [www.TrumpUniversity.com/AXP](http://www.TrumpUniversity.com/AXP).

**Madd Fun** - NYC's newest and largest indoor family entertainment center. Lots of games, rides, food, and more. 303 Stanley Ave, Brooklyn, NY. 11207. **718-498-9002**. [www.maddfun.com](http://www.maddfun.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 106040)

**Tune in to Free Tracks from MSN® Music!**



For every 10 songs you purchase from MSN Music with your American Express® Card, you'll receive one free song credit. There's no limit to the number of song credits you can earn, so the more you buy, the more should be coming your way. And what a selection! You can choose your favorite tracks from a library of over half-a-million songs from classical to alternative to blues to folk to rock and every genre in between.

Song credits will be automatically credited to your MSN Music account. An active MSN Music account is required to redeem your free downloads. Song credits must be earned by 11/7/2005 and redeemed by 6/30/2006.

Start shopping today at <http://music.msn.com/axp>.

(CE 106135)

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.

Platinum Card®  
Statement of Account

111,277  
Membership Rewards®  
Points Available  
at 07/31/05, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date  
09/10/05

Page 1 of 8

	Previous Balance \$	Payments/Credits \$	New Charges \$ (inc. Finance Charge if any)	New Balance \$	Minimum Amount Due \$
Due in Full	5,597.43	-5,597.43	+1,128.44	1,128.44	+1,128.44
Flexible	0.00	0.00	+108.25	+108.25	+20.00
<b>Total</b>	<b>5,597.43</b>	<b>-5,597.43</b>	<b>+1,236.69</b>	<b>=1,236.69</b>	<b>1,148.44</b>

**Please Pay By 09/25/05**  
Please refer to page 4 on How to Avoid Additional Finance Charges.  
Please refer to page 2 for important information regarding your account

**Terms** - Payable in full upon receipt of statement. Pay your bill online anytime, anywhere at [www.americanexpress.com/paybill](http://www.americanexpress.com/paybill).

For automatic replacement of a lost, stolen, non-received or damaged card, call 1-800-992-3404. For automatic balance information, please call 1-800-525-3355 and press option 1-1.

Contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-525-3355.

**Your Table Is Waiting**

Las Vegas, the newest member of the Hot Plates program, joins New York City, Los Angeles, San Francisco, and Miami--vacation destination cities whose restaurants hold a table every day for Platinum Card® members. To reserve a table, call *Concierge* at 1-800-345-2639. 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).

**Activity** \* Indicates posting date

Card Transactions for [Redacted]	Amount \$
08/16/05* COMPUTER PAYMENT RECEIVED - THANK YOU	-5,597.43
08/15/05 MEDITERRANEO NEW YORK NY	71.90
FOOD/BEVERAGE	
FOOD/BEV	61.90
TIP	10.00
08/15/05 TOWER CHEMISTS NEW YORK NY	28.99
PRESCRIPTIONS/SUNDRIES	
08/15/05 FALK DRUGS NEW YORK NY	46.99
13 DRUG STORE MDSE	

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

**Payment Coupon**

[Redacted]  
NEW YORK NY 10021-6217  
[Barcode]

Mail Payment to:

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

**Please Pay By:**  
09/25/05

**Total New Balance**  
\$ 1,236.69

**Minimum Amount Due**  
\$1,148.44

\$ \_\_\_\_\_  
Amount enclosed

*Continued on Page 3*  
Please enter account number on all checks and correspondence. Payable in US Dollars upon receipt with a bank in the US or money order, processable through the US banking system. To Pay by Phone, call 1-800-1-PAY-AXP or 1-800-472-9297. Please refer to Page 4 on How to Avoid Additional Finance Charges.

Check here if address or telephone number has changes. Note changes on reverse side.

[Redacted] 000114844000112844 1077



**DUPLICATE COPY**

Prepared For [REDACTED]

Account Number  
XXXX-XXX [REDACTED]

Closing Date  
09/10/05

Transactions Continued					Amount \$
08/21/05	MEDITERRANEO	NEW YORK	NY		43.55
	FOOD/BEVERAGE				
	FOOD/BEV			38.55	
	TIP			5.00	
08/25/05	WWW.POLO.COM	888-475-7674	PA		175.55
	INTERNET RETAIL				
08/26/05	GLOVES ONLINE.COM	CARY	NC		50.40
	MISCELLANEOUS APPAREL A				
08/27/05	CHRIS SAWYER DIVING	ST THOMAS	VI		269.95
	SPORTING GOODS				
08/31/05	ONLYSECURE.COM INC.	LIVINGSTON	MT		25.91
	FAMILY CLOTHING STORES				
08/31/05	KATE'S PAPERIE-3RD	ANEW YORK	NY		48.44
	STATIONERY/SUPPLY STORE				
09/01/05	NUTRITION COALITION	MOORHEAD	MN		32.30
	HEALTH FOOD/PRODUCT				
09/02/05	VILLAGE DIVERS	NEW YORK	NY		48.77
	RECREATION SERVICES				
09/02/05	FALK DRUGS	NEW YORK	NY		82.20
	13 DRUG STORE MDSE				
09/03/05	SPELLBOUND MUSIC	EXPJAMAICA	NY		97.53
	MUSICAL EQUIP/ACC/SVC				
09/03/05	AMORE PACIFIC	2129660400	NY		102.96
	COSMETIC STORES				
09/03/05	SMARTE CARTE JFKAP	JAMAICA	NY		3.00
	PARKING LOT/GARAGE				
<b>Total of Card Transactions</b>					<b>New Charges</b> 1,128.44 <b>Payments/Credits</b> -5,597.43

**Flexible Payment Option Statement of Account**

Creditor: American Express Centurion Bank

Thank you for using Flexible Payment Option.

Account Number  
XXXX [REDACTED]  
Closing Date  
09/10/05

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	0.00	20.00	09/25/05
Payments/Credits	0.00		
<b>FINANCE CHARGE</b>	0.00		
New Charges	108.25		
<b>New Balance</b>	108.25		

**Finance Charge Schedule**

Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
ALL	\$0.00	16.49 %	.0452%

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

Please refer to page 4 for important information regarding your Sign & Travel and/or Extended Payment Option.

\*\* Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

S&T and/or ExPO Activity for [REDACTED]		Foreign Spending	Amount \$
09/05/05	RESTAURANT FARE MANUIA MATIRA	10,100	108.25
	RESTAURANT SERVICES	**Central Fr Polynesian Fracs	
<b>Total of S&amp;T and/or ExPO Activity</b>			<b>New Charges</b> 108.25 <b>Payments/Credits</b> 0.00

Continued on reverse

**Important Sign & Travel and/or Extended Payment Option Information**

**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 calculate the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) (including current transactions). To get the ADB, 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 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 DPR.* This gives us the daily balance for that day and the beginning balance 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 billing period and divide the total by the number of days in the billing period. This gives us the ADB. The ADB for a billing period will be considered zero if you paid the total New Balance, if any, shown on your previous billing statement by the Closing Date of the current billing period. If you multiply the ADB by the number of days in the billing period and the DPR, the result will be the FC assessed, except for variations caused by rounding. *This method of calculating the ADB and FC results in daily compounding of FC.* The information on page 2 of your statement concerning **Payments, Authorization for Electronic Debit, Authorization for Electronic Payments, Allocation of Payments and Credits, Transactions Made in Foreign Currencies, Billing Rights Summary, Special Rule for Credit Card Purchase and Credit Balance** also applies to this Account.

**Billing Inquiries**

Customer Service  
1-800-525-3355  
(24 hours, toll free)

**Address**

American Express  
Customer Service  
P.O. Box 297807  
Ft. Lauderdale, FL  
33329-7807

DUPLICATE COPY®  
**Membership Rewards®**  
**Monthly Statement and**  
**Program News**

For questions about your Membership Rewards account, contact

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

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

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

American Express®



Statement Period  
**July 1, 2005 - July 31, 2005**  
 Account activity after this period does not appear on this statement

Prepared for  
 [REDACTED]  
 Membership Rewards Account Number  
 [REDACTED]

Available Points

**111,277**

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

Everyday Spend Points  
 earned this period:  
**95**

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

**Account Summary**

Opening points balance	107,310
New points earned	+3,967
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=111,277</b>

**New Points Earned**

07/01/05 - 07/31/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	3,872	95	0	3,967
<b>Totals</b>	<b>3,872</b>	<b>95</b>	<b>0</b>	<b>3,967</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions, please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.



**Earn double points at Boyles Distinctive Furniture!**

Earn double Membership Rewards® points on Boyles Distinctive Furniture purchases charged to your American Express® Card from Aug 22-Oct 22, 2005. Boyles offers NC pricing 30%-50% below retail on an incredible name-brand selection, white-glove delivery service, talented design assistance and double Membership Rewards points! Visit [boyles.com](http://boyles.com) or call **828-326-1039**.

Double points Aug 22-Oct 22, 2005 at Boyles Distinctive Furniture, visit [boyles.com](http://boyles.com) or call **828-326-1039**.

(MR Bonus ID 5434)

To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited to your Membership Rewards Account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 5434.

**Support Hurricane Katrina Relief by Redeeming Membership Rewards® Points**

American Express® Cardmembers enrolled in the Membership Rewards program can redeem points to support charities aiding communities devastated by the hurricane. They can also charge a donation on their American Express Card.

For more information, log on to <http://amex.justgive.org/katrina>.

(MR Message 5084)



For terms, conditions and restrictions, please visit <http://amex.justgive.org/katrina>.

*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.**

**shopAmex****shopAmex® - Search - Compare - Redeem points**

Browse and redeem Membership Rewards® points for over 2 million brand-name products. From the latest fashions and accessories to must-have electronics, shopAmex has what you're looking for. Just SEARCH, COMPARE prices then REDEEM points. shopAmex has over 90 merchants, most offering overnight or second-day shipping.

For accounts that qualify, Membership Rewards points will be automatically deducted from the purchase, including estimated shipping/handling and applicable estimated taxes. These transactions are irreversible. A credit for the purchase will be issued to the billing statement on the Card that was used for the purchase. This credit may not appear next to the item purchased with Membership Rewards points.

Visit [shopAmex.com](http://shopAmex.com) today!

(MR Message 2374)

**Earn double points at Origins.com!**

Now through December 31, 2005, American Express® Cardmembers can earn DOUBLE Membership Rewards® points on all Origins.com purchases. At Origins, you'll find new and different ways to touch, scent and surround every aspect of your well-being--inside and out. Shop now with your eligible, enrolled American Express Card at [origins.com](http://origins.com)!

Offer valid from 7/1/05-12/31/05. 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: 4511.

Visit [Origins.com](http://Origins.com) to earn 2x points this fall!

(MR Bonus ID 4511)

**STAPLES**

that was easy.™

**Redeem Membership Rewards® points for Back-to-School Shopping at Staples!**

One trip. Every supply. Redeem Membership Rewards points for Staples Awards and choose from thousands of great products for home, school and office. Shop in more than 1,200 Staples U.S. stores.

Call 1-800-STAPLES (1-800-333-3330) for a store near you, by phone or online at [Staples.com](http://Staples.com).

(MR Message 4269)

**TOURNEAU**  
SINCE 1900**Earn double points at Tourneau - WatchFest 2005!**

Celebrate Watchfest 2005! Visit any Tourneau or Tourneau Watch Gear Store during the entire month of October 2005 and earn double Membership Rewards® points on any purchase when you use an eligible, enrolled American Express® Card.

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: 4150.

Visit Tourneau in October 2005 to earn double points!

(MR Bonus ID 4150)



**Details on Retail Protection Services**



The Purchase Protection Plan\* covers an eligible item for up to 90 days from the date of purchase if it is stolen or accidentally damaged, including vandalism. Coverage is limited to \$1,000 per Occurrence. With the Buyer's Assurance Plan\* you can shop worry-free knowing that the terms of the original manufacturer's warranty will be matched up to one additional year, on warranties of five years or less that are eligible in the U.S.

\*Coverage is underwritten by AMEX Assurance Company, Administrative Office, Green Bay, WI. Coverage is determined by the terms, conditions, exclusions of Policies AX0951 and AX0953 respectively and is subject to change with notice. This document does not supplement or replace the Policy.

Log on to [americanexpress.com/pp](http://americanexpress.com/pp) for more information on the Purchase Protection Plan and [americanexpress.com/ba](http://americanexpress.com/ba) for more information on the Buyer's Assurance Plan.

(CE 106365)

**Try Your Favorite Magazine FREE for Two Months!**

(CE 106282)



Special offer for American Express® Cardmembers--try a subscription to *Time*, *Entertainment Weekly*, *Money*, *Golf Magazine*, *Parenting* or *In Style* FREE for two months.

Take advantage of this risk-free offer today. Log on to [www.FREEmag4cardmembers.com](http://www.FREEmag4cardmembers.com) or call 1-800-352-1212 for full details.

Please use the following code to take advantage of this special offer - AXP030.

TIME	ENTERTAINMENT WEEKLY	MONEY
GOLF MAGAZINE	PARENTING	IN STYLE

**Enjoy Exclusive Events with *By Invitation Only*®**



This program offers Card members access to once-in-a-lifetime experiences. From sports to fashion to the performing arts, these events are custom designed for Platinum Card® members and typically not available to the general public. Past offers have included behind-the-scenes cooking workshops in the kitchens of some of the country's top restaurants and a trip to Napa Valley at harvest time.

Transportation and accommodation costs are additional unless otherwise stated. The price indicated covers event costs only. All sales are final and non-refundable and resale is prohibited. Details and prices are subject to change. Packages are available on a first-come, first-served basis. Availability is limited.

Call *By Invitation Only* at 1-800-321-RSVP to secure your reservation. We are continually adding new events so visit [americanexpress.com/byinvitationonly](http://americanexpress.com/byinvitationonly) for our most current event listing.

(CE 106239)

**Earn 1,500 Bonus Miles and a Full Year of *Travel + Leisure***



From September 1, 2005 through September 30, 2005, every time you purchase a ticket at [continental.com](http://continental.com) with your American Express® Card, you will receive 1,500 OnePass® bonus miles. That's 500 bonus miles when you use your American Express Card, in addition to the 1,000 bonus miles you'd normally earn from Continental from purchasing tickets at [continental.com](http://continental.com). Plus, included in your flight booking is a full year of *Travel + Leisure* magazine, a \$54 retail value!

Offer subject to terms and conditions. A maximum of 10,000 bonus miles can be earned during this offer period. *T+L* is published monthly. Please allow 6-8 weeks for delivery of your first issue.

For complete details visit [continental.com](http://continental.com) >Frequent Flyer>News & Offers>Credit/Debit Card. Limit one year of *T+L* per household through this offer. Offer valid for new subscribers only.

(CE 106225)

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 Up to 30,000 OnePass® Miles on Select Cruise Bookings**

Visit [cruises.continental.com](http://cruises.continental.com) to take your pick from hundreds of sail dates on 16 of the top cruise lines in the world. Just for sailing, you'll earn up to 10,000 Continental OnePass miles based on cruise length. Plus, for a limited time, if you book a cruise and pay with your American Express® Card between 8/15/05 and 10/31/05, you can earn up to 20,000 bonus Continental OnePass miles based on cruise cost--that's up to 30,000 OnePass miles.



For complete details about continental.com cruises, visit [cruises.continental.com](http://cruises.continental.com) or call 1-888-462-5553.

(CE 106208)

Offer subject to terms and conditions. A maximum of 30,000 OnePass bonus miles can be earned during this offer period. Please allow 6-8 weeks after sailing for mileage posting to occur.

**Reward Yourself with a Gift Card from Saks Fifth Avenue**

Earn SaksRewards when you shop with your Platinum Card® at Saks Fifth Avenue stores and at [saks.com](http://saks.com). The more you spend, the larger the Saks Gift Card Reward you can receive--up to \$800. Simply enroll your Platinum Card in the SaksRewards Program so that we can track your spending at Saks Fifth Avenue retroactive from January 1, 2005.



SaksRewards terms and conditions apply. SaksRewards provides rewards to customers who enroll in the program with a Platinum Card. Rewards are not valid on Off 5th store purchases. Other exclusions apply. If you enroll and spend \$1,000 or more in qualifying purchases during the 2005 calendar year, you will earn an SFA Gift Card Reward good toward future shopping at Saks Fifth Avenue. The SFA Gift Card Reward will be mailed to you by April 2006 for your 2005 spending.

To enroll in the SaksRewards program, call 1-888-307-7736.

(CE 106240)

**Tune In to Free Tracks from MSN® Music!**

For every 10 songs you purchase from MSN Music with your American Express® Card, you'll receive one free song credit. There's no limit to the number of song credits you can earn, so the more you buy, the more should be coming your way. And what a selection! You can choose your favorite tracks from a library of over half-a-million songs from classical to alternative to blues to folk to rock and every genre in-between.

Start shopping today at [music.msn.com/axp](http://music.msn.com/axp).

(CE 106242)



Offer expires November 7, 2005. Song credits will be automatically credited to your MSN Music account. An active MSN Music account is required to redeem your free downloads. Song credits must be earned by 11/07/2005 and redeemed by 6/30/2006.

**Now Accepting American Express® Cards!**

**The Inn at Little Washington** - Experience Patrick O'Connell's refined world-renowned American cuisine in a fantasy world, just an hour outside Washington, DC. 540-675-3800.

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 106176)

**Claudio's Restaurant** - Waterfront dining in historic Greenport, L. I. Family-run since 1870. Deep harbor marina. Visit [claudios.com](http://claudios.com) or call 631-477-0627.

**Ben & Jack's Steakhouse** - Offering a fine-dining experience in the Grand Central area that's perfect for business, social or romantic occasions. 219 E. 44th St., NYC. 212-682-5678.

**A Change in Auto Insurance Can Bring You More Than Change**

You could save \$200\* when you change to Ameriprise Auto & Home Insurance, formerly known as the American Express Property Casualty companies.

Make the change today! Call 1-800-842-3344 or visit [ameriprise.com/autohome](http://ameriprise.com/autohome). Be sure to mention reference code 1N9 to receive your quick, no-obligation quote.

(CE 106302)



While our name is changing, our high standards for service will remain. We will continue to offer valuable extras like 24-hour roadside assistance--free with towing coverage, 24-hour claims reporting service and the ability to service your policy and report a claim online.

\*Price comparison data collected from respondents at time of contact. Statistics are based on a countrywide average during a two-year period ending 9/30/04.

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.

Platinum Card® Statement of Account

116,953 Membership Rewards® Points Available at 08/31/05, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 10/10/05

Page 1 of 8

Table with columns: Previous Balance \$, Payments/Credits \$, New Charges \$ (inc. Finance Charge if any), New Balance \$, Minimum Amount Due \$. Rows: Due in Full, Flexible, Total.

Please Pay By 11/04/05 Please refer to page 4 on How to Avoid Additional Finance Charges. Please refer to page 2 for important information regarding your account

Terms - Payable in full upon receipt of statement. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

For automatic replacement of a lost, stolen, non-received or damaged card, call 1-800-992-3404. For automatic balance information, please call 1-800-525-3355 and press option 1-1.

Contact us at www.americanexpress.com or call Customer Service at 1-800-525-3355.

Book Your Next Cruise Through Cruise Privileges

The Cruise Privileges program features eight of the finest cruise lines in the world and exclusive amenities created to enhance your cruise vacation. The variety of travel options makes it easy to find a style to suit your interests--active or laid back, cozy or grand. And, when you book a qualifying cruise on one of the program partners, you may receive a \$300 shipboard credit or two-category room upgrade. To see how Cruise Privileges can complement your voyage, call Platinum Travel Service at 1-800-443-7672.

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

Activity \* Indicates posting date

Table with columns: Card Transactions for [Redacted], Amount \$. Rows: 09/13/05, 09/10/05, 09/11/05.

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

Continued on Page 3

Payment Coupon

Account Number [Redacted]

Please Pay By: 11/04/05

Total New Balance \$ 2,188.95

Minimum Amount Due \$ 1,069.69

[Redacted] NEW YORK NY 10021-6217

\$ [Redacted] Amount enclosed

Mail Payment to:

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

Please enter account number on all checks and correspondence. Payable in US Dollars upon receipt with a bank in the US or money order, processable through the US banking system. To Pay by Phone, call 1-800- I-PAY-AXP or 1-800-472- 9297. Please refer to Page 4 on How to Avoid Additional Finance Charges.

Check here if address or telephone number has changes. Note changes on reverse side.

Input box for address changes

[Redacted] 000106969000104669 1011



**DUPLICATE COPY**

Prepared For [REDACTED]

Account Number  
XXXX-XX [REDACTED]

Closing Date  
10/10/05

Page 3 of 8

Transactions Continued				Amount \$
09/26/05	CLUB MONACO	NEW YORK NY	GENERAL MERCHANDISE	135.00
09/26/05	CLUB MONACO	NEW YORK NY	GENERAL MERCHANDISE	180.51
09/27/05	CONCORD CHEMIST	NEW YORK NY	09 PRESCRIPTION DEPT	46.06
09/28/05	FRAGRANCENET.COM	631-5825204 NY	FRAGRANCES/SCENTS	64.32
10/02/05	SEPHORA - SOHO	EL SEQUUNDO CA	DUTY FREE STORE	34.68
10/02/05	MAC #3005	NEW YORK NY	18005880070	63.40
10/03/05	HAMPTON JITNEY	SOUTHAMPTON NY	BUS LINES/CHARTER/TOUR	98.00
10/04/05	FREDERIC FEKKAI	NY NY	BARBER/BEAUTY SHOP	156.20
10/05/05	TIFFANY AND COMPANY	NEW YORK NY	SILVER JEWELRY	70.44
10/05/05	TIFFANY AND COMPANY	NEW YORK NY	SILVER JEWELRY	135.47
<b>Total of Card Transactions</b>			<b>New Charges</b>	<b>1,046.69</b>
			<b>Payments/Credits</b>	<b>-1,128.44</b>

**Flexible Payment Option Statement of Account**

Creditor: American Express Centurion Bank

Thank you for using Flexible Payment Option.

Account Number  
XXXX-XXXX [REDACTED]  
Closing Date  
10/10/05

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	108.25	23.00	11/04/05
Payments/Credits	-287.07		
<b>FINANCE CHARGE</b>	0.00		
New Charges	1,321.08		
<b>New Balance</b>	<b>1,142.26</b>		

**Finance Charge Schedule**

Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
ALL	\$0.00	16.74 %	.0459%

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

Please refer to page 4 for important information regarding your Sign & Travel and/or Extended Payment Option.

\*\* Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

**S&T and/or ExPO Activity for** [REDACTED]

S&T and/or ExPO Activity for [REDACTED]			Foreign Spending	Amount \$
09/13/05	COMPUTER PAYMENT RECEIVED - THANK YOU			-108.25
10/05/05	POLO RETAIL CORP REF #99321710228949 REF: CREDIT #99321790356449 (\$ 178.82)			-178.82
09/09/05	GIE RENT A CAR BORA BORA F POLYNE 00		7,500 **Central Fr Polynesian Franc	79.13
09/14/05	MTA NYCT BROOKLYN NY MVM METROCARD			20.00
09/27/05	POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES			652.98

Continued on reverse

**DUPLICATE COPY**

Prepared For

Account Number  
XXXX-XX

Page 4 of 8

<b>S&amp;T and/or ExPO Activity Continued</b>			** Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.	Foreign Spending	Amount \$
10/02/05	POLO RETAIL CORP NEW YORK	NY			568.97
	GENERAL MERCHANDISE				
<b>Total of S&amp;T and/or ExPO Activity</b>				<b>New Charges</b>	<b>1,321.08</b>
				<b>Payments/Credits</b>	<b>-287.07</b>

**Important Sign & Travel and/or Extended Payment Option Information**

**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 calculate the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) (including current transactions). To get the ADB, 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 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 DPR.* This gives us the daily balance for that day and the beginning balance 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 billing period and divide the total by the number of days in the billing period. This gives us the ADB. The ADB for a billing period will be considered zero if you paid the total New Balance, if any, shown on your previous billing statement by the Closing Date of the current billing period. If you multiply the ADB by the number of days in the billing period and the DPR, the result will be the FC assessed, except for variations caused by rounding. *This method of calculating the ADB and FC results in daily compounding of FC.* The information on page 2 of your statement concerning **Payments, Authorization for Electronic Debit, Authorization for Electronic Payments, Allocation of Payments and Credits, Transactions Made in Foreign Currencies, Billing Rights Summary, Special Rule for Credit Card Purchase and Credit Balance** also applies to this Account.

**Billing Inquiries**

Customer Service  
1-800-525-3355  
(24 hours, toll free)

**Address**

American Express  
Customer Service  
P.O. Box 297807  
Ft. Lauderdale, FL  
33329-7807

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# Membership Rewards® Monthly Statement and Program News

For questions about your Membership Rewards account, contact

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

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

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

American Express®



Statement Period

**August 1, 2005 - August 31, 2005**

Account activity after this period does not appear on this statement

Prepared for

██████████ Account Number

Available Points

**116,953**

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

Everyday Spend Points earned this period:

**78**

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

## Account Summary

Opening points balance	111,277
New points earned	+5,676
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=116,953</b>

## New Points Earned

08/01/05 - 08/31/05

	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum ██████████	5,598	78	0	5,676
<b>Totals</b>	<b>5,598</b>	<b>78</b>	<b>0</b>	<b>5,676</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below.** Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions, please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

### Important Information - US Airways Dividend Miles Program

In conjunction with the planned merger of America West Airlines and US Airways, effective January 1, 2006, US Airways will no longer participate in the Membership Rewards® program and Membership Rewards® points may no longer be redeemed for miles in the US Airways Dividend Miles program. All such point transfers must be completed before **January 1, 2006** and are considered final and non-refundable. As an alternative, Membership Rewards® enrollees can redeem points and book travel online at [www.americanexpress.com/travel](http://www.americanexpress.com/travel) and fly on virtually any airline, including US Airways. Please call **1-800-AXP-EARN** if you have any questions.

### Rewards Plus Gold Card Membership Rewards® Program Point Accrual Change

#### Rewards Plus Gold Card ("RPG") Membership Rewards® ("MR") Program Point Accrual Change

MR Terms and Conditions ("T&Cs") are changing effective January 1, 2006 to provide that Corporate Cards ("CCs") linked to an MR account with an RPG Card will no longer earn 2 MR points during the first year of RPG Card membership and 1.5 MR points during each succeeding year of membership for every dollar charged on such linked CCs with any airline or hotel having a Frequent Customer program participating in MR. Consumer Cards and small business Cards linked to the RPG Card will continue to be awarded the bonus.

Accordingly, the last sentence of paragraph 1 of the Point Accrual section of the T&Cs is changing to include "consumer and Business" between "Linked" and "Accounts".

Continued on reverse



**Membership Rewards® program ("MR") Fee Change**

MR Terms & Conditions ("T&Cs") are changing effective 12/1/2005 to charge an annual fee of \$75 to enroll a Corporate Card ("CC") in MR, even if it is linked to an MR account with other enrolled charge cards. This change applies to CCs enrolled in MR before that date on the next anniversary of such a CC's enrollment date that occurs on or after that date.

Accordingly:

Sentence 3, paragraph 1 of the Annual Fees section of the T&Cs is changing to read: "The annual fee to enroll a Corporate Card is \$75." The words "\$75 annual fee for each Corporate Card and an additional" are being deleted from sentence 4, paragraph 1.

Language in parentheses in sentence 3, paragraph 2 of the Annual Fees section of the T&Cs is changing to read: "(other than the \$75 annual fee for Corporate Cards linked to an MR account with other enrolled charge cards)".

**Support Hurricane Katrina Relief by Redeeming Membership Rewards® Points**

American Express® Cardmembers enrolled in the Membership Rewards program can redeem points to support charities aiding communities devastated by the hurricane. They can also charge a donation on their American Express Card.

For more information, log on to <http://amex.justgive.org/katrina>.

(MR Message 5084)



For terms, conditions and restrictions, please visit <http://amex.justgive.org/katrina>.

**Earn 2x Points This Fall with Spa Finder®!**

Earn double Membership Rewards® points from Spa Finder on all purchases. Spa Finder Gift Certificates are redeemable at thousands of day, destination, resort and medical spas worldwide. Also, The Spa Store collection offers a way to replicate the spa experience at home. So, go online at [Spafinder.com](http://Spafinder.com) or call **1-888-ALL-SPAS (255-7727)** and earn double points today.

Visit [www.Spafinder.com](http://www.Spafinder.com) or call **1-888-ALL-SPAS (255-7727)** to earn double points.

(MR Bonus ID 6441)



Offer valid through 12/31/05. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 6441.

**Book Your Next Vacation Using Membership Rewards® Points**

Did you know that the Membership Rewards program has over 500 hotel, cruise and vacation packages that you can book directly through American Express Travel Counselors? Log on to [www.americanexpress.com/landandsea](http://www.americanexpress.com/landandsea) for a complete listing of partners and destinations, then call **1-800-AXP-EARN** & select option 2 to book your trip today!

For a complete listing of partners and destinations log on to [www.americanexpress.com/landandsea](http://www.americanexpress.com/landandsea) or call **1-800-AXP-EARN (297-3276)** and select option 2.

(MR Message 4435)



Terms and conditions of the Membership Rewards program apply. For more information, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards).

**Earn Points Fast Through November 15th!**

Earn points fast when you use your American Express® Card to kick off your pre-holiday shopping at select merchants featured in our Pre-Holiday e-mail! From electronics to health and beauty, you can earn double Membership Rewards® points from 10/1-11/15/05 when you spend at select merchants while making headway on all your gifting needs.

Check your e-mail inbox this October to EARN POINTS FAST!

(MR Message 6194)



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 IDs: 0248, 0545, 2403, 7633, 7659.

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 Fine Dining Around the World**



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

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

To make a *Fine Dining* reservation, please call 1-800-345-2639, option 2.

(CE 106406)

**Special Amenities through Fine Hotels & Resorts Program**



The 2005 *Fine Hotels & Resorts* Program offers you an exclusive array of personal courtesies at over 500 of the world's finest properties. As a guest at any participating hotel or resort, enjoy preferential treatment and the following complimentary amenities for Platinum Card® members when you book through Platinum Travel Service (PTS)--room upgrade upon arrival (based on availability), daily complimentary continental breakfast for two, 4:00pm late checkout, plus an additional amenity specific to each property.

Program terms and conditions apply. For full program information, visit [www.americanexpress.com/platinum](http://www.americanexpress.com/platinum).

Reserve your *Fine Hotels & Resorts* Program accommodations through PTS today by calling 1-800-443-7672.

(CE 106408)

**Try Up to Two Great Magazines FREE for Two Months!**

(CE 106377)



Special offer for American Express® Cardmembers--try up to two subscriptions to *People*, *Time*, *Sports Illustrated*, *Entertainment Weekly*, *Money*, *Golf Magazine*, or *In Style* FREE for two months.

Take advantage of this risk-free offer today. Log on to [www.TRIALmag4members.com](http://www.TRIALmag4members.com) or call 1-800-442-3273 for full details.

Please use the following code to take advantage of this special offer - AXP113.

Try up to two of these popular magazines FREE for two months:

**ENTERTAINMENT WEEKLY**

Offering first-hand reports on the world of entertainment.

**PEOPLE**

Entertaining coverage of the most intriguing people.

**MONEY**

Trusted advice on how to plan, invest, and spend your money today.

**TIME**

The #1 news magazine.

**GOLF MAGAZINE**

Giving valuable insight to aid your golf game.

**SPORTS ILLUSTRATED**

If it has to do with sports, fans find it here.

**IN STYLE**

Insider's guide to beauty, fashion, home and entertainment.

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**Christian Book Distributors (CBD)** - Over 190,000 books, CDs, gifts, and much more at [www.Christianbook.com](http://www.Christianbook.com). 1-800-247-4784.

**AIR PLUS** - Offers great fares from JFK to Spain and beyond. Our Class Plus is half the cost of business class on most other airlines! [www.airplususa.com](http://www.airplususa.com) or 1-877-999-PLUS.

**Precision Tile and Marble** - If you are an architect, contractor or a residential home owner, our expert craftsmanship will bring your project to life. 516-433-8453.

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 106337)

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 25% on an Ideal Escape Package from Omni Hotels**



Taking that long-deserved getaway to recharge the batteries just got easier with Omni's Ideal Escapes. From 9/16/05-01/29/06, use your American Express® Card to book a two-night weekend stay at select Omni Hotels and you'll receive: luxury accommodations at a savings of 25% off the regular room rate, complimentary breakfast for two and renowned concierge service.

Book your Ideal Escape today at [OmniHotels.com](http://OmniHotels.com) or by calling 1-800-The-Omni.

(CE 106382)

Offer valid at Omni Hotels except NYC, Cancun & Puerto Aventuras. Prepaid, 7-day non-refundable advance purchase of 2 consecutive nights weekend stay required. Reservations cannot be cancelled/changed within 7 days of scheduled arrival. Offer includes breakfast, is not applicable to groups & cannot be combined with other discounts. Rate reflects 25% savings off regular weekend room rate. Late checkout upon request. Subject to availability, based on double occupancy. Other restrictions, blackout dates apply.

**Save 55% on Your Next State-to-State Move\***



Simplify your next move with proven service and preferred savings on professional moving services. Move with nationally trusted movers, Allied and North American Van Lines, and experience worry-free service and receive special savings of 55% off the tariff rate on interstate moving\* when you use your American Express® Card. Plus, get additional savings on in-transit storage and personal property protection coverage.

To take advantage of these savings, please call 1-866-214-1616 or visit <http://ae.myhomebenefits.com> by December 31, 2005.

(CE 106399)

The 55% savings applies to interstate household moves between the 48 contiguous states. \*The interstate moving savings is based on rates in published tariff HGB 400-N (or reissues thereof) in effect on the date of the shipment loads. Allied Van Lines, Inc. U.S. DOT No. 076235. North American Van Lines, Inc. U.S. DOT No. 070851.

**Tax Free Shopping**



U.S. Citizens are entitled to claim back the VAT tax on their goods when shopping in Europe. This means an average saving of 10% on purchases which can be refunded back on your American Express® Card. Follow these 3 easy steps:

More than 225,000 merchants around the world offer Tax-Free Shopping. For more information, visit [www.globalrefund.com](http://www.globalrefund.com). Terms and conditions may apply.

(CE 106387)

1) Shop where you see the Global Refund Tax-Free Shopping Sign, use any form of payment and ask one of the store's staff for your tax refund cheque. 2) When leaving the European Union, show your purchases, receipts and passport to customs officials and have your Global Refund form stamped. 3) Get your VAT refund on your American Express Card by mailing your stamped cheque back to Global Refund in the prepaid envelope provided.

**Save 20% - 50% and More at Preferred Hotels® & Resorts**



When you book a stay and pay with your American Express® Card you'll receive a rate savings of 20%-50% off at participating properties. Additionally, each participating hotel will offer one of the following special welcome amenities: Guaranteed room upgrade, daily continental breakfast, welcome bottle of wine or champagne, and a unique hotel-specific amenity.

For reservations, visit [www.preferredhotels.com/staymore](http://www.preferredhotels.com/staymore), call 1-800-323-7500 or contact your travel professional. Offer valid until March 31, 2006.

(CE 106381)

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

**Get Connected and Get More Out of the Card!**



You can have important account updates and exclusive Cardmember offers delivered right to your inbox. Just visit [www.americanexpress.com/myemail](http://www.americanexpress.com/myemail), and input your e-mail address, Card number and the 4-digit Card ID number printed above your account number--the latest offers and news will be sent to you automatically.

Visit [www.americanexpress.com/myemail](http://www.americanexpress.com/myemail) and sign up today!

(CE 106376)

For more on how we use your e-mail address, please read the American Express Privacy Statement at [www.americanexpress.com/privacy](http://www.americanexpress.com/privacy). You can visit the E-Mail Preferences page at [www.americanexpress.com/preferences](http://www.americanexpress.com/preferences) to review or change your e-mail choices at any time.

Platinum Card® Statement of Account

119,598 Membership Rewards® Points Available at 09/30/05, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 11/10/05

Page 1 of 8

Table with columns: Previous Balance \$, Payments/Credits \$, New Charges \$ (inc. Finance Charge if any), New Balance \$, Minimum Amount Due \$. Rows: Due in Full, Flexible, Total.

Please Pay By 12/05/05

Please refer to page 4 on How to Avoid Additional Finance Charges. Please refer to page 2 for important information regarding your account

Terms - Payable in full upon receipt of statement. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

For automatic replacement of a lost, stolen, non-received or damaged card, call 1-800-992-3404. For automatic balance information, please call 1-800-525-3355 and press option 1-1.

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-800-525-3355.



VIP Shopping Privileges in NYC, LA and London

Experience a new Platinum Card® benefit at some of the world's finest stores in New York, London, and Los Angeles. Simply contact your Concierge before you travel to arrange special privileges at select stores such as the following: Exceptional services and very special treatment - Access to exclusive in-store events - Express alterations, engraving, and monogramming - Same-day delivery or free shipping on your purchases.

Terms, conditions and restrictions apply. Benefits may vary by participating retailer. To enjoy these exceptional new services or to learn more details, simply call Concierge before your next trip at 1-800-525-3355 (press 2).

Activity \* Indicates posting date

Card Transactions for [Redacted]

Amount \$

Activity table with columns: Date, Description, Amount. Row: 10/17/05, 2,188.95 CHKLESS PYMT REC'D THANK YOU, -1,046.69

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

Payment Coupon



NEW YORK NY 10021-6217



Mail Payment to:

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

Please Pay By: 12/05/05

Total New Balance \$ 4,086.97

Minimum Amount Due \$975.06

\$ Amount enclosed

Continued on Page 3

Please enter account number on all checks and correspondence. Payable in US Dollars upon receipt with a bank in the US or money order, processable through the US banking system. To Pay by Phone, call 1-800-1-PAY-AXP or 1-800-472-9297. Please refer to Page 4 on How to Avoid Additional Finance Charges.

Check here if address or telephone number has changes. Note changes on reverse side.

Input box

000097506000091106 1044

DUPLICATE COPY

Prepared For

Account Number

Page 2 of 8

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. Authorization for Electronic Debit: We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. Authorization for Electronic Payments: By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. Allocation of Payments and Credits: Subject to applicable law, we will apply and allocate payments between your Card Account and your Sign & Travel and/or Extended Payment Option Account (if that account has been activated) ("Extended Payment Account") (referred to as "Account" in the Sign & Travel and/or Extended Payment Option Agreement) and, within each of these accounts, to Charges in any order and manner determined by us in our sole discretion. In most cases, if you have a credit balance on your Card Account we will not apply or allocate any part of that credit balance to any Extended Payment Account unless you contact us at a time the credit balance exists and instruct us in writing how you want us to apply that credit balance. Charge Card and Statement Information: The Annual fee is \$395.00 for the Basic Card and \$175.00 for each Additional Card. An additional \$5 is charged for billing addresses outside the US. Payment is due on receipt of your statement. You may discontinue your membership by contacting Customer Service. Transactions Made in Foreign Currencies: If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) Credit Balance: If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. Important Notice to North Dakota Residents: If the Account is past due for two or more billing periods, a late payment fee of 1.75% of all past due amounts will be added.



To Pay By Phone  
1-800-472-9297

Customer Service, Lost or Stolen Card and all other services  
1-800-525-3355  
24 hours/7 days

Car Rental Loss and Damage Insurance  
1-800-338-1670

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  
1-800-525-3355

Travel Emergency and Worldwide Personal Assistance and Fine Dining  
1-800-345-AMEX

Platinum Card Travel Service and Fine Hotels, Resorts & Spas  
1-800-443-7672

Platinum Card By Invitation Only  
1-800-321-RSVP



Customer Service  
P.O. Box 7825 C.S.  
Ft. Lauderdale, FL  
33329-7825

Express Cash Operations  
P.O. Box 297815  
Ft. Lauderdale, FL  
33329-7815

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

Change of Address

If correct on front do not use

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

Street Address [Grid]  
City, State [Grid]  
Zip Code [Grid]  
Area Code and Home Phone [Grid]  
Area Code and Work Phone [Grid]  
Email (optional) [Grid]

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](http://www.americanexpress.com/privacy) for more details and to set your email preferences.

DUPLICATE COPY

Prepared For

Account Number  
XXXX-XX

Closing Date  
11/10/05

Page 3 of 8

Transactions Continued				Amount \$
10/12/05	FEDEX #802395475723 NEW YORK NY 90803 TO: BLAINE HITE CA FROM: 10021 001 STANDARD LTR 1LB AWB802395475723 FEDEX CUSTOMER SERVICE #1-800-622-1147			18.78
10/14/05	JANE NEW YORK NY FOOD AND BEVERAGE TIP 00000500			62.44
10/14/05	PI *PALMINCSUPPORT 847-262-7256 CA CUST SERVICE			27.09
10/15/05	AMERICAN APPAREL-020NEW YORK NY RETAIL CG TMLS AA 4393 TURTLE NECK WHITE S 1.0 CG TMLS AA 4393 TURTLE NECK BLACK S 1.0 CG BRPT AA RSAT304 THERMAL LEGGING ML. CG BMPT AA 5300 FLEECE PANT NAVY M 1.00			116.90
10/15/05	CVS STORE - 2400 NEW YORK NY HEALTH/BEAUTY-AIDS			46.59
10/15/05	HAMMACHER.COM 800-233-4800 IL GIFT ITEMS			45.41
10/15/05	HAMMACHER.COM 800-233-4800 IL GIFT ITEMS			32.46
10/16/05	UA UNION SQUARE 14 NEW YORK NY MOTION PICTURE THEATERS			21.50
10/21/05	HUDSON NEWS 11 TRMB E BOSTON MA NEWS DEALERS/NEWSSTANDS			34.90
10/23/05	KIPS BAY NEW YORK NY MOTION PICTURE THEATERS			28.50
10/30/05	JANE NEW YORK NY FOOD AND BEVERAGE TIP 00000400			40.85
10/31/05	BLOOMINGDALES NEW YORK NY MENS SEASONAL ACCESS			52.19
10/31/05	BLOOMINGDALES NEW YORK NY THEORY			197.90
11/02/05	HARVARD-C-S-BKSTORE Cambridge MA Merchandise			20.99
11/07/05	ITUNES MUSIC STORE 866-712-7753 TX ELECTRIC DOWNLOAD			3.96
11/08/05	LE GIGOT NEW YORK NY FOOD AND BEVERAGE TIP 00002600			159.61
11/10/05	ITUNES MUSIC STORE 866-712-7753 TX ELECTRIC DOWNLOAD			0.99
<b>Total of Card Transactions</b>				
			New Charges	911.06
			Payments/Credits	-1,046.69

Continued on reverse

EFTA01704477

**Flexible Payment Option Statement of Account**

Creditor: American Express Centurion Bank

Account

Closing Date  
11/10/05

Thank you for using Flexible Payment Option.

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	1,142.26	64.00	12/05/05
Payments/Credits	-1,142.26		
<b>FINANCE CHARGE</b>	0.00		
New Charges	3,175.91		
<b>New Balance</b>	<b>3,175.91</b>		

Finance Charge Schedule	Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
	ALL	\$0.00	16.99 %	.0465%

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

Please refer to page 4 for important information regarding your Sign & Travel and/or Extended Payment Option.

\*\* Foreign Currency conversion rate is base rate plus 2%. See page 2 for details.

S&T and/or ExPO Activity for	Foreign Spending	Amount \$
10/17/05 COMPUTER PAYMENT RECEIVED - THANK YOU		-1,142.26
10/10/05 BORA BORA LAGOON RSRT BORA BORA TAHITI LODGING SERVICES	268,133 **Central Fr Polynesian France	2,761.96
10/18/05 SIERRA TRADING POST 8007134534 DIRECT MARKETING - COMB		413.95
<b>Total of S&amp;T and/or ExPO Activity</b>	<b>New Charges</b>	<b>3,175.91</b>
	<b>Payments/Credits</b>	<b>-1,142.26</b>

**Important Sign & Travel and/or Extended Payment Option Information**

**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 calculate the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) (including current transactions). To get the ADB, 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 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 DPR. This gives us the daily balance for that day and the beginning balance 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 billing period and divide the total by the number of days in the billing period. This gives us the ADB. The ADB for a billing period will be considered zero if you paid the total New Balance, if any, shown on your previous billing statement by the Closing Date of the current billing period. If you multiply the ADB by the number of days in the billing period and the DPR, the result will be the FC assessed, except for variations caused by rounding. This method of calculating the ADB and FC results in daily compounding of FC. The information on page 2 of your statement concerning Payments, Authorization for Electronic Debit, Authorization for Electronic Payments, Allocation of Payments and Credits, Transactions Made in Foreign Currencies, Billing Rights Summary, Special Rule for Credit Card Purchase and Credit Balance also applies to this Account.

**Billing Inquiries**

Customer Service  
1-800-525-3355  
(24 hours, toll free)

**Address**

American Express  
Customer Service  
P.O. Box 297807  
Ft. Lauderdale, FL  
33329-7807

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# Membership Rewards® Monthly Statement and Program News

For questions about your Membership Rewards account, contact

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

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

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

Statement Period  
**September 1, 2005 - September 30, 2005**  
Account activity after this period does not appear on this statement

American Express®



Prepared for  
[Redacted] Account Number  
[Redacted]

Available Points

**119,598**

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

Everyday Spend Points  
earned this period:  
**158**

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

## Account Summary

Opening points balance	116,953
New points earned	+2,645
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>= 119,598</b>

## New Points Earned

09/01/05 - 09/30/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum [Redacted]	1,237	158	1,250 LOC DM Q2 1250pts 0522	2,645
<b>Totals</b>	<b>1,237</b>	<b>158</b>	<b>1,250</b>	<b>2,645</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions, please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

### Earn Double Points by Donating to Your Favorite Charities

Spread the joy this holiday with just a few clicks. Through December 31, 2005, donate to over 1,000,000 U.S. charities through the American Express Donation Site and earn double Membership Rewards point for every dollar you donate with an eligible, enrolled Card.

To make a donation, go to [www.americanexpress.com/give](http://www.americanexpress.com/give).

(MR Bonus ID 8459)



To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of the donation and must charge your purchase on an eligible, enrolled American Express® Card. Terms and conditions of the Membership Rewards program apply. For more information, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). Donations of Membership Rewards points are not tax deductible. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. The maximum number of points you can earn through this promotion is 25,000. Bonus ID: 8459.

### Limited Offer - Axion 5.3"-Wide LCD Portable DVD Player

The 5.3"-Wide Screen LCD DVD Player only 21,000 Membership Rewards® points (originally 25,000 points). Offer valid through 12/20/05. This DVD player has built-in Axi-port for external TV tuner and Game Joystick. Features include high-quality sound/picture, hi-resolution 5.3" screen 16:9 TFT LCD, dual stereo speakers and headphone outputs, 3-second anti-shock/anti-vibration DVD Deck, s-video output for external TV/monitor, remote, AC Adaptor, battery and car cord included. Reward Code PRM762.

Standard Membership Rewards terms and conditions apply.

(MR Message 5107)



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 10x Points with Butterfield Blooms!**

Impress a special someone with an exceptional floral design from Butterfield Blooms. Striking, dazzling, memorable, these are the emotions that our designs inspire. Choose from our exclusive collections or view one of our other unique floral bouquets. Earn 10x Membership Rewards® points when you shop at [www.butterfieldblooms.com/amexmr](http://www.butterfieldblooms.com/amexmr). Leave a lasting impression!

Visit [www.butterfieldblooms.com/amexmr](http://www.butterfieldblooms.com/amexmr) or call 1-888-8BBL00M and give promo code 9949.

(MR Bonus ID 6627)

Offer valid through 12/31/05. Not valid in retail stores or in conjunction with any other offer from Butterfield Blooms. To earn bonus points, you must be enrolled in the Membership Rewards® program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 10-12 weeks after order is delivered and charges appear on your billing statement. Bonus ID: 6627.



**Redeem Points This Holiday Season at shopAmex.com**

Look to shopAmex.com this holiday season for brand-name merchandise from electronics to sporting goods, toys and even apparel, jewelry and beauty products. Just search, compare prices then redeem your points, use your Card or use a combination of both. Avoid the mall crowds and lines and take advantage of overnight shipping to ensure your item arrives in time.

Visit [www.shopAmex.com](http://www.shopAmex.com) today!

(MR Message 9456)

For accounts that qualify, Membership Rewards points will be automatically deducted from the purchase, including estimated shipping/handling and applicable estimated taxes. These transactions are irreversible. A credit for the purchase will be issued to the billing statement on the Card that was used for the purchase. This credit may not appear next to the item purchased with Membership Rewards points.



**Redeem Membership Rewards® Points and Fly SWISS**

SWISS offers nonstop service from Boston, Chicago, Los Angeles, Miami, Newark and New York's JFK to destinations in Europe. Redeem 50,000 points for an economy-class ticket to Europe or redeem 30,000 points for a companion ticket to Europe.

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

(MR Message 1315)

Terms and conditions of the Membership Rewards program apply. For more information, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards).



**Support Hurricane Katrina Relief by Redeeming Membership Rewards® Points**

American Express® Cardmembers enrolled in the Membership Rewards program can redeem points to support FEMA-approved charities aiding communities devastated by the hurricane. You can also charge a donation on your American Express Card.

For more information, log on to <http://amex.justgive.org/katrina>.

(MR Message 4025)



**Earn 5x Points at SharperImage.com!**

Get a jump start on your holiday shopping with SharperImage.com! Earn 5x points on all your purchases when you visit [www.sharperimage.com/amexpoints](http://www.sharperimage.com/amexpoints). The Sharper Image® is a leading source of innovative, high-quality products that help make life better and more enjoyable. You can find original gifts while earning 5x points for yourself!

Visit [www.sharperimage.com/amexpoints](http://www.sharperimage.com/amexpoints) to earn 5x points all year long!

(MR Bonus ID 1076)

Offer valid ONLY at [www.sharperimage.com/amexpoints](http://www.sharperimage.com/amexpoints) through 12/31/05. To earn bonus points you must be enrolled in the Membership Rewards® program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks after charges appear on your statement. Not valid in stores, phone/mail orders or for The Sharper Image Auction site. Other terms apply. Bonus ID: 1076.

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 Exclusive Events with *By Invitation Only*<sup>®</sup>**



This program offers Card members access to once-in-a-lifetime experiences. From sports to fashion to the performing arts, these events are custom designed for Platinum Card<sup>®</sup> members and typically not available to the general public. Past offers have included behind-the-scenes cooking workshops in the kitchens of some of the country's top restaurants and a trip to Napa Valley at harvest time.

Call *By Invitation Only* at 1-800-321-RSVP to secure your reservation. We are continually adding new events, so visit [www.americanexpress.com/byinvitationonly](http://www.americanexpress.com/byinvitationonly) for our most current event listing.

Transportation and accommodation costs are additional unless otherwise stated. The price indicated covers event costs only. All sales are final and non-refundable and resale is prohibited. Details and prices are subject to change. Packages are available on a first-come, first-served basis. Availability is limited.

(CE 106536)

**Fill Up on Membership Rewards<sup>®</sup> Points**



The upside of higher gas prices? Earning double Membership Rewards bonus points quickly. Use your Platinum Card<sup>®</sup> to pay for the things you do every day, like filling up the tank, buying groceries, getting a prescription filled, or paying your wireless phone bill and in no time at all, the double points you can earn will add up to great rewards!

(CE 106539)

Double points for purchases made with the Card at qualifying stand-alone supermarkets, drugstores, gas stations, the U.S. Postal Service, and for payments for wireless phone bills (excluding bulk purchases of wireless time) will be credited to your Membership Rewards account 12-14 weeks after charges appear on your monthly billing statement. Not valid in the departments of superstores and warehouse clubs. Terms and conditions of the Membership Rewards program apply.

**Get a Free Roundtrip Airline Ticket with Sprint<sup>®</sup>**



American Express<sup>®</sup> Cardmembers will receive a free domestic roundtrip airfare when activating a new line of Sprint PCS service. Top destination cities--no blackout dates--major Airlines. Activation required by 1/31/06, with a 2-year subscriber agreement. Payment must be made with an American Express Card. Additional restrictions apply. Subject to credit. May require a deposit. \$150 early termination and \$36 activation fees apply.

For more details or to take advantage of this limited time offer, go to [www.sprint.com/amx36](http://www.sprint.com/amx36) or call 1-877-219-3131.

(CE 106527)

Terms and conditions apply. Taxes/fees may apply. Limit 2 free roundtrip vouchers per customer/household. Additional terms and conditions apply. ©2005 Sprint. All rights reserved. All trademarks are the property of their respective owners

**A Vacation Experience You'll Never Forget**



Sail the Italian and French Riviéras. Explore historic European cities. Yacht through the awe-inspiring Panama Canal. These are the kinds of vacations that last a lifetime. And, as an American Express<sup>®</sup> Cardmember, you are entitled to exclusive offers on a host of spectacular excursions that are sure to inspire your passions. So the next time you're planning a holiday, don't just opt for the usual. Give yourself an experience to remember.

Go to [www.mylifemycard.com/vacation](http://www.mylifemycard.com/vacation) starting October 10, 2005, and take advantage of exclusive vacation offers, experiences and savings.

(CE 106528)

Go to [www.mylifemycard.com/vacation](http://www.mylifemycard.com/vacation) starting October 10, 2005, and take advantage of exclusive vacation offers, experiences and savings.

**30% Off Vacations at SnapTravel.com/americanexpress**



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

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

(CE 106529)

Subject to availability. Advance reservations required. Snap Travel is offered by RCI Holiday Network, Inc., an Indiana licensed real estate salesperson, whose principal broker is John Lawrence Hertweck. Snap Travel is a service mark licensed to such licensee. All rights reserved. Each office is independently owned and operated.

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 Ski Offers Only for American Express® Cardmembers**



Need to get away this winter? Fresh powder, fast runs, mountain scenery, great meals and exciting nightlife all await you. Visit American Express® Selects™ at [www.mylifemycard.com/mountains](http://www.mylifemycard.com/mountains) for great ski offers exclusively for American Express Cardmembers. Take advantage of great offers from ski destinations across North America and get away from it all—even if it's just for a weekend.

[www.mylifemycard.com/mountains](http://www.mylifemycard.com/mountains).

(CE 106530)

**Sign Up for American Express® Alerts**



Be notified automatically by e-mail or on your wireless device when there's important news regarding your Card account. Sign up to receive helpful Alerts. You can decide to immediately know when a payment is due, a payment is received, your balance is updated, your Card account experiences irregular account activity, and if you're approaching your credit or spending limit. Enroll in Alerts now at [www.americanexpress.com/alerts](http://www.americanexpress.com/alerts).

To sign up for Alerts visit [www.americanexpress.com/alerts](http://www.americanexpress.com/alerts).

(CE 106577)

**Pay Your Bill Easily - Online**



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

Sign up today at [www.americanexpress.com/paycardbill](http://www.americanexpress.com/paycardbill).

(CE 106581)

**Car Rental Insurance at No Additional Cost**



Use your Card to reserve and pay for an auto rental from a Commercial Car Rental Company and be covered for theft of or damage to most rental vehicles—at no additional charge. Simply decline the collision damage waiver (CDW) or similar option offered by the Rental Company. This coverage is in excess to your other sources of insurance and applies for the first 30 days of rental.

For more information, visit [www.americanexpress.com/carrentinsurance](http://www.americanexpress.com/carrentinsurance).

(CE 106575)

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.

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.

Platinum Card® Statement of Account

Earn points on all of your purchases, everywhere you use the Card. Visit www.americanexpress.com/rewards

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 12/11/05

Page 1 of 5

Table with 6 columns: Previous Balance \$, Payments/Credits \$, New Charges \$ (inc. Finance Charge if any), New Balance \$, Minimum Amount Due \$. Rows include Due in Full, Flexible, and Total.

Please Pay By 01/05/06

Please refer to page 5 on How to Avoid Additional Finance Charges. Please refer to page 2 for important information regarding your account

Terms - Payable in full upon receipt of statement. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

Your account renews next month. If you do not receive your renewal card by the 22nd of next month, please call 1-800-992-3404. For additional information, please refer to the Charge Card and Statement Information section which can be found on page 2. Thank you.

For automatic replacement of a lost, stolen, non-received or damaged card, call 1-800-992-3404. For automatic balance information, please call 1-800-525-3355 and press option 1-1.

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-800-525-3355.

Activity \* Indicates posting date

Table of Card Transactions for [Redacted] with columns for Date, Description, and Amount \$.

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

Continued on Page 3

Payment Coupon

Please Pay By: 01/05/06

Total New Balance \$ 4,195.38

Minimum Amount Due \$848.93

Please enter account number on all checks and correspondence. Payable in US Dollars upon receipt with a bank in the US or money order, processable through the US banking system. To Pay by Phone, call 1-800-1-PAY-AXP or 1-800-472-9297. Please refer to Page 5 on How to Avoid Additional Finance Charges.

[Redacted] NEW YORK NY 10021-6217 [Barcode]

\$ [Redacted] Amount enclosed

Mail Payment to:

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

Check here if address or telephone number has changes. Note changes on reverse side. [ ]

[Redacted] 000084893000098578 11111



**DUPLICATE COPY**

Prepared For  


Account Number  
 XXXX-XX  


Closing Date  
 12/11/05

<b>Transactions Continued</b>				<b>Amount \$</b>
11/12/05	RADIO SHACK 10021	NEW YORK	NY	173.39
11/14/05	SEPHORA #336-67TH ST COSMETIC STORE	NEW YORK	NY	17.34
11/15/05	RINGSIDE, INC DIRECT MARKETER	913-8882198	KS	74.01
11/18/05	BLOOMINGDALES TIGHTS Description SHEER HOSIERY	NEW YORK	NY	30.27
11/18/05	BLOOMINGDALES KIEHL'S Description SPECIAL COLD WE	NEW YORK	NY	84.54
11/19/05	HEARTLAND BREWERY RESTAURANT FOOD AND BEV FOOD/BEV TIP	NEW YORK	NY	26.52
			22.52 4.00	
11/22/05	NEIMAN MARCUS LEATHER PASSPORT COVER	DALLAS	TX	43.08
11/24/05	SOHO WINES & SPIRITS PACKAGE STORES-BEER, WI PACKAGE STORES-BEER, WINE, AND LIQUOR	NEW YORK	NY	27.08
11/27/05	SUNOCO 0003744011 0037661 033109227	YORK	PA	28.21
12/01/05	KATE'S PAPERIE-57TH STATIONERY/SUPPLY STORE	NEW YORK	NY	98.51
12/01/05	BARNEYS NEW YORK SALES	660 MADISON	NY	16.26
12/01/05	VICTORY COMMUNICATIOY VIDEO SALES/RENTAL	YAPHANK	NY	11.60
12/01/05	NEIMAN MARCUS LEATHER PASSPORT COVER	DALLAS	TX	33.86
12/01/05	J FLORIS USA, INC FRAGRANCES/SCENTS	NEW YORK	NY	37.93
12/08/05	SMARTE CARTE JFKAP PARKING LOT/GARAGE	JAMAICA	NY	3.00
12/08/05	TOWER CHEMIST PHARMAN PRESCRIPTIONS/SUNDRIES	NEW YORK	NY	50.49
<b>Total of Card Transactions</b>				<b>985.78</b> <b>New Charges</b> <b>Payments/Credits</b> <b>-1,116.91</b>

Continued on reverse

**DUPLICATE COPY**

Prepared For

Account Number

Page 4 of 5

**Flexible Payment Option Statement of Account**

Creditor: American Express Centurion Bank

Account Number

XXXX-XXXX

Closing Date

12/11/05

Thank you for using Flexible Payment Option.

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	3,175.91	69.00	01/05/06
Payments/Credits	-4,309.99		
<b>FINANCE CHARGE</b>	0.00		
New Charges	4,549.53		
<b>New Balance</b>	<b>3,415.45</b>		

**Finance Charge Schedule**

Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
ALL	\$0.00	16.99 %	.0465%

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

Please refer to page 5 for important information regarding your Sign & Travel and/or Extended Payment Option.

**S&T and/or ExPO Activity for**

Amount \$

Date	Description	Amount \$
11/15/05	COMPUTER PAYMENT RECEIVED - THANK YOU	-3,175.91
11/14/05	BARNEYS NEW YORK REF #99321250218879 REF: CREDIT #99328000418189 (\$ 812.81)	-812.81
11/30/05	POLO RETAIL CORP REF #99321710228949 REF: CREDIT #99328000495149 (\$ 321.27)	-321.27
11/12/05	BARNEYS NEW YORK 660 MADISON NY SALES	812.81
11/12/05	FACONNABLE NEW YORK NY FACONNABLE WMN	281.78
11/12/05	B C B G #603 NEW YORK NY APPAREL ACCESSORIES	513.70
11/17/05	POLO RETAIL CORP - NEW YORK NY GENERAL MERCHANDISE	1,817.67
11/19/05	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE	341.38
11/27/05	HERTZ CAR RENTAL MANHATTAN NY	550.86
	Location: MANHATTAN NY Date: 05/11/25	
	Rental: MANHATTAN NY Date: 05/11/27	
	Return: MANHATTAN NY	
	Agreement Number	
	Renter Name:	
11/27/05	MTA NYCT BROOKLYN NY MVM METROCARD	20.00
12/01/05	BARNEYS NEW YORK 660 MADISON NY SALES	211.33

**Total of S&T and/or ExPO Activity**

New Charges	4,549.53
Payments/Credits	-4,309.99

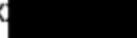
Continued on next page

Prepared For



Account Number

XXXX-XXXX



Closing Date

12/11/05

**Important Sign & Travel and/or Extended Payment Option Information**

**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 calculate the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) (including current transactions). To get the ADB, 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 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 DPR.* This gives us the daily balance for that day and the beginning balance 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 billing period and divide the total by the number of days in the billing period. This gives us the ADB. The ADB for a billing period will be considered zero if you paid the total New Balance, if any, shown on your previous billing statement by the Closing Date of the current billing period. If you multiply the ADB by the number of days in the billing period and the DPR, the result will be the FC assessed, except for variations caused by rounding. *This method of calculating the ADB and FC results in daily compounding of FC.* The information on page 2 of your statement concerning Payments, Authorization for Electronic Debit, Authorization for Electronic Payments, Allocation of Payments and Credits, Transactions Made in Foreign Currencies, Billing Rights Summary, Special Rule for Credit Card Purchase and Credit Balance also applies to this Account.

**Billing Inquiries**

Customer Service  
1-800-525-3355  
(24 hours, toll free)

**Address**

American Express  
Customer Service  
P.O. Box 297807  
Ft. Lauderdale, FL  
33329-7807

Platinum Card® Statement of Account

125,967 Membership Rewards® Points Available at 11/30/05, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 01/11/06

Page 1 of 8

Table with columns: Previous Balance \$, Payments/Credits \$, New Charges \$ (inc. Finance Charge if any), New Balance \$, Minimum Amount Due \$. Rows: Due in Full, Flexible, Total.

Please Pay By 01/26/06 Please refer to page 4 on How to Avoid Additional Finance Charges. Please refer to page 2 for important information regarding your account

Terms - Payable in full upon receipt of statement. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

For automatic replacement of a lost, stolen, non-received or damaged card, call 1-800-992-3404. For automatic balance information, please call 1-800-525-3355 and press option 1-1.

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-800-525-3355.

PAY AT YOUR OWN PACE

Opportunity Knocking? Payment Flexibility Opens Doors! Sometimes life presents you with irresistible opportunities you'd prefer to pay for over time. Whether it's a last-minute vacation offer you've found or a great buy on that comfortable sofa you've had your eye on, remember, you can take advantage of your enrollment in one of our payment flexibility features. So you can use your American Express® Card and enjoy all the benefits you've come to appreciate, even when you might want more time to pay. To learn more about your payment flexibility, visit www.americanexpress.com/payovertime.

Not all Cardmembers are eligible. Eligibility based on Cardmember tenure and payment history.

Activity table with columns: Date, Description, Amount \$. Includes Card Transactions for [Redacted] and Annual Membership Fee.

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

Continued on Page 3

Payment Coupon



NEW YORK NY 10021-6217



Mail Payment to:

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

Please Pay By: 01/26/06

Total New Balance \$ 938.19

Total Amount Due \$ 938.19

Please enter account number on all checks and correspondence. Payable in US Dollars upon receipt with a bank in the US or money order, processable through the US banking system. To Pay by Phone, call 1-800-1-PAY-AXP or 1-800-472-9297. Please refer to Page 4 on How to Avoid Additional Finance Charges.

Check here if address or telephone number has changes. Note changes on reverse side.

Input box for address/phone changes

\$ Amount enclosed

[Redacted] 000093819000116683 1144

**DUPLICATE COPY**

Prepared For

Account Number  
XXXX-XX

Page 2 of 8

**Payments:** Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If payment does not conform to these requirements, crediting may be delayed and additional Charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentment and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments between your Card Account and your Sign & Travel and/or Extended Payment Option Account (if that account has been activated) ("Extended Payment Account") (referred to as "Account" in the Sign & Travel and/or Extended Payment Option Agreement) and, within each of these accounts, to Charges in any order and manner determined by us in our sole discretion. In most cases, if you have a credit balance on your Card Account we will not apply or allocate any part of that credit balance to any Extended Payment Account unless you contact us at a time the credit balance exists and instruct us in writing how you want us to apply that credit balance. **Charge Card and Statement Information:** The Annual fee is \$395.00 for the Basic Card and \$175.00 for each Additional Card. An additional \$5 is charged for billing addresses outside the US. Payment is due on receipt of your statement. You may discontinue your membership by contacting Customer Service. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary:** **In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **Important Notice to North Dakota Residents:** If the Account is past due for two or more billing periods, a late payment fee of 1.75% of all past due amounts will be added.



To Pay By Phone  
1-800-472-9297

Customer Service, Lost or Stolen Card and all other services  
1-800-525-3355  
**24 hours/7 days**

Car Rental Loss and Damage Insurance  
1-800-338-1670

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  
1-800-525-3355

Travel Emergency and Worldwide Personal Assistance and Fine Dining  
1-800-345-AMEX

Platinum Card Travel Service and Fine Hotels, Resorts & Spas  
1-800-443-7672

Platinum Card By Invitation Only  
1-800-321-RSVP



Customer Service  
P.O. Box 7825 C.S.  
Ft. Lauderdale, FL  
33329-7825

Express Cash Operations  
P.O. Box 297815  
Ft. Lauderdale, FL  
33329-7815

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

**Change of Address**

If correct on front do not use

- To change your address online, visit [www.americanexpress.com/updatecontactinfo](http://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](http://www.americanexpress.com/privacy) for more details and to set your email preferences.

**DUPLICATE COPY**

Prepared For  
XXXXXXXXXX

Account Number  
 XXXX-XXXX  
XXXXXXXXXX

Closing Date  
 01/11/06

Page 3 of 8

Transactions Continued				Amount \$
12/13/05	CASA DEL BIANCO	NEW YORK NY		61.77
	HOME FURNISHING FOR CUSTOMER SERVICE CALL 212-2499224			
12/14/05	SCI CARTS-NEWARK	INTNEWARK NJ		3.00
	PARKING LOT/GARAGE			
12/16/05	PAPYRUS #234	2127170002 NY		45.19
	GIFT, CARD, NOVELTY			
12/16/05	TERENCE CONRAN SHOP	NEW YORK NY		54.19
	HOME FURNISHINGS			
12/16/05	FEDEX #802395474716	NEW YORK CITY NY		34.08
	33484 TO: LUCIA ROOT FL FROM: <span style="background-color: black; color: black;">XXXXXXXXXX</span> 10021 001 EXP SVR PKG 10LB A <span style="background-color: black; color: black;">XXXXXXXXXX</span> \$ FEDEX CUSTOMER SERVICE #1-800-622-1147			
12/20/05	THE DISCOVERY CHANNE	800-889-9950 KY		87.80
	OTHER DIRECT MARKETERS(			
12/29/05	MEDITERRANEO	NEW YORK NY		20.15
	FOOD/BEVERAGE FOOD/BEV 18.15 TIP 2.00			
12/30/05	SEPHORA-FLATIRON #30	NEW YORK NY		92.12
	COSMETIC STORE			
12/30/05	BEDBATH&BEYOND#0361	NEW YORK NY		33.53
	DEPARTMENT STORES			
01/01/06	GRISTED ES #512	NEW YORK NY		39.11
	GROCERIES 5399-09			
01/02/06	AGATHA AT COLUMBUS AVE	NEW YORK NY		43.35
	GENERAL MERCH			
01/02/06	#116 LINCOLN SQUARE	NEW YORK NY		21.50
	MOTION PICTURE THEATERS			
01/02/06	BARNES & NOBLE	NEW YORK CITY NY		24.28
	BOOKS/SUPPLIES/GIFTS			
01/03/06	FUSHA JAPANESE REST	NEW YORK NY		87.15
	FOOD/BEVERAGE			
01/06/06	HOLD EVERYTHING	NEW YORK NY		43.35
	SPECIALTY RETAIL STORE			
01/09/06	TOWER CHEMIST PHARMAN	NEW YORK NY		45.15
	PRESCRIPTIONS/SUNDRIES			
01/09/06	FLIPCLIPS	3103087540 CA		11.29
	BOOKS,PERIODICALS,&N			
01/09/06	MERCER KITCHEN	NEW YORK NY		24.82
	EATING PLACES AND RESTA			
<b>Total of Card Transactions</b>				New Charges 1,166.83 Payments/Credits -1,008.57

Continued on reverse

**DUPLICATE COPY**

Prepared For

Account Number  
XXXX-XX

Page 4 of 8

**Flexible Payment Option Statement of Account**

Creditor: American Express Centurion Bank

Account Number  
XXXX-XXXX  
Closing Date  
01/11/06

Thank you for using Flexible Payment Option.

	Account Summary \$	Minimum Payment \$
Previous Balance	3,415.45	<b>0.00</b>
Payments/Credits	-6,186.81	
<b>FINANCE CHARGE</b>	0.00	
New Charges	2,771.36	
<b>New Balance</b>	<b>0.00</b>	

Finance Charge Schedule	Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
	ALL	\$0.00	17.24 %	.0472%

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

Please refer to page 4 for important information regarding your Sign & Travel and/or Extended Payment Option.

**Finance Charge Summary** Total Finance Charge 2005: \$0.00

S&T and/or ExPO Activity for				Amount \$
12/14/05	COMPUTER PAYMENT RECEIVED -- THANK YOU			-3,415.45
01/11/06	COMPUTER PAYMENT RECEIVED -- THANK YOU			2,771.36
12/14/05	POLO RETAIL CORP NEW YORK NY			254.68
	APPAREL/ACCESSORIES			
12/14/05	Y HOUSE JEWELRY DESINEW YORK NY			314.29
	JEWELRY/REPAIR/SALES			
12/22/05	WWW.POLO.COM 888-475-7674 PA			755.56
	INTERNET RETAIL			
12/29/05	BERGDORF GOODMAN NEW YORK NY			265.52
	CREME DE LA MER			
12/30/05	POLO RETAIL CORP NEW YORK NY			620.99
	GENERAL MERCHANDISE			
01/02/06	EQUINOX COLUMBUS CIRNEW YORK NY			560.32
	HEALTH SPA			
<b>Total of S&amp;T and/or ExPO Activity</b>				
			New Charges	2,771.36
			Payments/Credits	-6,186.81

**Important Sign & Travel and/or Extended Payment Option Information**

**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 calculate the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) (including current transactions). To get the ADB, 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 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 DPR. This gives us the daily balance for that day and the beginning balance 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 billing period and divide the total by the number of days in the billing period. This gives us the ADB. The ADB for a billing period will be considered zero if you paid the total New Balance, if any, shown on your previous billing statement by the Closing Date of the current billing period. If you multiply the ADB by the number of days in the billing period and the DPR, the result will be the FC assessed, except for variations caused by rounding. This method of calculating the ADB and FC results in daily compounding of FC. The information on page 2 of your statement concerning Payments, Authorization for Electronic Debit, Authorization for Electronic Payments, Allocation of Payments and Credits, Transactions Made in Foreign Currencies, Billing Rights Summary, Special Rule for Credit Card Purchase and Credit Balance also applies to this Account.

**Billing Inquiries**

Customer Service  
1-800-525-3355  
(24 hours, toll free)

**Address**

American Express  
Customer Service  
P.O. Box 297807  
Ft. Lauderdale, FL  
33329-7807

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**Membership Rewards®**  
**Monthly Statement and**  
**Program News**

For questions about your Membership Rewards account, contact  
**1-800-AXP-EARN**  
**(297-3276)**

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

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

Statement Period  
**November 1, 2005 - November 30, 2005**  
 Account activity after this period does not appear on this statement



Prepared for [REDACTED]  
 [REDACTED] Account Number [REDACTED]  
**Available Points**  
**125,967**  
**Everyday Spend Points earned this period:**  
**47**

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

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

**Account Summary**

Opening points balance 121,832  
 New points earned +4,135  
 Points transferred or redeemed 0  
 Reinstated points and adjustments 0  
 New points balance =125,967

**New Points Earned**

11/01/05 - 11/30/05	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	4,088	47	0	4,135
<b>Totals</b>	<b>4,088</b>	<b>47</b>	<b>0</b>	<b>4,135</b>

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions, please visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

**Earn Hundreds of Bonus Points for Everyday Banking**

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

Call **1-800-288-8822** toll-free or visit [www.guarantygroup.com/mychecking](http://www.guarantygroup.com/mychecking) to sign up.

(MR Bonus ID 7649)



For complete terms and conditions, please visit [www.membershiprewards.com/bonuspoints](http://www.membershiprewards.com/bonuspoints). Offer valid from 9/1/05-11/30/07. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program and provide your eligible enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks after you receive your monthly checking account statement. Personal accounts only. Guaranty Bank is Member FDIC. Bonus ID: 7649.

**Explore Worldwide Cuisine with Epiculinary**

Redeem Membership Rewards® points for our new partner, Epiculinary. Whether your dream is to learn how to prepare hand-made pasta in Tuscany or bouillabaisse in Provence, Epiculinary offers a culinary tour for every taste and budget. Explore the world through cuisine and culture on over 50 cooking vacations featuring hands-on cooking classes, market visits, winery visits, olive oil tastings, and visits to local food artisans. Visit [www.epiculinary.com](http://www.epiculinary.com) for more information.

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

(MR Message 4078)



Terms and conditions of the Membership Rewards program apply. For more information, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards).

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.