



**CityPass® - The Simple Way to Vacation in America's Most Popular Cities**

You can now redeem Membership Rewards® points for CityPass - New York, Boston, Philadelphia, Chicago, Seattle, Hollywood and San Francisco. CityPass is a pay-one-price ticket booklet that includes actual admission tickets to each city's top attractions. There's no better way to take it all in.

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

(MR Message 2420)

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



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

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

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

**Transfer Membership Rewards® Points into Starwood® Points!**

Enjoy a special getaway this season. Transfer Membership Rewards points into Starwood points for nights at a variety of beautiful hotels. With Starwood's Preferred Guest® Program you can redeem Starwood points for nights at some of the world's most luxurious hotels. This rewarding program encompasses a collection of six unique brands including Westin Hotels & Resorts®, Sheraton Hotels & Resorts®, St. Regis®, The Luxury Collection®, Four Points® by Sheraton, and W® Hotels.

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

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 0399)

**Get Away From the Cold with a Trip to Mexico on Mexicana!**



Redeem Membership Rewards® points for Frecuenta Miles on Mexicana. You'll enjoy friendly service aboard one of the most modern fleets in the world. Mexicana has the largest international coverage in Mexico as well as being the leader in transportation between Mexico and the United States. Frecuenta Members enjoy access to executive lounges, easy accrual and redemption of miles and wide connection possibilities. Celebrate 84 years of excellence with Mexicana and get away from the cold this winter season.

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

For more information on Mexicana, visit [www.mexicana.com](http://www.mexicana.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 1514)



**2005 Year-End Summary - Coming Soon!**



CARDMEMBER BENEFITS

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

When available online, you can access it by visiting [www.americanexpress.com/yearendsummary](http://www.americanexpress.com/yearendsummary).

(CE 106751)

**Special Amenities with the Fine Hotels & Resorts Program**



CARDMEMBER BENEFITS

The 2006 *Fine Hotels & Resorts* Program offers you an exclusive array of personal courtesies at over 500 of the world's finest properties. As a guest at any participating hotel or resort, enjoy preferential treatment and the following complimentary amenities 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 & Resorts* Program accommodations through PTS today by calling 1-800-443-7672.

(CE 106765)

**Exclusive Benefits at Equinox Fitness Clubs**



CARDMEMBER BENEFITS

Purchase your Equinox membership or pay your club dues with your Card and you'll enjoy a host of benefits and ongoing amenities available only to Platinum Card® members. As a new member of Equinox, you'll receive a complimentary fitness evaluation, five personal training sessions, a massage, guest passes and more. Current members can take advantage of 2 personal training sessions with the purchase of a package, plus coupons for valuable savings at The Shop. Equinox Fitness clubs are located in New York, Connecticut, California, Chicago, and Florida.

Program terms and conditions apply.

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

(CE 106764)

**30% Off Vacations at SnapTravel.com/americanexpress**



TRAVEL

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

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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 106755)

**Travel Medical Protection - Travel with Peace of Mind**



INSURANCE

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

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

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

(CE 106768)

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

**Will Your Auto Insurance Company Be There for You?**



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

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

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

(CE 106747)

**Discover a New Degree of Pleasure**



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

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

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

(CE 106756)

**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 know immediately 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 106816)

**Pay Your Bill Easily - Online**



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

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

(CE 106815)

**Extend Your Warranty!**



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

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

(CE 106817)

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

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

**Platinum Card®  
Statement of Account**

**133,902  
Membership Rewards®  
Points Available**  
at 01/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For [REDACTED]

Account Number [REDACTED]

Closing Date  
02/10/06

Page 1 of 10

	Previous Balance \$	Payments/Credits \$	New Charges \$ (inc. Finance Charge if any)	New Balance \$	Minimum Amount Due \$
Due in Full	938.19	-938.19	+1,258.43	1,258.43	+1,258.43
Flexible	0.00	-1,687.07	+2,966.82	+1,279.75	+26.00
<b>Total</b>	<b>938.19</b>	<b>-2,625.26</b>	<b>+4,225.25</b>	<b>=2,538.18</b>	<b>1,284.43</b>

**Please Pay By  
03/07/06**  
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](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.

For assistance or questions about your account, contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-525-3355.



**Luxury Suites & Premium Tickets Available**

Going to the STAPLES Center™ for a professional hockey or basketball event? Make sure to stop by the new Platinum Lounge from American Express, located on the Premier Level at the STAPLES Center in Los Angeles. Access to this level is reserved only for those with Premier Seats but now Platinum Card® members have access to this exclusive Lounge regardless of the type of ticket you are holding. Simply show your ticket for that event and your Platinum Card for entry, so you can watch the action in a more relaxed setting.

For Premium tickets or more information, call 1-800-321-RSVP (7787), (8am-11pm EST, seven days a week). Full terms and conditions apply.

**Activity** \* Indicates posting date

Card Transactions for	Amount \$
01/17/06 COMPUTER PAYMENT RECEIVED - THANK YOU	-938.19
01/12/06 FLIPCLIPS 3103087540 CA BOOKS,PERIODICALS,&N	43.74
01/12/06 FLIPCLIPS 3103087540 CA BOOKS,PERIODICALS,&N	11.29

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

**Payment Coupon**

Account Number [REDACTED]

**Please Pay By:  
03/07/06**

**Total New Balance  
\$ 2,538.18**

**Minimum Amount Due  
\$ 1,284.43**

*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 5 on How to Avoid Additional Finance Charges.

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

\$ [ ]  
Amount enclosed

Mail Payment to:

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

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



**DUPLICATE COPY**

Prepared For

Account Number  
XXXX-XXXX

Closing Date  
02/10/06

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<b>Transactions Continued</b>				<b>Amount \$</b>
01/14/06	BARNEYS NEW YORK 660 MADISON NY			51.14
	SALES			
01/14/06	EQUINOX ENERGY WARE NEW YORK NY			164.91
	HEALTH SPA			
01/14/06	PARAGON ATHLETIC NEW YORK NY			177.39
	SPORTING GOODS/APPAREL			
	SPORTING GOODS STORES			
01/16/06	UA UNION SQUARE 14 NEW YORK NY			21.50
	MOTION PICTURE THEATERS			
01/19/06	SONY STYLE-NEW YORK PARK RIDGE NJ			62.83
	AUDIO/VIDEO SLS/SVC			
01/21/06	ANDEAN SOFTWARE TAOS SKI VALL NM			112.06
	APPAREL/ACCESSORIES			
01/27/06	AMERICAN APPAREL-020NEW YORK NY			78.28
	RETAIL			
	SA TMSS AA 2456 S/S V-NECK WHITE XS 1.0			
	CG BRSH AA RSA5302 FLEECE POCKET SHORT			
	CG BMPT AA 5300 FLEECE PANT BLACK M 1.0			
01/27/06	BRELLA BAR LLC NEW YORK NY			48.77
	APPAREL/ACCESSORY SHOP			
01/27/06	EN JAPANESE BRASSIRENEW YORK NY			82.25
	EATING PLACES AND RESTA			
	FOOD/BEV	82.25		
01/28/06	EXTRA VIRGIN RESTAURNEW YORK NY			96.23
	FOOD/BEVERAGE			
	FOOD	80.23		
	TIP	16.00		
01/31/06	MEDITERRANEO NEW YORK NY			38.08
	FOOD/BEVERAGE			
	FOOD/BEV	32.08		
	TIP	6.00		
02/02/06	ORBITZ.COM CHICAGO IL			28.94
	ORB*OE8WF8UH			
02/04/06*	BAGGAGE INSURANCE PREMIUM			9.95
	TKT NO. 36612951588916			
02/05/06	SEPHORA #336-67TH STNEW YORK NY			20.05
	COSMETIC STORE			
02/06/06	BLOOMINGDALES NEW YORK NY			26.09
	MENS SEASONAL ACCESS			
02/06/06	POLO RETAIL CORP NEW YORK NY			72.02
	APPAREL/ACCESSORIES			
02/06/06	TOWER CHEMIST PHARMANEW YORK NY			50.72
	PRESCRIPTIONS/SUNDRIES			
02/08/06	BLT STEAK NEW YORK NY			62.19
	EATING PLACES AND RESTA			
	FOOD/BEV	54.19		
	TIP	8.00		
<b>Total of Card Transactions</b>				
			<b>New Charges</b>	<b>1,258.43</b>
			<b>Payments/Credits</b>	<b>-938.19</b>

Continued on reverse

**DUPLICATE COPY**

Prepared For

Account Number  
XXXX-XXXX

Page 4 of 10

**Flexible Payment Option Statement of Account**

Creditor: American Express Centurion Bank

Account Number  
XXXX-XXXX  
Closing Date  
02/10/06

Thank you for using Flexible Payment Option.

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	0.00	<b>26.00</b>	<b>03/07/06</b>
Payments/Credits	-1,687.07		
<b>FINANCE CHARGE</b>	0.00		
New Charges	2,966.82		
<b>New Balance</b>	<b>1,279.75</b>		

**Finance Charge Schedule**

Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
ALL	\$0.00	17.49 %	.0479%

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 \$

02/01/06	COMPUTER PAYMENT RECEIVED - THANK YOU	1,000.00
01/15/06	BARNEYS NEW YORK REF #99321640172719 REF: CREDIT #99301700077979 (\$ 276.36)	-276.36
01/17/06	WWW.POLO.COM REF #99313490298079 REF: CREDIT #99313440131979 (\$ 410.71)	-410.71
01/14/06	BARNEYS NEW YORK 660 MADISON NY SALES	276.36
01/15/06	TOD'S NEW YORK NY 11 GENERAL MDSE	243.85
01/15/06	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE	1,246.31
01/17/06	MTA NYCT - BROOKLYN NY MVM METROCARD	20.00
01/28/06	OLIVER PEOPLES NEW YORK NY OPTICAL GOODS	417.24
01/28/06	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE	209.16
02/02/06	ORBITZ LLC MANKATO MN AMERICAN TRANS AIR From: LAGUARDIA INTL A/P To: MIDWAY ARPT IL DENVER CO Carrier: TZ Class: H1 LAGUARDIA INTL A/P F9 E1 LAGUARDIA INTL A/P F9 E1 Ticket Number: [REDACTED] Date of Departure: 02/17 Passenger Name: [REDACTED] Document Type: PASSENGER TICKET	553.90

**Total of S&T and/or ExPO Activity**

New Charges	2,966.82
Payments/Credits	-1,687.07

Continued on next page

Prepared For [Redacted]

Account Number XXXX-XXXX [Redacted]

Closing Date 02/10/06

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

Please detach here

Travel Insurance Premium Refund Form

If you have been charged an insurance premium for one of the reasons listed on the back of this form, please 1) provide the information requested and 2) check the reason for your refund. Attach additional pages if necessary. Please deduct the total premium refund from your payment and return this form with payment.

In order to receive a refund you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request. If you are claiming for an uninsured person you must indicate his/her name on the back of the form.

Account Number [Redacted]

Table with columns: Vendor Name, Ticket/Rental Amount, Ticket/Rental Agreement No., Month Billed, No. of Premiums, Program, Premium Amount, Total. Includes an example row for 'Airline' with a premium amount of \$4.50.

Use the back of this form or attach additional pages for additional premium refund requests.

Please check the reason for request to ensure a timely refund. (See reverse side of your refund form for explanation.)

- Checkboxes for reasons: Non-fare airline services charge, An uninsured person, Non-scheduled airline flight, Cancelled trip, Uninsured car rental vehicle, Two or more premium charges for same car rental, Cancelled car rental/no show, Other charges unrelated to the actual car rental, Car rental in an excluded country.

Total No. of premiums
Total Refund Requested \$



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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

**January 1, 2006 - January 31, 2006**

Account activity after this period does not appear on this statement

American Express®



Prepared for

██████████  
Account Number

Available Points

**133,902**

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:  
**84**

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

## Account Summary

Opening points balance	130,275
New points earned	+3,627
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=133,902</b>

## New Points Earned

01/01/06 - 01/31/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum XXXX-XXXX-██████	3,543	84	0	3,627
<b>Totals</b>	<b>3,543</b>	<b>84</b>	<b>0</b>	<b>3,627</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 Change to Your Membership Rewards® Statement

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

(MR Message 1039)



### Limited Time Offer - Earn a Delta SkyMiles® Bonus Between 01/15/06 and 02/28/06

Fly somewhere you've always wanted to go! Earn a 10% Delta SkyMiles bonus when you transfer Membership Rewards® points to your Delta SkyMiles account. You have a world of ways to use your miles--bring friends and family, upgrade your flight from coach or redeem for an annual Crown Room Club membership. Register at [www.delta.com/membershiprewards](http://www.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)**.

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 4091)

Terms and conditions of the Membership Rewards program apply. All SkyMiles Program rules apply. To review the rules, visit [www.delta.com/skymiles](http://www.delta.com/skymiles). To review terms and conditions for this promotion, visit [www.delta.com/membershiprewards](http://www.delta.com/membershiprewards).

Continued on reverse

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



**Earn Hundreds of Bonus Points For Buying and Selling a Home**

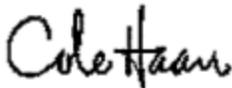
You can earn hundreds of bonus points when you buy, sell, finance and refinance your home or business, plus more points for home warranty and van line moving services. All loan applications or requests for services must be submitted at [www.awardsformortgageandrealstate.com/american-express](http://www.awardsformortgageandrealstate.com/american-express)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

Offer valid 9/20/05-12/31/06 for loan applications to be submitted, real estate/van line transactions to be initiated, and for each new home warranty plan purchased and paid for in full. To earn bonus points, you must be enrolled in the Membership Rewards® program at the time of the completed transaction and provide an eligible, enrolled American Express® Card. Bonus points will be credited to your account 10-12 weeks after the completed transaction. Bonus ID: 8299

Visit [www.awardsformortgageandrealstate.com/american-express](http://www.awardsformortgageandrealstate.com/american-express) or call 1-866-905-2600 today!

(MR Bonus ID 8299)

**New - Reward Yourself with Cole Haan**



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

For store locations, visit [www.colehaan.com](http://www.colehaan.com) or call 1-800-201-8001.

(MR Message 8133)

**Fly to Any One of 49 Destinations with AirTran Airways!**



AirTran Airways operates over 500 flights daily to 49 destinations. They have America's youngest Boeing fleet and over 6,700 friendly, professional crew members. AirTran airways is also the first carrier to install XM satellite radio on a commercial aircraft and to offer affordable Business Class on every flight. Redeem 1,500 Membership Rewards® points for 1 A+ Rewards credit. It takes only 8 credits to earn a one-way coach ticket. That's only 12,000 Membership Rewards points.

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

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 6488)

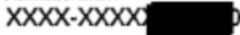
**Get 50% Off The New York Times & Earn 500 Bonus Points**



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**Gold Card Events: Great Seats to Great Shows!**



If you need three good reasons to make Gold Card Events your source for great entertainment--how about great seats, early access, and unique experiences? Don't miss out on some of the hottest Broadway shows, concerts, sporting, and family events. And to keep you ahead of all the action, sign up for weekly e-mail updates. Imagine, the hottest entertainment news delivered right to your inbox every week. Visit us today at [www.americanexpress.com/gce](http://www.americanexpress.com/gce) to enroll.

For more information on shows and events, please visit [www.americanexpress.com/gce](http://www.americanexpress.com/gce).

(CE 106882)

**Planning Travel?**



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

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

Visit [www.americanexpress.com/ga](http://www.americanexpress.com/ga) to start preparing for your trip!

(CE 106881)

**Your 2005 Year-End Summary of Charges Online**



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

You may access your Year-End Summary by visiting [www.americanexpress.com/yes2005](http://www.americanexpress.com/yes2005).

(CE 106883)

**Imagine a Good Thing - Only Better**



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

Visit [www.mylifemycard.com/familyvacation](http://www.mylifemycard.com/familyvacation) for great travel offers.

Visit [www.mylifemycard.com/familyvacation](http://www.mylifemycard.com/familyvacation) for great travel offers.

(CE 106923)

**Free Guide for Cardmembers from Ameriprise Financial**



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

Brokerage, investments and financial advisory services are made available through Ameriprise Financial Services, Inc. Member NASD and SIPC an Ameriprise Financial company. Ameriprise Financial Services is no longer owned by the American Express Company. ©2006 Ameriprise Financial, Inc. All Rights Reserved.

To order your free guide, call Ameriprise Financial at 1-800-552-0109 or visit our website at [www.ameriprise.com](http://www.ameriprise.com).

(CE 106871)

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

**Travel Medical Protection - Travel with Peace of Mind**



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

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

There are some things you can't pack in a suitcase, like adequate insurance. So travel with peace of mind! To learn more about the coverage or how you can enroll yourself and your loved ones, call 1-800-297-2900 and mention RSVP code NMJ. (CE 106937)

**Now Accepting American Express® Cards!**



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

**Burger King®** - Buy your next Whopper sandwich with the American Express Card. Have It Your Way® means Pay It Your Way® at participating restaurants. Go to [www.bk.com](http://www.bk.com).

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

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

(CE 106847)

**Fraud Protection Guarantee**



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

To learn more, visit [www.americanexpress.com/fraudprotectionguarantee](http://www.americanexpress.com/fraudprotectionguarantee).

(CE 106961)

**Identity Theft Assistance from American Express**



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

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

(CE 106963)

**Platinum Card®  
Statement of Account**

**137,480  
Membership Rewards®  
Points Available**  
at 02/28/06, when charges due are paid in full and all accounts are in good standing.

Prepared For [REDACTED]

Account Number [REDACTED]

Closing Date  
03/12/06

Page 1 of 10

	Previous Balance \$	Payments/Credits \$	New Charges \$ (inc. Finance Charge if any)	New Balance \$	Minimum Amount Due \$
Due in Full	1,258.43	-1,284.52	+1,071.12	1,045.03	+1,045.03
Flexible	+1,279.75	-1,279.75	+2,079.67	+2,079.67	+42.00
<b>Total</b>	<b>2,538.18</b>	<b>-2,564.27</b>	<b>+3,150.79</b>	<b>=3,124.70</b>	<b>1,087.03</b>

**Please Pay By  
04/06/06**

Please refer to page 4 on How to Avoid Additional Finance Charges. 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.

For assistance or questions about your account, contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-525-3355.

**Activity** \* Indicates posting date

Card Transactions for [REDACTED]	Amount \$
02/16/06* 2,538.18 CHKLESS PYMT RECVD- THANK YOU 1,279.75 APPLIED TO SIGN & TRAVEL/ExPO	-1,258.43
03/08/06* BLOOMINGDALES NEW YORK NY 012423683 MENS SEASONAL ACCESS	-26.09
02/14/06 LE SABON NY NY MISC	52.14
02/14/06 FAUCHON INC NEW YORK NY GENERAL MDSE	65.03
02/14/06 POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES	101.24
02/16/06 SUREFOOT NYC NEW YORK NY SHOES	67.80

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

**Payment Coupon**

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

**Please Pay By:  
04/06/06**

**Total New Balance  
\$ 3,124.70**  
**Minimum Amount Due  
\$ 1,087.03**

\$ [ ]  
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.

Mail Payment to:

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

[REDACTED]

**DUPLICATE COPY**

Prepared For

Account Number

XXXX-XXXX

Page 2 of 10

**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.

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Prepared For [REDACTED]

Account Number  
XXXX-XXXX [REDACTED]

Closing Date  
03/12/06

Page 3 of 10

Transactions Continued				Amount \$
02/20/06	VAIL SPORTS 702 VAIL CO	SPORTING GOODS STORE		33.06
02/20/06	CME/RE/PREMIER 800-5256363 CO	DIRECT MARKETER		136.00
02/21/06	VAIL SPORTS 702 VAIL CO	SPORTING GOODS STORE		116.23
02/23/06	EQUINOX COLUMBUS C 212-881-0425 NY	HEALTH SPA		150.00
02/23/06	PEPI SPORTS VAIL CO	SPORTING GOODS/EQUIP		146.34
03/05/06	TOWER CHEMIST PHARMANEW YORK NY	PRESCRIPTIONS/SUNDRIES		41.28
03/09/06	TELECHARGE SVCE NEW YORK NY	TICKETS/RESERVATION/ETC		155.50
03/10/06	PAY 1040 SERVICE FEE888-PAY-1040 DC	TAX PAYMENTS		6.50
<b>Total of Card Transactions</b>			<b>New Charges</b>	<b>1,071.12</b>
			<b>Payments/Credits</b>	<b>-1,284.52</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  
03/12/06

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	1,279.75	42.00	04/06/06
Payments/Credits	-1,279.75		
<b>FINANCE CHARGE</b>	0.00		
New Charges	2,079.67		
<b>New Balance</b>	<b>2,079.67</b>		

**Finance Charge Schedule**

Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
ALL	\$0.00	17.49 %	.0479%

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.

S&T and/or ExPO Activity for [REDACTED]				Amount \$
02/16/06	COMPUTER PAYMENT RECEIVED - THANK YOU			-1,279.75
02/10/06	ROCKY MOUNTAIN RESORKEYSTONE CO			114.14
	RESERVATION SERVICES			
02/15/06	MTA NYCT BROOKLYN NY			10.00
	MVM METROCARD			
02/16/06	POLO RETAIL CORP NEW YORK NY			211.58
	APPAREL/ACCESSORIES			
02/17/06	AIRPORT CAR SERVICE LITTLETON CO			450.00
	TRANSPORTATION SERVICES			
02/18/06	BEAVER CK SPORTS 751AVON CO			154.47
	SPORTING GOODS STORE			
02/22/06	ALLEGRIA SPA EW RESOAVON CO			226.57
	HEALTH AND BEAUTY SPAS			
02/22/06	ALLEGRIA SPA EW RESOAVON CO			147.60
	HEALTH AND BEAUTY SPAS			
02/23/06	FRONTIER AIRLINES QDENVER CO			8.00
	MOTION PICTURE THEATRE			

Continued on reverse

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Prepared For

Account Number

XXXX-XXXX

S&T and/or ExPO Activity Continued

Amount \$

03/07/06	SEARLE	NEW YORK	NY	496.36
	WOMEN'S READY-TO-WEAR			
03/10/06	US TREASURY TAX PYMT888-PAY-1040	DC		260.95
	TAX PAYMENTS			

Total of S&T and/or ExPO Activity

New Charges	2,079.67
Payments/Credits	-1,279.75

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



Prepared for [REDACTED] Account Number [REDACTED]	<b>Available Points</b> <b>137,480</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>51</b>

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

Account Summary		Points
Opening points balance		133,902
New points earned		+3,578
Points transferred or redeemed		0
Reinstated points and adjustments		0
<b>New points balance</b>		<b>=137,480</b>

New Points Earned				
02/01/06 - 02/28/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum XXXX-XXXX [REDACTED]	3,527	51	0	3,578
<b>Totals</b>	<b>3,527</b>	<b>51</b>	<b>0</b>	<b>3,578</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 Membership Rewards® Points at Creative Playthings

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

For the nearest store, visit us at [www.creativeplaythings.com/amex](http://www.creativeplaythings.com/amex) or call 1-800-247-9464.

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

Offer valid through 5/31/06. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Double Points offer available at participating stores only. Bonus ID: 0526.

(MR Bonus ID 0526)

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



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

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

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

Continued on reverse

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



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

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

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

**Panasonic**  
ideas for life

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

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

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

(MR Message 7349)

Standard Membership Rewards terms and conditions apply.

**Crate&Barrel**

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

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

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

(MR Message 4002)

**GLOSS**.COM

### Reward Yourself During Gloss Best in Beauty Week, April 18th - 25th

Redeem Membership Rewards® points during Gloss Best in Beauty Week, April 18th - 25th, and receive samples and special offers from the best brands in beauty, including Bobbi Brown, Chanel, Clinique, Estée Lauder, La Mer, Prescriptives, and more.

To start redeeming today, visit [www.membershiprewards.com](http://www.membershiprewards.com) or call 1-800-AXP-EARN (297-3276).

(MR Message 7333)



### Receive 5,000 Bonus Aeroplan® Miles

Receive 5,000 Bonus Aeroplan Miles with a transfer of 50,000 or more Membership Rewards® points to your Aeroplan account before April 30, 2006. Aeroplan offers worldwide travel with 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 equals 1,000 Aeroplan Miles. To enroll in Aeroplan and learn more about Aeroplan, visit [www.aeroplan.com](http://www.aeroplan.com) or call 1-800-361-5373.

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 2348)

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

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



03/12/06

## Notice of Changes to Your Agreement

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

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

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

### Credit Balances (Effective immediately)

We have changed the way we treat credit balances on your Card Account. Accordingly, the third to last sentence (referring to credit balances) of the **Payments** section of your Agreement is replaced with the following:

"If you have a credit balance on your Card Account at the end of a billing period, we will apply that credit balance to any outstanding balance on your Extended Payment Account."

### Annual Fees

We are changing the annual fee structure for Additional Cards. We will charge a single annual fee for up to three Additional Platinum Cards on your Account, and a single annual fee for each Additional Platinum Card after the first three. We will charge a single annual fee for up to five Additional Gold Cards on your Account, and a single annual fee for each Additional Gold Card after the first five. We will apply this new structure on the renewal date of each Additional Card on your Account that occurs on or after August 1, 2006. Accordingly, effective August 1, 2006, we are replacing the **Annual Fees** section of your Agreement with the following:

"We will bill to your Account an annual fee of \$395 for the Basic Card, \$175 for up to three Additional Platinum Cards on your Account, and \$175 for each Additional Platinum Card on your Account after the first three. We will bill your Account an annual fee of \$45 for up to five Additional Gold Cards on your Account, and \$45 for each Additional Gold Card on your Account after the first five."

### Changing this Agreement/Assignment of this Agreement

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

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

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

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

## Other Important Information About Your Account

### Regarding The Car Rental Loss and Damage Insurance Plan

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

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

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

The first paragraph of the "Who is Eligible for Coverage" section is replaced with the following:

You are eligible for coverage under the Policy if you are a U.S. Platinum Card member ("Cardmember"). You are a U.S. Platinum Card member if (1) you are an American Express Basic or Additional Cardmember and a Platinum Card (referred to as the "Card") is issued in your name, (2) your Card account is billed from a U.S. Operating Center in U.S. dollars, and (3) you maintain your Permanent Residence within the 50 United States of America, the District of Columbia, Puerto Rico or the U.S. Virgin Islands.

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

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

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

"Loss of Use" means the unavailability of a Rental Auto and consequent loss of revenue by the Rental Company due to damage or theft.

Unless otherwise required by law, the Rental Company must submit a fleet utilization log indicating that during such time:

1. no other Rental Auto was available; and
2. there was a demand for a Rental Auto.

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

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

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

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

- full size sport utility vehicles, including but not limited to, Chevrolet/GMC Suburban, Tahoe and Yukon, Ford Expedition, Lincoln Navigator, Toyota Land Cruiser, Lexus LX450, Range Rover or full-sized Ford Bronco;

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

- loss of use fees imposed by the Rental Company;

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Does not apply to West Virginia and New York State residents.

### Annual EFT Error Resolution Notice

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

In case of errors or questions about your Electronic Transfers, please telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express Travel Related Services Company, Inc., Electronic Funds Services, P.O. Box 297815, Ft. Lauderdale, FL 33329-7815, or e-mail us by clicking on the Customer Service link online at [www.americanexpress.com](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); and 3) The date and dollar amount of the suspected error.

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



### An Important Notice Concerning Cardmember Privacy

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

#### What Information Do We Collect?

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

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

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

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

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

#### Your Opt Out Choices

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

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

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

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

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

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

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

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

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

#### Credit Information Provided to Our Affiliates

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

#### Offers for American Express Products and Services

- Mail Offers:** Do not use Cardmember Information to mail me offers for American Express products and services.
- Telephone Offers:** Do not contact me by telephone to offer me products and services.



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

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

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

**Telephone Offers**

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

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

**Information We Share With Our Affiliates**

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

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

**E-Mail Offers**

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

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

140,646 Membership Rewards® Points Available at 03/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 04/11/06

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 05/06/06

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.



Fly Two-for-One

Receive a complimentary companion ticket when you purchase a qualifying First Class or Business Class ticket on 18 acclaimed partner airlines. Bring a friend, family member or colleague to intriguing new places, or create new memories in your favorites. The complimentary companion ticket will have the same itinerary as yours, and you can enjoy the flexibility of no blackout dates or cancellation fees. Complimentary ticket is subject to all government fees, taxes and charges. Program terms and conditions apply. For full program information, visit www.americanexpress.com/platinum.

To book your next flight, call Platinum Travel Service at 1-800-443-7672.

Activity \* Indicates posting date

Table of Card Transactions for [Redacted] with columns: Date, Description, Amount \$.

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

Continued on Page 3

Payment Coupon

Account Number [Redacted]

Please Pay By: 05/06/06

Total New Balance \$ 4,795.24

Minimum Amount Due \$743.71

[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 1-800-1-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

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

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

Street Address

Grid for Street Address

City, State

Grid for City, State

Zip Code

Grid for Zip Code

Area Code and Home Phone

Grid for Area Code and Home Phone

Area Code and Work Phone

Grid for Area Code and Work Phone

Email (optional)

Grid for Email (optional)

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

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

**DUPLICATE COPY**

Prepared For

Account Number

Closing Date

Page 3 of 8

██████████

XXXX-XXXX

04/11/06

Transactions Continued				Amount \$
03/20/06	EXTREME PDA.COM HOPEWELL JUNC NY			18.40
	RADIO,TELEVISION, & STE			
03/22/06	SEPHORA - SOHO EL SEQUUNDO CA			46.06
	COSMETIC STORE			
03/22/06	LA MAISON MARINA NEW YORK NY			75.86
	HOME FURNISHINGS			
03/23/06	EQUINOX COLUMBUS C 212-881-0425 NY			150.00
	HEALTH SPA			
03/26/06	VIRGIN MEGASTOR 5343NEW YORK NY			37.91
	40 CD'S/VIDEO/CASSETTES			
03/26/06	UA UNION SQUARE 14 NEW YORK NY			21.50
	MOTION PICTURE THEATERS			
03/27/06	CRANE & CO, LLC NEW YORK NY			103.70
	STATIONERY/SUPPLY STORE			
03/28/06	POLO RETAIL CORP NEW YORK NY			75.00
	GENERAL MERCHANDISE			
<b>Total of Card Transactions</b>				<b>New Charges 660.71</b> <b>Payments/Credits -1,045.03</b>

**Flexible Payment Option Statement of Account**

Creditor: American Express Centurion Bank

Thank you for using Flexible Payment Option.

Account Number  
XXXX-XXXX  
Closing Date  
04/11/06

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	2,079.67	83.00	05/06/06
Payments/Credits	-496.36		
<b>FINANCE CHARGE</b>	44.31		
New Charges	2,506.91		
<b>New Balance</b>	<b>4,134.53</b>		

**Finance Charge Schedule**

Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
ALL	\$3,038.99	17.74 %	.0486%

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.

S&T and/or ExPO Activity for				Amount \$
03/13/06	SEARLE REF #99329250183909			-496.36
	REF: CREDIT #99312450127153 (\$ 496.36)			
03/22/06	BERGDORF GOODMAN NEW YORK NY			211.33
	CREME DE LA MER			
03/23/06	LORO PIANA CENTRAL VALLEY NY			1,477.85
	MEN'S/BOYS' CLOTHING			
03/23/06	ELIE TAHARI-WOODBURYCENTRAL VALLE NY			526.79
	WOMEN CLOTHING			
04/08/06	DECO JEWELS INC NEW YORK NY			270.94
	JEWELRY/SALES			
04/10/06	MTA NYCT BROOKLYN NY			20.00
	MVM METROCARD			
<b>Total of S&amp;T and/or ExPO Activity</b>				<b>New Charges 2,506.91</b> <b>Payments/Credits -496.36</b>

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

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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, 2006 - March 31, 2006**

Account activity after this period does not appear on this statement

Prepared for

██████████  
Account Number

Available Points

**140,646**

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:

**41**

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

## Account Summary

Opening points balance	137,480
New points earned	+3,166
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=140,646</b>

## New Points Earned

03/01/06 - 03/31/06

	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum XXXX-XXXX-██████	3,125	41	0	3,166
<b>Totals</b>	<b>3,125</b>	<b>41</b>	<b>0</b>	<b>3,166</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 FIVE Membership Rewards® Points for Every Dollar Spent at The Sharper Image!

Discover all kinds of innovative products that you can buy today—fantastic gifts, great games, and fun toys—in every price range for work, home and play. Visit them at [www.sharperimage.com/amex](http://www.sharperimage.com/amex) today!

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

(MR Message 1112)



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

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

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

(MR Bonus ID 0250)



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

### Mother's Day is May 14th! Remember Mom and Earn 10x Points from FTD.COM®

Celebrate the special people in your life and earn 10x Membership Rewards® points when you shop at FTD.COM. Choose from fresh flowers, delivered by a quality FTD® Florist, or tempt their sweet tooth with cookies, chocolates, gift baskets, and more! So earn 10x points by visiting [www.ftd.com/amexpromo](http://www.ftd.com/amexpromo) or call 1-800-SEND-FTD and give promo code 4134.

Remember Mom with fresh flowers or choose from a wide selection of gifts! Shop at [www.ftd.com/amexpromo](http://www.ftd.com/amexpromo) or call 1-800-SEND-FTD, promo code 4134 and earn 10x points for you.

(MR Bonus ID 7870)



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

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.



**1-800-PetMeds**  
America's Largest Pet Pharmacy

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

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

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

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

### 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, Saks has always been characterized by a modern energy that fosters innovation and discovery. The exclusive offerings, designer boutiques and personalized consultations 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 6302)

**SAKS  
FIFTH  
AVENUE**

### Fly Far or Near with Delta

By June, 2006, Delta will offer more flights between the United States and destinations across Europe, India and Israel than any other U.S. airline. Included in its international expansion is new or increased service to nine destinations across the Atlantic: Kiev, Moscow, Istanbul, Dusseldorf, Budapest, Athens, Nice, Stuttgart, Mumbai and Chennai, India (via Paris).

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 2370)

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

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

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

Terms and conditions of the Membership Rewards® program apply.

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

(MR Message 6209)



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



**Luxury Suites & 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® benefits. Enjoy prime seating and VIP access at venues in New York and Los Angeles while you take in the best in professional entertainment. Premium Tickets are also available for select events in New York City.

For tickets, call 1-800-321-RSVP (7787).  
(CE 107066)

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

**Enjoy Pre-Flight Privileges with Airport Club Access**



Frequent flyers, both business and leisure, will appreciate the comfort and convenience of this benefit. Enjoy complimentary access to participating private airport clubs while waiting for your plane. When traveling with Continental Airlines, Delta Air Lines, or Northwest Airlines, you and your guests have complimentary access to the respective carrier's lounge.

For more information, contact Platinum Customer Service at 1-800-345-2639.  
(CE 107065)

Card member must be traveling. Name on ticket must match name on Card. Card member must be 21 years of age to enter the airport club without a parent or guardian. Platinum Card® member's spouse and children under age 21 or up to two companions may enter club as complimentary guests. Codeshare and affiliated lounge agreements do not apply. Complimentary access is specifically for the airport club that corresponds to the airline operating the flight (access pertains to the aircraft, not the flight number).

**Free Guide for Cardmembers from Ameriprise Financial**



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

To order your free guide, call Ameriprise Financial at 1-866-239-8146 or visit our website at [www.ameriprise.com](http://www.ameriprise.com).  
(CE 107050)

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Call 1-800-872-0001 and ask for promotion 555. Or visit us online at [www.myusatoday.com/bestdeal](http://www.myusatoday.com/bestdeal).  
(CE 107099)

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

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



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

Call DIRECTV at 1-877-720-9114 and provide offer code 8639 today! Offer valid between April 1 and June 30, 2006.  
(CE 107098)

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

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

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

(CE 107061)



CARDMEMBER  
BENEFITS

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

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

**Now Accepting American Express® Cards!**



**Bon-Ton** - Your source for great fashions from your favorite brands, plus a complete Home Store section for every style. Visit [www.bonton.com](http://www.bonton.com) for the location nearest you.

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

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

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

(CE 106981)

**Join Us - Support Boys & Girls Clubs of America**



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

Visit [www.mylifemycard.com/bgca](http://www.mylifemycard.com/bgca) for more information or to make a donation.

(CE 107103)

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

**Save 20-50% at Preferred Hotel Group**



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

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

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

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

(CE 107100)

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



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

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

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

(CE 107097)

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

**Platinum Card®  
Statement of Account**

**143,450  
Membership Rewards®  
Points Available**  
at 04/30/06, when charges due are paid in full and all accounts are in good standing.

Prepared For [REDACTED]

Account Number [REDACTED]

Closing Date  
05/11/06

Page 1 of 8

	Previous Balance \$	Payments/Credits \$	New Charges \$ (inc. Finance Charge if any)	New Balance \$	Minimum Amount Due \$
Due in Full	660.71	-734.41	+1,032.17	958.47	+958.47
Flexible	+4,134.53	-4,134.53	+614.45	+614.45	+20.00
<b>Total</b>	<b>4,795.24</b>	<b>-4,868.94</b>	<b>+1,646.62</b>	<b>= 1,572.92</b>	<b>978.47</b>

**Please Pay By  
06/05/06**

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](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.

For assistance or questions about your account, contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-525-3355.



**Pay now or pay later?**

Choose which charges on this statement you want to pay later.

See CustomExtras Pages at the end of your Statement for Details

**Activity**

\* Indicates posting date

**Card Transactions for** [REDACTED]

Amount \$

04/13/06*	4,795.24	CHKLESS PYMT RECIV- THANK YOU	-660.71
	4,134.53	APPLIED TO SIGN & TRAVEL/ExPO	
04/15/06*		BANANA REPUBLIC #811NEW YORK NY 110003524 APPAREL/ACCESSORIES	-73.70
04/13/06		FREDERIC FEKKAI NY NY BARBER/BEAUTY SHOP	156.00

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

Continued on Page 3

**Payment Coupon**

Account Number [REDACTED]

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

**Total New Balance  
\$ 1,572.92**

**Minimum Amount Due  
\$978.47**

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.



NEW YORK NY 10021-6217



Mail Payment to:

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

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

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



**DUPLICATE COPY**

Prepared For

Account Number

Closing Date

Page 3 of 8

██████████

XXXX-XXXX ██████████

05/11/06

<b>Transactions Continued</b>				<b>Amount \$</b>
04/13/06	BANANA REPUBLIC #811NEW YORK	NY		192.91
	APPAREL/ACCESSORIES			
04/21/06	NOVECENTO NEW YORK	NY		41.78
	01 FOOD AND BEVERAGE			
	FOOD-BEV		41.78	
04/22/06	NOBU 57 NEW YORK	NY		51.08
	RESTAURANT FOOD AND BEV			
	FOOD/BEV		43.08	
	TIP		8.00	
04/23/06	BLOOMINGDALES NEW YORK	NY		16.26
	KIEHL'S			
04/23/06	BLOOMINGDALES NEW YORK	NY		24.00
	DSG NR/BRDGE FOUNDATIONS			
04/23/06	EQUINOX COLUMBUS C 212-881-0425	NY		150.00
	HEALTH SPA			
05/02/06	TOD'S CENTRALVALLEY	NY		194.63
	SHOE STORE			
05/02/06	CONTAINERSTORELXNGTNNEW YORK	NY		53.59
	STORAGE&ORG			
05/02/06	CITGO7822 PAL PKWY STAPPAN	NY		67.52
	CITGO			
	GAS/MS098 323027822046			
05/06/06	TOWER CHEMIST PHARMANEW YORK	NY		40.47
	PRESCRIPTIONS/SUNDRIES			
05/07/06	EXTRA VIRGIN RESTAURNEW YORK	NY		43.93
	FOOD/BEVERAGE			
	FOOD		37.93	
	TIP		6.00	
<b>Total of Card Transactions</b>			<b>New Charges</b>	<b>1,032.17</b>
			<b>Payments/Credits</b>	<b>-734.41</b>

**Flexible Payment Option Statement of Account**

Creditor: American Express Centurion Bank

Thank you for using Flexible Payment Option.

Account Number  
XXXX-XXXX ██████████  
Closing Date  
05/11/06

	<b>Account Summary \$</b>	<b>Minimum Payment \$</b>	<b>Payment Due Date</b>
Previous Balance	4,134.53	<b>20.00</b>	<b>06/05/06</b>
Payments/Credits	-4,134.53		
<b>FINANCE CHARGE</b>	0.00		
New Charges	614.45		
<b>New Balance</b>	<b>614.45</b>		

<b>Finance Charge Schedule</b>	Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
	ALL	\$0.00	17.74 %	.0486%

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.

<b>S&amp;T and/or ExPO Activity for</b> ██████████				<b>Amount \$</b>
04/13/06	COMPUTER PAYMENT RECEIVED - THANK YOU			-4,134.53
04/24/06	Canaloup NYC New York	NY		290.49
	CLOTHING			
	FAMILY CLOTHING STORES			
05/02/06	SALVATORE FERRAGAMO CENTRAL VLLY	NY		278.96
	MEN'S WOMEN'S CLOTHING			

Continued on reverse

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Prepared For

Account Number  
XXXX-XXXXX

Page 4 of 8

S&T and/or ExPO Activity Continued

Amount \$

05/05/06 PENN CLUB NEW YORK NY  
MEMBERSHIP CLUB

45.00

Total of S&T and/or ExPO Activity

New Charges  
Payments/Credits

614.45  
-4,134.53

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

Statement Period

**April 1, 2006 - April 30, 2006**

Account activity after this period does not appear on this statement

American Express®



Prepared for  
 Membership Rewards® Account Number

Available Points

**143,450**

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:  
**132**

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

**Account Summary**

Opening points balance	140,646
New points earned	+2,804
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=143,450</b>

**New Points Earned**

04/01/06 - 04/30/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum XXXX-XXXX	2,672	132	0	2,804
<b>Totals</b>	<b>2,672</b>	<b>132</b>	<b>0</b>	<b>2,804</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.

**You May Be Eligible for a Free Flight on Delta**



If you have at least 25,000 points, you may be eligible for a free flight on Delta! Delta's recent expansion gives you more international choices than ever! Take advantage of new service to Edinburgh, Copenhagen, Kiev or enjoy the sights, sounds and cuisine of Paris, London, Madrid or Moscow. With Delta's SkyMiles® and SkyTeam® Alliance airline partners, SkyMiles can be redeemed for award on more than 14,000 daily flights to more than 500 destinations.

All Delta SkyMiles program rules and conditions apply. To review the rules, please visit [www.delta.com/skymiles](http://www.delta.com/skymiles).

(MR Message 0425)

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

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



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

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

(MR Bonus ID 1600)

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

Continued on reverse

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

**THE  
SHARPER  
IMAGE****Find Unique Gift Ideas and Earn 5x Points from sharperimage.com**

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

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

Shop at [www.sharperimage.com/amexpoints](http://www.sharperimage.com/amexpoints) today and find unique products and gift ideas, PLUS, earn 5x points for you.

(MR Bonus ID 2110)

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

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

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

(MR Message 3489)

Terms and conditions of the Membership Rewards program apply.

**Redeem Membership Rewards® Points at Pottery Barn®**

At Pottery Barn, American Express® Cardmembers can shop for home furnishings of exceptional comfort, style and quality. Pottery Barn's designers draw inspiration from around the world to create an exclusive collection of furniture.

For a store near you or to request a catalog, visit [www.potterybarn.com](http://www.potterybarn.com) or call 1-800-922-5507.

(MR Message 6402)

**Redeem Membership Rewards® Points for a \$50 Benihana Gift Card**

Experience one of the longest-running dining shows in the world. Watch your personal chef entertain you with a laughter-filled dining experience. The preparation will dazzle your eyes, tease your taste buds and leave you hungry for a mouth-watering meal you will never forget. Enjoy some of the freshest fish in town at their sushi bars and then choose from such hibachi grilled favorites as prime sirloin, tender chicken and fresh seafood.

At Benihana, enjoy an experience at every table! For door-to-door directions, please visit [www.benihana.com](http://www.benihana.com) or call 1-877-BENIHANA (236-4426) for the location nearest you.

(MR Message 0350)

**POTTERY BARN**

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



**Charge by Charge, Choose Which Ones to Pay Now or Later**



CARDMEMBER BENEFITS

Did you know the Card has a special feature that allows you to choose just about any individual purchases from this statement you'd like to pay for over time?

It takes just a moment and there's no enrollment required. Best of all, whether you pay in full or select charges to pay over time, you still enjoy all of the benefits and security your Card provides.

Not all Cardmembers are eligible. Eligibility based on Cardmember tenure and payment history.

It's easy to choose charges from your statement to pay for over time. Simply visit [www.americanexpress.com/transfercharges](http://www.americanexpress.com/transfercharges), select the "Transfer" button and log on. Or if you prefer, call the number on the back of your Card and press "0". (CE 107279)

**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 worldwide. 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 107271)

**Stay in Touch with Home When Traveling Internationally**



CARDMEMBER BENEFITS

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

To receive \$30 of free airtime, you must book before 6/30/06 and travel before 12/31/06. All costs must be charged to your Card. Rental charges commence on the "Start Date" and conclude on "Disconnection Date". Delivery charges may apply. A \$300 deposit is applied up to 9 days before "Start Date". If deposit amount is exceeded, charges will apply based on usage. Call charges range from \$1.99 to \$6.99 per minute, based on origin of call. The final invoice details all costs. Offer expires 06/30/06.

Book an international cell phone before June 30, 2006, and receive \$30 worth of free calls if your rental period is one week or longer. That's 20% more than your standard benefit. Call WorldRoam at 1-866-270-9888 and quote PSM506.

(CE 107272)

**Reside in a Suite at The James Chicago Hotel!**

THE JAMES

The James Chicago represents the foundation of a new brand—one that effortlessly blends modern, residential comfort with classic hospitality. The James Chicago fills the niche between boutique hotels and traditional luxury hotels by creating a place that is designed and managed solely for the guest. The James Chicago is pleased to offer a complimentary upgrade to a Studio or Loft and a \$100 gift card towards your meal at David Burke's Primehouse when you pay with your American Express® Card.

Rates are based on availability. Blackout dates may apply. Valid from 5/1/06 through 9/4/06. These rates cannot be combined with any other offers.

For reservations, please call 1-877-JAMES-55. Visit us online at [www.jameshotels.com](http://www.jameshotels.com) (Promo Code: JAMES), or contact your travel professional.

(CE 107249)

**Now Accepting American Express® Cards!**



**Norwegian Coastal Voyage** - Exploration cruise vacations visiting spectacular Norway, Sweden, Greenland, the Arctic and Antarctica. 1-800-323-7436. [www.norwegiancoastalvoyage.us](http://www.norwegiancoastalvoyage.us).

**Bellerose Animal Hospital** - A medical, surgical, dental hospital devoted to patient care and pain relief. 242-01 Jamaica Ave., Bellerose, NY. 718-347-1057. [www.bellerosevet.com](http://www.bellerosevet.com).

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

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

(CE 107147)

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

Processed For [REDACTED]

Account Number  
XXXX-XXXX [REDACTED]

**Discover the Convenience of Online-Only Statements**



CARDMEMBER  
BENEFITS

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

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

Switch to online-only statements today at [www.americanexpress.com/onlineonly](http://www.americanexpress.com/onlineonly).

(CE 107384)

**Indulge in the Best That Spring Has to Offer**



CARDMEMBER  
BENEFITS

Some of the hottest products for spring will be available at special Cardmember-only prices for My WishList. To kick things off, American Express gives you access to exclusive offers from top-name merchants--in fashion, jewelry, electronics, entertainment and more, including Bluefly®, Overstock.com®, f.y.e.® and 1-800-flowers.com™ --starting May 1 through June 30. So, whether you want to drape your neck in shiny baubles or bring out your natural glow with spa products, you can have just about anything you wish for this spring.

Terms and conditions vary by offer. Please visit [mylifemycard.com/springwish](http://mylifemycard.com/springwish) for more details.

Visit [mylifemycard.com/springwish](http://mylifemycard.com/springwish) to access these savings and more.

(CE 107270)

**Take an Extra 15% Off Fine Jewelry & Watches**



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

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

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

(CE 107389)

**FREE Retirement Guide**



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

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For your free guide call Ameriprise Financial at 1-800-952-9271 or visit us at [www.ameriprise.com](http://www.ameriprise.com).

(CE 107328)

**The Purchase Protection Plan**



CARDMEMBER  
BENEFITS

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

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

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

(CE 107116)

Offers 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

145,131 Membership Rewards® Points Available at 05/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 06/11/06

Page 1 of 10

Table with columns: Due in Full, Flexible, Total, Previous Balance \$, Payments/Credits \$, New Charges \$ (inc. Finance Charge if any), New Balance \$, Minimum Amount Due \$.

Please Pay By 07/06/06

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.

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.



Book a Special Trip 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.

Program terms and conditions apply. For full program information, visit www.americanexpress.com/platinum. Reserve your vacation today through Platinum Travel Service at 1-800-443-7672.

Activity \* Indicates posting date

Table of Card Transactions for [Redacted] with columns: Date, Description, Amount \$.

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: 07/06/06

Total New Balance \$ 1,504.65

Minimum Amount Due \$907.61

\$ [Redacted] 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.

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

Input box for address/phone changes



**DUPLICATE COPY**

Prepared For

Account Number  
XXXX-XXXX

Closing Date  
06/11/06

Page 3 of 10

<b>Transactions Continued</b>				<b>Amount \$</b>
05/13/06	POLO RETAIL CORP NEW YORK	NY		86.70
	GENERAL MERCHANDISE			
05/13/06	DOGGY STYLE, NYC NEW YORK	NY		32.51
	GENERAL MERCHANDISE			
05/14/06	BALTHAZAR NEW YORK NY			25.70
	FOOD AND BEVERAGE			
	TIP 0000400			
05/14/06	BARNEYS NEW YORK 660 MADISON	NY		52.02
	SALES			
05/16/06	NEW YORK STATE DMV NEW YORK	NY		42.50
	GOVT. SVCS. NOT ELSEWHE			
	GOVT. SVCS. NOT ELSEWHERE CLASSIFIED			
05/16/06	WILLNER CHEMISTS 2126822817	NY		8.42
	PRESCRIPTIONS/SUNDRIES			
05/17/06	PAPYRUS #234 2127170002	NY		60.31
	GIFT, CARD, NOVELTY			
05/20/06	UA THEATRES FANDANGO.COM	NY		24.50
	MOVIE TKTS			
	FANDANGO.COM			
	866-857-5191			
05/23/06	EQUINOX COLUMBUS C 212-881-0425	NY		150.00
	HEALTH SPA			
05/28/06	GRACE'S COTTAGE PROVIDENCIALE	TC		135.60
	MISC			
05/30/06	SHANGHAI TANG NEW YORK	NY		37.93
	MISC RETAIL			
06/03/06	ECKERD DRUG #5556 NEW YORK	NY		54.19
	HEALTH/BEAUTY/PERSONAL			
06/03/06	NOBU NEXT DOOR NEW YORK	NY		52.17
	RESTAURANT FOOD AND BEV			
	FOOD/BEV		44.17	
	TIP		8.00	
06/04/06	FIG & OLIVE NEW YORK	NY		20.07
	FOOD			
	FOOD-BEV		17.07	
	TIP		3.00	
06/05/06	RCSEXPERIENCE NEW YORK	NY		54.18
	RADIO,TV ,AND STEREO			
<b>Total of Card Transactions</b>				<b>New Charges 887.61</b> <b>Payments/Credits -958.47</b>

Continued on reverse

**DUPLICATE COPY**

Prepared For

Account Number

Page 4 of 10

**Flexible Payment Option Statement of Account**

Creditor: American Express Centurion Bank

Account Number

XXXX-XXXX

Closing Date

06/11/06

Thank you for using Flexible Payment Option.

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	614.45	20.00	07/06/06
Payments/Credits	-3,048.37		
<b>FINANCE CHARGE</b>	0.00		
New Charges	3,050.96		
<b>New Balance</b>	<b>617.04</b>		

**Finance Charge  
Schedule**

Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
ALL	\$0.00	17.99 %	.0493%

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 \$

05/14/06	COMPUTER PAYMENT RECEIVED -- THANK YOU	-476.60
05/24/06	COMPUTER PAYMENT RECEIVED -- THANK YOU	-1,000.00
06/03/06	COMPUTER PAYMENT RECEIVED -- THANK YOU	-1,000.00
05/11/06	POLO RETAIL CORP REF #99321250204089 REF CREDIT #99313490299769 (\$ 137.85)	-137.85
05/16/06	POLO RETAIL CORP REF #99327950269989 REF CREDIT #99321180316859 (\$ 431.33)	-254.68
05/16/06	POLO RETAIL CORP REF #99313580172949 REF CREDIT #99321180316859 (\$ 431.33)	-176.65
05/17/06	FINANCE CHARGE CREDIT	2.59
05/11/06	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE	919.02
05/12/06	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE	216.21
05/13/06	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE	431.33
05/18/06	POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES	1,127.57
05/30/06	RENT A BUGGY LTD TURKS & CAICO TC CAR RENTAL AGENCIES	71.50
05/30/06	BERGDORF GOODMAN NEW YORK NY CREME DE LA MER	211.33
05/30/06	MTA NYCT BROOKLYN NY MVM METROCARD	20.00
06/09/06	HENRY'S CAR RENTALS ST.BARTHELEMY Rental Date: 06/09/06 Return Date: 06/09/06 Agreement Number: 88 Reference Number: EEN	54.00

**Total of S&T and/or ExPO Activity**

New Charges	3,050.96
Payments/Credits	-3,048.37

Continued on next page

DUPLICATE COPY

Prepared For



Account Number

XXXX-XXXXX



Closing Date

06/11/06

Page 5 of 10

**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**

Prepared For



Account Number  
XXXX-XXXX



Page 6 of 10

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, 2006 - May 31, 2006**  
Account activity after this period does not appear on this statement

American Express®



Prepared for [REDACTED]	<b>Available Points</b>
Membership Rewards® Account Number [REDACTED]	<b>145,131</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: 108</b>

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

Account Summary	
Opening points balance	143,450
New points earned	+1,681
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=145,131</b>

New Points Earned				
05/01/06 - 05/31/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum XXXX-XXXX [REDACTED]	1,573	108	0	1,681
<b>Totals</b>	<b>1,573</b>	<b>108</b>	<b>0</b>	<b>1,681</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.

### Fly Far or Near with Delta



Delta is now offering more flights between the United States and destinations across Europe, India and Israel than any other U.S. airline. Included in its international expansion is new or increased service to nine destinations across the Atlantic: Kiev, Moscow, Istanbul, Dusseldorf, Budapest, Athens, Nice, Stuttgart, Mumbai and Chennai, India (via Paris).

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 0358)

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

### Enjoy the Benefits of the Starwood Preferred Guest® Program When You Stay at Westin!



As a Starwood Preferred Guest member enjoy free night awards at over 135 Westin Hotels and Resorts Worldwide when you redeem Starpoints®. You can also redeem your Starpoints at Sheraton®, Four Points® by Sheraton, St. Regis®, The Luxury Collection®, W Hotels®, Westin®, and now Le Meriden® Hotels and Resorts Worldwide. 1,000 Membership Rewards® points equals 333 Starpoints. Call 1-888-625-4988 or visit [www.SPG.com](http://www.SPG.com) to join the Starwood Preferred Guest program today.

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 7062)

Subject to all terms and conditions of the Starwood Preferred Guest program. To redeem Starpoints with Starwood Preferred Guest, members must have a qualified stay at a participating hotel or resort posted to their account within the past 12 months. Availability based on standard rooms only.

Continued on reverse

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

**LOEHMANN'S****Shop at Loehmann's - Earn Double Points!**

Of course you can be indulgent and sensible at the same time. Loehmann's has a wide variety of top brand names to brighten up your spring wardrobe. Now you can earn double Membership Rewards® points for any single purchase of \$125 or more from May 3-July 4, 2006 at Loehmann's.

Offer valid for purchases made May 3-July 4, 2006 only and not valid on previous purchases. Earn double Membership Rewards points on any single purchase of \$125 or more. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 1478.

Earn double Membership Rewards points at Loehmann's, May 3 - July 4, 2006!

(MR Bonus ID 1478)

**Earn Bonus Points at Loews Hotels**

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

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

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

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

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

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

Terms and conditions of the Membership Rewards program apply.

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

(MR Message 1279)

**Plan Your Next Trip with Hertz!**

Take a weekend road trip or side trip on your vacation with Hertz. Redeem Membership Rewards® points for Hertz certificates that are easy to use and convenient. They 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 (available at select locations in the US). Choose a \$50, \$75, \$100, \$200 or \$300 reward toward your next rental with Hertz.

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

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 8410)

**Get a Hot Ticket Across the Pond on Virgin Atlantic Airways!**

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

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

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 2121)

**Callaway**  
GOLF**Hertz**  
Rent Wisely.  
**virgin**  
**atlantic**

Offers 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 worldwide. So when the need arises for a reservation at a hometown favorite or an outstanding restaurant in another city, *Fine Dining* can help.

To make a *Fine Dining* reservation, please call 1-800-345-2639, option 2.

(CE 107414)

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.

**Complimentary Hertz #1 Club Gold® Membership**



As a Platinum Card® member, you are invited to enjoy a complimentary membership in Hertz #1 Club Gold, our fastest, easiest way to rent a car at over 1,000 locations around the world. Platinum Card members enrolled in #1 Club Gold also enjoy a free one-car-class upgrade with every rental of a Compact through Full-Size car where available.

To enroll in #1 Club Gold online, visit [www.americanexpress.com/platinum](http://www.americanexpress.com/platinum) and click "Travel" or call Platinum Card Customer Service at 1-800-525-3355 to request a Hertz enrollment kit.

(CE 107413)

Card members have to enroll in Hertz #1 Club Gold to become members. Minimum age for enrollment is 21, age differential charges and certain exceptions apply. Upgrades are subject to fleet availability at time of rental. Standard rental terms and conditions apply. The Hertz name and logo and Hertz #1 Club Gold are registered trademarks of Hertz System, Inc.

**Earn a Free\* Ticket Faster with AirTran Airways**



For every eligible one-way coach ticket purchased with your American Express® Card, get 1/2 bonus credits in addition to the 1 flight credit normally earned. For every one-way AirTran Business Class ticket, get 1 bonus credit in addition to the 1.5 normally earned. With only 8 credits required for a one-way flight, you can be on your way to free\* travel before you know it.

Call 1-868-3-A-PLUS-8 or visit [www.airtran.com/amex](http://www.airtran.com/amex) for more details.

(CE 107302)

\*Must be enrolled in A+ Rewards. A+ Rewards seats are subject to dates, availability, taxes, and fees. Other terms and conditions apply. Go to [www.airtran.com/amex](http://www.airtran.com/amex) for more details. Offer ends 12/31/2006.

**Earn Up to \$1,500 or More in American Express Gift Cheques**



Buy or sell a home through a national network of real estate professionals who specialize in relocation, receive personalized attention and expert home sales/purchase guidance, and earn \$50 American Express Gift Cheques for every \$10,000 of home value on a home purchased and/or sold through a program-referred real estate agent. Plus, use your American Express® Card to get special savings on long distance moving with Allied or North American Van Lines.

To take advantage of these special Cardmember savings on moving and real estate services, please call 1-866-214-1616 or visit <http://ae.movebenefits.com> by December 31, 2006.

(CE 107404)

State and usage restrictions apply. To receive the move savings for American Express Cardmembers, you must initiate your move through this program. See website for details. To receive, you must close transaction with program-referred real estate agent.

**Imagine a Good Thing - Only Better**



That's what American Express is doing when it comes to your family trip. We're adding a little something extra so you can save even more. After all, what's a family vacation without a few pleasant surprises? And we've got a few in store for you like special offers from Hertz, Hilton, and Delta. So whether it's a restaurant rebate or a car rental upgrade, American Express plans to help make your family trip that much better.

Visit [www.mylifemycard.com/familyvacation](http://www.mylifemycard.com/familyvacation) and surprise the whole family, including yourself.

(CE 107450)

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

**Exclusive Travel Insurance Services for Your Next Getaway**



Worry about what you're wearing on the plane--not about your travel insurance. For peace of mind about your vacation plans, enroll in travel insurance products exclusively for American Express® Cardmembers. Select the coverage that best suits your needs: Automatic Flight Insurance, Premium Baggage Protection, Travel Delay Protection, and more.

To enroll or to learn more, visit us at [www.americanexpress.com/tis](http://www.americanexpress.com/tis).

(CE 107396)

These products are underwritten by AMEX Assurance Company, Administrative Office, De Pere, WI. Coverage is determined by the terms, conditions, and exclusions of the Policies and is subject to change without notice.

**Join Us - Support Boys & Girls Clubs of America**



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

Visit [www.mylifemycard.com/donatebgca](http://www.mylifemycard.com/donatebgca) for more information or to make a donation.

(CE 107405)

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

**Now Accepting American Express® Cards!**



**Drexel Heritage** - Welcome home to where over 95% of our products are yours to personalize. Visit [www.drexelheritage.com](http://www.drexelheritage.com) to view our complete line of home furnishings.

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

(CE 107293)

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

**Ribot** - Inventive but familiar Italian dishes stand out on a fresh and seasonal menu. A spacious outdoor café and bar complement the warm indoor dining room. [www.ribotnyc.com](http://www.ribotnyc.com).

**The Purchase Protection Plan**



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

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

(CE 107461)

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

**Save Time Paying Your Bills with the Card**



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

Visit [www.americanexpress.com/abp45](http://www.americanexpress.com/abp45) for more information.

(CE 107458)

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

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

Platinum Card® Statement of Account

148,560 Membership Rewards® Points Available at 06/30/06, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 07/12/06

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 08/06/06

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.



Become a Sony VIP and Receive a \$150 E-Credit with Purchase

Sign up for Sony VIP Services and enjoy privileges such as a personal shopper, priority availability on new products, preferential technical support, and more! Through August 31, 2006, you'll also receive a \$150 E-coupon with your first purchase of \$1,000\* with Sony VIP. promo code SVAXP2. Request your Sony VIP status today by calling Sony at 1-877-216-7669. \*Excludes VAIO® PCs, extended service plans, shipping, installations, equent purchase and must be redeemed through Sony VIP Services only by October 31, 2006. and pre-order items. First purchase of at least \$1,000 (not including tax) must be completed by August 31, 2006. Promotion limited to in-stock items only. E-coupon must be used towards a subsequent purchase and must be redeemed through Sony VIP Services only by October 31, 2006.

Activity

\* Indicates posting date

Table of Card Transactions for [Redacted] with columns: Date, Description, Amount \$.

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

Continued on Page 3

Payment Coupon

Account Number [Redacted]

Please Pay By: 08/06/06

Total New Balance \$ 2,833.63

Minimum Amount Due \$801.06

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.

NEW YORK NY 10021-6217



\$ [ ] 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.

Input box for address changes



**DUPLICATE COPY**

Prepared For [REDACTED]

Account Number  
XXXX-XXXX [REDACTED]

Closing Date  
07/12/06

Page 3 of 8

Transactions Continued					Amount \$
06/23/06	EQUINOX COLUMBUS C 212-881-0425	NY			150.00
	HEALTH SPA				
06/29/06	SEPHORA #336-67TH ST NEW YORK	NY			87.24
	COSMETIC STORE				
06/30/06	BLISS SPA #57 NEW YORK NY				138.21
	SPA EXPERIENCE				
06/30/06	5 NINTH NEW YORK NY				63.15
	NY RESTAURANT ASSOC				
	FOOD/BEV		53.15		
	TIP		10.00		
06/30/06	CLUB MONACO NEW YORK NY				178.00
	GENERAL MERCHANDISE				
07/01/06	HQ NEW YORK NY				16.01
	RESTAURANT FOOD AND BEV				
	FOOD/BEV		13.01		
	TIP		3.00		
07/01/06	DOGGY STYLE, NYC NEW YORK NY				21.41
	GENERAL MERCHANDISE				
07/02/06	J MC LAUGHLIN SOUTHAMPTON NY				35.67
	WOMENS ACCESSORY				
07/02/06	EXXONMOBIL5906190433MANORVIL NY				52.86
	PAY AT PUMP5906190433				
07/04/06	US SEARCH 888-999-4384 FL				14.95
	INFORMATION/SERVICES				
07/04/06	VIRGIN MEGASTOR 5343NEW YORK NY				33.56
	40 CD'S/VIDEO/CASSETTES				
<b>Total of Card Transactions</b>					868.06
					New Charges
					Payments/Credits
					-996.61

**Flexible Payment Option Statement of Account**

Creditor: American Express Centurion Bank

Account Number  
XXXX-XXXX [REDACTED]  
Closing Date  
07/12/06

Thank you for using Flexible Payment Option.

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	617.04	42.00	08/06/06
Payments/Credits	-20.00		
FINANCE CHARGE	18.42		
New Charges	1,459.11		
<b>New Balance</b>	<b>2,074.57</b>		

**Finance Charge Schedule**

Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
ALL	\$1,188.76	18.24 %	.0500%

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.

S&T and/or ExPO Activity for [REDACTED]					Amount \$
06/13/06	COMPUTER PAYMENT RECEIVED -- THANK YOU				-20.00
06/25/06	BERGDORF GOODMAN NEW YORK NY				432.42
	GOODS AND SERVICES				
07/01/06	JEFFREY #0002 NEW YORK NY				561.38
	03 CLOTHING				
07/03/06	POLO RETAIL CORP NEW YORK NY				445.31
	GENERAL MERCHANDISE				

Continued on reverse

S&T and/or ExPO Activity Continued

Amount \$

07/04/06	MTA NYCT	BROOKLYN	NY	20.00
	MVM METROCARD			

<b>Total of S&amp;T and/or ExPO Activity</b>				<b>New Charges</b>	<b>1,459.11</b>
				<b>Payments/Credits</b>	<b>-20.00</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

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  
**June 1, 2006 - June 30, 2006**  
 Account activity after this period does not appear on this statement



Prepared for ██████████ ██████████ ██████████ ██████████ ██████████ ██████████	<b>Available Points</b> <b>148,560</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>62</b>

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

<b>Account Summary</b>	Opening points balance	145,131
	New points earned	+3,429
	Points transferred or redeemed	0
	Reinstated points and adjustments	0
	<b>New points balance</b>	<b>=148,560</b>

<b>New Points Earned</b>		Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
06/01/06 - 06/30/06					
Platinum	██████████	3,367	62	0	3,429
	XXXX-XXXX-██████████				
<b>Totals</b>		<b>3,367</b>	<b>62</b>	<b>0</b>	<b>3,429</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 When You Purchase a Camera or Camcorder at SonyStyle.com!**

Earn double points from 6/1/06 to 7/31/06 when you purchase a digital camera, camcorder, photo printer or digital imaging accessories at SonyStyle.com. Sony Cyber-Shot® digital cameras make it easy and fun to shoot and share. With Sony Handycam® camcorders, you can record direct to DVD or with the reality of high-definition.

Valid only at [www.sonymstyle.com](http://www.sonymstyle.com) or by calling **1-877-865-SONY** and enter promotion code: **Amex2006**. Offer may not be combined with other offers and not valid on previous purchases. (MR Bonus ID 5245)

To earn bonus points, you must be enrolled in the Membership Rewards® program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account 10-12 weeks after charges appear on your statement. Bonus ID: 5245. Bonus points will not be applied to back-order items and are not valid on tax and shipping. Valid only at [www.sonymstyle.com](http://www.sonymstyle.com) or **1-877-865-SONY**. Bonus points are awarded on the purchases of A-stock (no outlet merchandise) digital cameras and camcorders (individual SKUs and camera bundles included), and digital imaging accessories (does not include software or media).

**Fly to Mexico with AeroMexico!**



Aeromexico, Mexico's largest airline, serves 40 cities in Mexico, more than any other airline, and 14 gateway cities in the United States. Enjoy food and complimentary cocktails on every flight to Mexico, even in Coach. Aeromexico has become the leading carrier in the region by maintaining the highest service levels, which have earned the airline numerous top rankings in the industry. Transfer Membership Rewards® points today to the Aeromexico loyalty club, Club Premier® and enjoy outstanding service to Mexico!

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 8383)

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.

**Earn Double Points Every Day from Signature Days!**

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

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

Signature Days has the perfect experience for every occasion. Visit [www.signaturedays.com](http://www.signaturedays.com) and start earning double points today. The experience of a lifetime is just a click away!

(MR Bonus ID 5132)

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

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

Offer valid through 12/31/06. Bookings on travel websites, other than [Wyndham.com](http://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 Membership Rewards bonus points, you must be enrolled in both the Membership Rewards program and the Wyndham ByRequest program at the time of stay and you must charge your stay on the same eligible, enrolled American Express Card included in your Wyndham ByRequest profile. Bonus points will be credited to your Membership Rewards account within 10-12 weeks after stay is completed. Bonus ID: 2395.

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

**Redeem Membership Rewards® Points for Pottery Barn®**

At Pottery Barn, Membership Rewards enrollees can shop for home furnishings of exceptional comfort, style and quality. Pottery Barn's designers draw inspiration from around the world to create an exclusive collection of furniture.

For a store near you or to request a catalog, visit [www.potterybarn.com](http://www.potterybarn.com) or call 1-800-922-5507.

(MR Message 6289)

POTTERY BARN

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

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

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

(MR Message 9442)



Terms and conditions of the Membership Rewards® program apply.

**Take a Trip with an Enterprise Rent-A-Car Certificate!**

Take a trip this season and redeem Membership Rewards® points for an Enterprise Rent-A-Car® certificate! Get great cars, great savings and free pick up at more than 5,600 airport and neighborhood locations. Whatever your plans, Enterprise has the right vehicle for you. And with so many airport and neighborhood locations, you're sure to find one that meets your needs. Pick Enterprise. We'll pick you up®. For reservations, call 1-866-875-0459.

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 6423)



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

Offers 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-XXXX [REDACTED]

Closing Date  
07/12/06



**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 cruise through one of these partners, 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.

(CE 107525)

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

**Luxury Suites & 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 your Platinum Card® benefits. Enjoy prime seating and VIP access at venues in New York and Los Angeles while you take in some of the best in professional entertainment.

For tickets, call 1-800-321-RSVP (7787).

(CE 107542)

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

**You've Been Issued 8,400 Instant Points**



Because you're a valued American Express® Cardmember, you've been issued 8,400 Instant Points. Simply log on now to redeem your points toward your favorite gift items, DVD selections, and more. With your points, each selection is just \$7.97. But hurry--your points will expire on September 15, 2006. Please visit us now at <http://www.giftcard100.com/points> for details and to avoid forfeiture of your 8,400 Instant Points.

Log on by 9/15/06 to redeem your 8,400 Instant Points.

Claim Code 25708.

(CE 107545)

Use Claim Code 25708.

**Now Accepting American Express® Cards!**



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

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.

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

(CE 107503)

**Extend Your Warranty!**



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

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

(CE 107610)

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

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

**Save Time Paying Your Bills with the Card**



CARDMEMBER  
BENEFITS

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

Visit [www.americanexpress.com/abp45](http://www.americanexpress.com/abp45) for more information.

(CE 107609)

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

**Identity Theft Assistance from American Express®**



CARDMEMBER  
BENEFITS

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

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

(CE 107612)

**Fraud Protection Guarantee**



CARDMEMBER  
BENEFITS

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

(CE 107611)

To learn more, visit [www.americanexpress.com/fraudprotectionguarantee](http://www.americanexpress.com/fraudprotectionguarantee).

**Are You Overpaying for Personal Checks?**



CARDMEMBER  
BENEFITS

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

Order now at [www.amexpub.com/checks/statement](http://www.amexpub.com/checks/statement) or call 1-800-662-2314 to request a brochure.

(CE 107628)

Platinum Card® Statement of Account

150,830 Membership Rewards® Points Available at 07/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 08/11/06

Page 1 of 12

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 09/05/06

Please refer to page 4 on How to Avoid Additional Finance Charges.

Please refer to page 2 for important information regarding your account

See Page 7 For A Notice Of Changes To Your Card Account

See Page 8 For A Notice Of Additional Changes To Your Card Account

See Page 12 For A Notice Of Changes To Your Membership Rewards® Program 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.

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

Account Number [Redacted]

Please Pay By: 09/05/06

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.

Total New Balance \$ 1,086.10

Minimum Amount Due \$542.45

[Redacted]

NEW YORK NY 10021-6217



\$ [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.

Input box for address changes

[Redacted]



**DUPLICATE COPY**

Prepared For  


Account Number  
 XXXX-XXXXX 

Closing Date  
 08/11/06

Transactions Continued				Amount \$
07/24/06	TOWER CHEMIST PHARMANEW YORK	NY		39.97
	PRESCRIPTIONS/SUNDRIES			
07/26/06	EDRIS SALON NEW YORK	NY		62.40
	BEAUTY AND BARBER SHOPS			
08/08/06	MORIMOTO NEW YORK	NY		45.39
	FOOD AND BEV		37.39	
	FOOD/BEV		8.00	
	TIP			
<b>Total of Card Transactions</b>				<b>New Charges 522.45</b> <b>Payments/Credits -759.06</b>

**Flexible Payment Option Statement of Account**  
 Creditor: American Express Centurion Bank  
 Thank you for using Flexible Payment Option.

Account Number  
 XXXX-XXXXX3-21000  
 Closing Date  
 08/11/06

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	2,074.57	20.00	09/05/06
Payments/Credits	-2,311.01		
<b>FINANCE CHARGE</b>	0.00		
New Charges	800.09		
<b>New Balance</b>	<b>563.65</b>		

Finance Charge Schedule	Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate	Please refer to page 4 for important information regarding your Sign & Travel and/or Extended Payment Option.
	ALL	\$0.00	18.24 %	.0500%	

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.

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

S&T and/or ExPO Activity for 				Foreign Spending	Amount \$
07/15/06	COMPUTER PAYMENT RECEIVED -- THANK YOU				-740.94
07/28/06	COMPUTER PAYMENT RECEIVED -- THANK YOU				-1,500.00
08/08/06	POLO RETAIL CORP REF #99375990208599 REF CREDIT #99307580327789 (\$ 69.00)				-69.00
08/09/06	FINANCE CHARGE CREDIT				-1.07
07/12/06	2ND AVE - MADAME PAUNEW YORK 071206 DRY CLEANERS 07/12/06 DRY CLEANERS	NY			400.00
07/17/06	POLO (UK) LTD, LONDON SW3 UNITED KINGDOM Description Price GOODS 99.00			99.00 **Pounds Sterling	185.51
08/08/06	POLO RETAIL CORP NEW YORK APPAREL/ACCESSORIES	NY			214.58
<b>Total of S&amp;T and/or ExPO Activity</b>				<b>New Charges 800.09</b> <b>Payments/Credits -2,311.01</b>	

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

Statement Period  
**July 1, 2006 - July 31, 2006**

Account activity after this period does not appear on this statement

American Express®



Prepared for

Membership Rewards Account Number  
**1M09749608**

Available Points

**150,830**

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:  
**53**

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

**Account Summary**

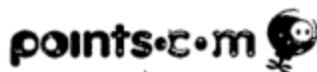
Opening points balance	148,560
New points earned	+2,270
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=150,830</b>

**New Points Earned**

07/01/06 - 07/31/06

	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum XXXX-XXXX [REDACTED]	2,217	53	0	2,270
<b>Totals</b>	<b>2,217</b>	<b>53</b>	<b>0</b>	<b>2,270</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.



**Transfer Membership Rewards® Points Through Points.com**

Points.com allows you to swap Membership Rewards points into points or miles in other loyalty programs. Swap into miles in airline frequent flyer programs or retail gift certificates such as Starbucks and [giftcertificates.com](http://giftcertificates.com). All you have to do is join Points.com FREE and register your Membership Rewards 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).

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

(MR Message 7464)



**Earn 4X Membership Rewards® Points from Eos Airlines!**

Earn 4X points when you book a flight on Eos Airlines to London and fly before September 4th. Aboard Eos Airlines, you'll experience more personal space and an exceptional level of service and now 4X Membership Rewards points!

You must book and fly by September 4th, 2006. Seating is limited. Call 1-800-598-9120, visit [www.eosairlines.com](http://www.eosairlines.com), or contact your travel professional.

Offer is valid on all published, publicly available, corporate and agency-negotiated or discounted fares. All fare rules apply. Refunds are subject to point forfeiture. Eos reserves the right to limit ticket purchases by customer for this promotion in cases of abuse or fraud. Not all Eos published fares may be available at any time. 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 Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 7581.

(MR Bonus ID 7581)

Offers 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



**Discount  
OfficeSupplies.com**

**Earn DOUBLE Points from  
DiscountOfficeSupplies.com!**

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

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

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

(MR Bonus ID 0251)

**iTunes**

**Redeem Membership Rewards® Points for Songs on iTunes**

Love listening to music? You can redeem Membership Rewards points for songs on the iTunes® Music Store, the #1 music download store. Choose either 25 or 50 songs on iTunes. With over 2 million songs, the iTunes Music Store is the largest online music library in the world.

iTunes is a registered trademark of Apple Computer, Inc., in the U.S. and other countries. The iTunes Music Store is a service mark of Apple Computer, Inc., registered in the U.S. and other countries. All rights reserved. Apple is not a participant or sponsor of this promotion.

To redeem for one of these rewards, log on to [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call **1-800-AXP-EARN (297-3276)**.

(MR Message 2190)



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

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

Terms and conditions of the Membership Rewards® program apply.

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

(MR Message 8406)

**AirTran**  
AIRWAYS

**Redeem Points and Fly AirTran Airways!**

Take a flight with our new airline partner, AirTran Airways. AirTran is one of America's largest low-fare airlines, offering quality jet service with more than 600 daily flights to more than 50 destinations. A+ Rewards members earn a one-way ticket after 3 roundtrips in Business Class or 4 roundtrips in coach, making it the fastest award ticket in the industry.

To redeem points, visit [www.americanexpress.com/rewards](http://www.americanexpress.com/rewards) or call **1-800-AXP-EARN (297-3276)**. To make a reservation, please call **1-800-AIR-TRAN A+** or visit [www.airtran.com](http://www.airtran.com).

(MR Message 9396)

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

Offers 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® Card Account identified on this Notice.

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

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

### Finance Charges

Effective with billing periods beginning on or after September 1, 2006, the tenth sentence of the first paragraph of the **Average Daily Balance Method for Calculation of Finance Charges** section of your Sign & Travel and/or Extended Payment Option Agreement is deleted, and the following sentence is added to the end of paragraph A of the **Finance Charges** section of your Sign & Travel and/or Extended Payment Option Agreement:

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

## Other Important Information About Your Account

### Roadside Assistance Enhancement

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

### Best Value Guarantee Decommission

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

### Free Shipping and Handling Decommission

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

## Notice of Changes to Your Agreement

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

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

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

### Event Ticket Protection Plan

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

#### EVENT TICKET PROTECTION PLAN- DESCRIPTION OF COVERAGE

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

#### Coverage Overview

The Event Ticket Protection Plan provides insurance to a Cardmember when the expense of a Ticket has been charged to the Cardmember's Account and the Ticketholder cannot use the Ticket due to a Covered Incident for which benefits are payable under this Plan. We will reimburse You, up to a maximum coverage limit of \$2,000 per Occurrence Platinum, for the expense of the unused Ticket charged to Your Account for two Covered Incidents for each Account for each 12-month period beginning when the eligible Ticket has been charged to the Cardmember's Account. If Ticket reimbursement, due to a Covered Incident for which benefits are provided under this Plan, is provided to the Ticketholder by a Producer, Venue, or other insurance, the coverage provided by the Event Ticket Protection Plan becomes secondary and will pay only that portion of the Ticket expense not reimbursed by the Producer, Venue, or other insurance.

#### Definitions

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

**Account:** means Your American Express Card account.

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

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

**Delay:** means any delay other than a Transportation Accident.

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

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

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

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

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

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

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

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

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

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

**Platinum:** use of the term Platinum Cardmember, refers to those Cardmembers who have a Platinum Charge Card (required to be paid in full monthly), or a Fidelity American Express Platinum Card. Any other Card which references the Platinum name or has Platinum colored plastic is not intended to receive higher coverage limits or benefits.

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

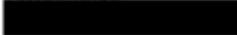
**Producer:** means the person or group of persons who provide the financial backing and who are responsible for conducting the Event.

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

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

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

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



and causes the Ticketholder to miss the Event.

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

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

**You, Your, Yourself:** means the Cardmember.

#### Description Of Benefits

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

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

#### Exclusions

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

(1) infirmity, disease or sickness of the Ticketholder, other than as defined by Medical Emergency; (2) Delay; (3) fraud or illegal activity of any kind by the Ticketholder; (4) confiscation by any governmental authority; (5) active participation in a civil public disturbance or protest; (6) negligent failure of a duty to care by any third party in whose possession a Ticket has been temporarily placed by the Ticketholder; or (7) Lost Ticket.

#### Claims

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

#### Notice of Claim

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

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

#### Proof of Loss

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

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

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

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

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

#### Payment of Claims

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

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

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

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

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

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

**Right of Recovery**

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

**General Provisions**

**Description of Coverage**

Any conflict between the terms of the Description of Coverage and the Policy will be decided in favor of the Policy. A copy of the Policy will be maintained and kept by Us and may be examined by You at any time.

**Entire Contract; Changes**

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

**Termination or Cancellation**

Coverage will cease 12:01am standard time on the earliest of the following:

- (1) the date You no longer maintain a Permanent Residence in the 50 United States of America or the District of Columbia;
- (2) the date We determine that misrepresentation or fraud occurred;
- (3) the date the Policy is cancelled;
- (4) the date You are no longer a Cardmember and Your Account ceases to remain in good standing; or
- (4) the date the Plan is not available in the location where You maintain a Permanent Residence.

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

**Fraud**

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

**Legal Actions**

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

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

**Important Additional Information For You**

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

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

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

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

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

DUPLICATE COPY

Prepared For [Redacted]

Account Number [Redacted]

Closing Date  
08/11/06

Page 11 of 12

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

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

Paul R. Johnston, Secretary  
AMEX Assurance Company  
PLAT

**Important information regarding benefit changes for Missouri residents:**

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

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

**Notice of Claim**

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

**General Provisions**

**Legal Actions**

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

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

**Questions**

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

There are no other changes to the Description of Coverage.

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

Paul R. Johnston, Secretary

**Important information regarding benefit changes for Vermont residents:**

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

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

**Important Additional Information For You**

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

There are no other changes to the Description of Coverage.

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

Paul R. Johnston, Secretary

**Notice of Changes to Your Agreement**

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

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

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

**Everyday Spend Bonus Decommission**

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

Platinum Card® Statement of Account

152,123 Membership Rewards® Points Available at 08/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 09/11/06

Page 1 of 10

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 09/26/06

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.

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.



A Way To Get EVEN MORE Payment Flexibility

As a Sign & Travel® or Extended Payment Option enrollee you know you can pay over time for travel or larger purchases. But did you know you also can choose just about any other purchases from this statement to pay over time regardless of size or type with no additional enrollment required?

Not all Cardmembers are eligible. Requests to pay over time are approved based on several factors including account history, current account status and credit record at time of request.

Activity

\* Indicates posting date

Card Transactions for [Redacted]

Amount \$

Table of card transactions with columns for date, description, and amount. Includes entries for 08/14/06, 08/27/06, and 09/06/06.

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

Continued on Page 3

Payment Coupon

Account Number [Redacted]

Please Pay By: 09/26/06

Total New Balance \$ 471.65

Total Amount Due \$ 471.65

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.

Please refer to Page 5 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

[Redacted Address]

NEW YORK NY 10021-6217



\$ [Redacted] Amount enclosed

Mail Payment to:



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



[Redacted]



**DUPLICATE COPY**

Prepared For  


Account Number  
 XXXX-XXXXX  


Closing Date  
 09/11/06

Transactions Continued				Amount \$
08/15/06*	VICTORIA'S SECRET	NEW YORK	NY	58.00
	00 0775 Women's Apparel			
09/09/06*	SAKS FIFTH AVE	-001 NEW YORK	NY	-100.79
	010963367 GIVENCHY FOUNDATION			
08/12/06	VICTORIA'S SECRET	NEW YORK	NY	108.00
	Women's Apparel			
08/12/06	VICTORIA'S SECRET	NEW YORK	NY	163.00
	Women's Apparel			
08/12/06	MEDITERRANEO	NEW YORK	NY	16.27
	FOOD/BEVERAGE			
			13.27	
			3.00	
08/12/06	BROTHER JIMMY'S BBQ	NEW YORK	NY	27.97
	01/FOOD AND BEVERAGE			
			22.97	
			5.00	
08/13/06	LOEWS #116 LINCOLN	SMANHATTAN	NY	10.75
	MOTION PICTURE THEATERS			
08/13/06	POMODORO	NEW YORK	NY	24.55
	01 FOOD AND BEVERAGE			
			20.55	
			4.00	
08/17/06	410 PARK AVENUE DISP	NEW YORK	NY	30.00
	APPAREL/ACCESSORY SHOP			
08/17/06	410 PARK AVENUE DISP	NEW YORK	NY	25.00
	APPAREL/ACCESSORY SHOP			
08/17/06	HOLY BASIL	NEW YORK	NY	56.80
	FOOD/BEVERAGE			
08/18/06*	BATH & BODY WORKS 92	NEW YORK	NY	42.27
	000006725 212-772-2589			
08/18/06	CVS STORE - 2400	NEW YORK	NY	31.47
	HEALTH/BEAUTY-AIDS			
08/19/06	POLO RETAIL CORP	SOUTHAMPTON	NY	61.73
	GENERAL MERCHANDISE			
08/19/06	POLO RETAIL CORP	SOUTHAMPTON	NY	81.47
	GENERAL MERCHANDISE			
08/19/06	EXXONMOBIL5906190433	MANORVIL	NY	61.90
	PAY AT PUMP5906190433			
08/20/06	EL PASO	NEW YORK	NY	15.00
	FOOD/BEVERAGE			
08/20/06	GRISTED ES #512	NEW YORK	NY	9.83
	GROCERIES 5399-09			
08/20/06	J.CREW - EAST HAMPTON	EAST HAMPTON	NY	81.47
	NON APPAREL ACCESSORIES			
08/23/06	EQUINOX COLUMBUS C	212-881-0425	NY	150.00
	HEALTH SPA			
08/30/06	PAYPAL *JAPANESEBOW	402 935 7733	CA	188.90
	MISC PROFESSIONAL SVCS			
09/04/06	SAKS FIFTH AVE	-001 NEW YORK	NY	141.97
	GIVENCHY FOUNDATION			
	Description			
	ENCHY FOUNDATIO			
	ENCHY EYES			
09/05/06	SEPHORA #336-67TH ST	NEW YORK	NY	107.29
	COSMETIC STORE			

Continued on reverse

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Prepared For

Account Number  
XXXX-XXXX

Page 4 of 10

**Transactions Continued**

Amount \$

09/06/06	KODAKGALLERY.COM EMERYVILLE CA	3.81
	KODAKGALLERY.COM	
09/07/06	BRAZIL BRONZE INC NEW YORK NY	55.00
	FOOD AND BEVERAGE	
09/07/06	PARK PLAZA GULF OLD BROOKVIL NY	67.32
	000429848	
	SERVICE STA625114120423	
09/08/06	PAYPAL *LUX GROUP 402 935 7733 CA	47.99
	MISC PROFESSIONAL SVCS	
09/10/06	MOVIETICKETS COM 888-4408457 FL	23.50
	MOTION PICTURE THEATERS	

**Total of Card Transactions**

New Charges **1,633.26**  
Payments/Credits **-1,684.06**

**Flexible Payment Option Statement of Account**

Creditor: American Express Centurion Bank

Account Number  
XXXX-XXXX  
Closing Date  
09/11/06

Thank you for using Flexible Payment Option.

	Account Summary \$	Minimum Payment \$
Previous Balance	563.65	<b>0.00</b>
Payments/Credits	-3,125.65	
<b>FINANCE CHARGE</b>	0.00	
New Charges	2,562.00	
<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	18.24 %	.0500%

Please refer to page 5 for important information regarding your Sign & Travel and/or Extended Payment Option.

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.

**S&T and/or ExpD Activity for**

Amount \$

08/14/06	COMPUTER PAYMENT RECEIVED -- THANK YOU	-328.47
08/27/06	COMPUTER PAYMENT RECEIVED -- THANK YOU	-1,082.16
09/06/06	COMPUTER PAYMENT RECEIVED -- THANK YOU	-1,715.02
08/13/06	BANANA REPUBLIC #811 NEW YORK NY	217.83
	APPAREL/ACCESSORIES	
08/19/06	THE SOUTHAMPTON VILLSOUTHAMPTON NY	417.82
	GIFT SHOP	
08/22/06	BERGDORF GOODMAN NEW YORK NY	211.33
	GOODS AND SERVICES	
08/26/06	NY WAREHOUSE NEW YORK NY	269.85
	SALES	
08/26/06	HERMES # 90 NEW YORK NY	230.06
	23 LEATHER GOODS	
08/26/06	HERMES # 90 NEW YORK NY	624.24
	23 LEATHER GOODS	
08/28/06	PAYPAL +BRANDS SALE 402 935 7733 CA	255.70
	MISC PROFESSIONAL SVCS	
08/31/06	WWW.POLO.COM 888-475-7674 PA	243.17
	INTERNET RETAIL	

Continued on next page

**DUPLICATE COPY**

Prepared For

Account Number

Closing Date

Page 5 of 10

██████████

XXXX-XXXX

09/11/06

<b>S&amp;T and/or ExPO Activity Continued</b>		Amount \$
08/31/06	BUDGET RENT A CAR, ST BARTHELEMY FWI	92.00
	Rental Date: 08/31/06                      Return Date: 08/31/06	
	Agreement Number: 3	
	Reference Number: EEN	
<b>Total of S&amp;T and/or ExPO Activity</b>		
	New Charges	2,562.00
	Payments/Credits	-3,125.65

**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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Prepared For



Account Number

XXXX-XXXX



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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  
**August 1, 2006 - August 31, 2006**  
 Account activity after this period does not appear on this statement

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

Available Points  
**152,123**

Everyday Spend Points  
 earned this period:  
**40**

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	150,830
New points earned	+1,293
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=152,123</b>

**New Points Earned**

08/01/06 - 08/31/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum [Redacted]	1,253	40	0	1,293
<b>Totals</b>	<b>1,253</b>	<b>40</b>	<b>0</b>	<b>1,293</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 10x Points When You Send Gorgeous Flowers!**



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

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

(MR Bonus ID 1600)

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

**Redeem Membership Rewards® Points for California Pizza Kitchen Gift Cards!**



Now you can redeem Membership Rewards points to purchase California Pizza Kitchen gift cards. California Pizza Kitchen provides a wide range of signature California-style, hearth-baked pizzas, to creative salads, pastas, soups and sandwiches. With items like the Original BBQ Chicken Pizza, the Kung Pao Spaghetti, and the Waldorf Chicken Salad, CPK is sure to have something to delight everyone's taste buds. To find a location near you, visit [www.cpk.com](http://www.cpk.com).

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

(MR Message 6248)

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

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

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

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

(MR Bonus ID 5716)



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

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

Terms and conditions of the Membership Rewards® program apply.

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

(MR Message 5125)

P O T T E R Y B A R N

### Redeem Membership Rewards® Points for Pottery Barn

At Pottery Barn®, Membership Rewards enrollees can shop for home furnishings of exceptional comfort, style and quality. Pottery Barn's designers draw inspiration from around the world to create an exclusive collection of furniture.

For a store near you or to request a catalog, visit [www.potterybarn.com](http://www.potterybarn.com) or call 1-800-922-5507.

(MR Message 7275)



### Redeem Membership Rewards® Points for Southwest Rapid Rewards!

Southwest Airlines offers low fares, legendary customer service and all leather seats on more than 3,000 daily nonstop flights to over 62 destinations across the U.S. Southwest will begin service to Washington Dulles International Airport on October 5, 2006 with 12 daily nonstop departures to Chicago Midway, Las Vegas, Orlando and Tampa Bay. It takes only eight roundtrips (or 16 Rapid Rewards credits) within 24 consecutive months to earn a fully transferable roundtrip Award valid for one year.

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

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 9127)

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



**Reward Yourself with USA TODAY for Only \$.55 per Day**



Start your day off right with home or office delivery of USA TODAY. USA TODAY delivers the news you need to know, when you need it, in a concise format to save you time. Enrich your life with exclusive stories only found in USA TODAY. Just 13 weeks for \$35.75, 26 weeks for \$71.50 or 52 weeks for \$143.00.

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

To redeem, call 1-800-872-0001 and mention code 727 or visit us online at [www.myusatoday.com/your](http://www.myusatoday.com/your).

(CE 107778)

**Stay in an Exceptional Villa Through Platinum Villas**



Looking for a home-away-from-home in Europe, the Caribbean, Mexico, or the United States? With Platinum Villas, you can plan a personal retreat at a luxurious beach cottage, an elegant villa, or an exclusive, private residence and quickly become enmeshed in the local way of life--and receive a valuable amenity of \$500 or more.

For more information about the full range of homes and experiences available through Platinum Villas, call the specialists at Platinum Travel Services at 1-800-443-7672.

(CE 107829)

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

**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 worldwide. So, when the need arises for a reservation at a hometown favorite or an outstanding restaurant in another city, *Fine Dining* can help.

To make a *Fine Dining* reservation, please call 1-800-345-2639, option 2.

(CE 107828)

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.

**Now Accepting American Express® Cards!**



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

**Xavier's of Piermont** - What happens when genius encounters a blank plate. Located at 506 Piermont Avenue in Piermont, NY. Contact us at 845-359-7007 or [www.xaviers.com](http://www.xaviers.com).

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

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

(CE 107978)

**Travel Medical Protection - Travel with Peace of Mind**



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

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

There are some things you can't pack in a suitcase, like adequate insurance. So travel with peace of mind! To learn more about the coverage or how you can enroll yourself and your loved ones, call 1-800-297-2900 and mention RSVP code U3Y.

(CE 107785)

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

**Join Us - Support Boys & Girls Clubs of America**



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

Visit [www.mylifemycard.com/donatebgca](http://www.mylifemycard.com/donatebgca) for more information or to make a donation.

(CE 107780)

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

**Use the Card to Make Bill Paying Easy**



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

Visit [www.americanexpress.com/abp45](http://www.americanexpress.com/abp45) for more information.

(CE 107887)

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

**Are You Overpaying for Personal Checks?**



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

Order now at [www.amexpub.com/checks/statement](http://www.amexpub.com/checks/statement) or call 1-800-662-2314 to request a brochure.

(CE 107890)

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

**Extend Your Warranty!**



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

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

(CE 107888)

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

**Platinum Card®  
Statement of Account**

**156,329  
Membership Rewards®  
Points Available**  
at 09/30/06, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date  
10/11/06

Page 1 of 8

	Previous Balance \$	Payments/Credits \$	New Charges \$ (inc. Finance Charge if any)	New Balance \$	Minimum Amount Due \$
Due in Full	471.65	-471.65	+958.47	958.47	+958.47
Flexible	0.00	-98.91	+669.86	+570.95	+20.00
<b>Total</b>	<b>471.65</b>	<b>-570.56</b>	<b>+1,628.33</b>	<b>=1,529.42</b>	<b>978.47</b>

**Please Pay By  
11/05/06**  
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](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.

For assistance or questions about your account, contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-525-3355.



**Get Your Premium Seats in New York City and Los Angeles**

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

All sales are final and nonrefundable and resale is prohibited. Details and prices are subject to change. Suites, packages and tickets are available on a first-come, first-served basis. All ticket orders are subject to service charges. Payment must be made using the Platinum Card from American Express. Availability is limited. For tickets, call 1-800-321-RSVP (7787), 8am-11pm EST, seven days a week.

**Activity** \* Indicates posting date

Card Transactions for	Amount \$
09/15/06* 515.69 CHKLESS PYMT RECV: THANK YOU 44.04 APPLIED TO SIGN & TRAVEL/ExPO	-471.65
09/17/06 PAYPAL *AMY SMITH 402 935 7733 CA MISC PROFESSIONAL SVCS	47.00
09/22/06 LOEWS #110 VILLAGE VMANHATTAN NY MOTION PICTURE THEATERS	21.50

↓ 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:  
11/05/06**

**Total New Balance  
\$ 1,529.42**  
**Minimum Amount Due  
\$978.47**

\$ \_\_\_\_\_  
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.



**DUPLICATE COPY**

Prepared For [REDACTED]

Account Number  
XXXX-XXXX [REDACTED]

Closing Date  
10/11/06

Page 3 of 8

Transactions Continued					Amount \$
09/23/06	LACES INC	212-334-5457	NY		90.00
	0				
09/23/06	EQUINOX COLUMBUS C	212-881-0425	NY		150.00
	HEALTH SPA				
09/26/06	HALLAK AND SONS CLEAHACKENSACK		NJ		138.50
	CLEANING SERVICE/SUPPLY				
09/26/06	PAYPAL *SENJAV	402 935 7733	CA		107.00
	MISC PROFESSIONAL SVCS				
10/04/06	RAOUL'S RESTAURANT US		NY		121.87
	RESTAURANT				
	FOOD/BEVERAGE			101.87	
	TIP			20.00	
10/06/06	SEARLE NEW YORK		NY		108.00
	WOMEN'S READY-TO-WEAR				
10/08/06	BARNEYS NEW YORK	660 MADISON	NY		54.19
	SALES				
10/09/06	BEDBATH&BEYOND#0361	NEW YORK	NY		95.24
	DEPARTMENT STORES				
10/09/06	GRISTED ES #512	NEW YORK	NY		25.17
	GROCERIES 5399-09				
<b>Total of Card Transactions</b>					<b>958.47</b>
					New Charges
					Payments/Credits
					<b>-471.65</b>

**Flexible Payment Option Statement of Account**

Account Number  
XXXX-XXXX [REDACTED]  
Closing Date  
10/11/06

Thank you for using Flexible Payment Option.

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	0.00	20.00	11/05/06
Payments/Credits	-98.91		
<b>FINANCE CHARGE</b>	0.00		
New Charges	669.86		
<b>New Balance</b>	<b>570.95</b>		

Finance Charge Schedule	Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
	ALL	\$0.00	18.24 %	.0500%

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 \$
09/15/06	COMPUTER PAYMENT RECEIVED -- THANK YOU			-44.04
09/23/06	WWW.POLO.COM REF #99321820204099 REF: CREDIT #99377840075199 (\$ 54.87)			-54.87
09/12/06	SEPHORA 159 CHAMP ELYSEES, PARIS FRANCE VOUS REMERCIE DE VOTRE VISITE		33.90 **European Union Euro	44.04
09/22/06	MTA VENDING MACHINESBROOKLYN NY MTA MVM*68TH ST / HUNTE			20.00
09/23/06	FACONNABLE NEW YORK NY FACONNABLE WMN			395.57

Continued on reverse

DUPLICATE COPY

Prepared For

Account Number

Page 4 of 8

S&T and/or ExPO Activity Continued

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

Foreign Spending

Amount \$

10/09/06 BARNEYS NEW YORK 660 MADISON NY SALES

210.25

Total of S&T and/or ExPO Activity

New Charges Payments/Credits

669.86 -98.91

Important Sign & Travel and/or Extended Payment Option Information

Finance Charge: To calculate the Finance Charge, we multiply the Daily Periodic Rate, by the Average Daily Balance for the billing period. To get the Average Daily Balance we take the beginning balance of the Extended Payment Option ("Account") each day, add any new Account Charges and accrued and unpaid Finance Charges and subtract any payments or credits. Then we add up the daily balances for the billing period and divide by the number of days in the billing period. This gives us the Average Daily Balance. This method of computation of the Average Daily Balance results in compound interest. If in any 12 month period ending with the Closing Date of the current billing period you were in default on your Account or any other American Express Account, the APR applicable to your entire Account balance will be as disclosed to you in your Cardmember Agreement and its supplement(s). Payments: Please see the payment information and instructions on Page 2. Remember, your payment each month should be for at least the Minimum Amount Due or the Total Amount Due, whichever appears on the Card Account Statement. Either amount includes the Account Minimum Payment shown on the Account Statement and the balance due on your Card Account. If you want to pay more than the Minimum Payment ( up to the entire Account New Balance ), make your payment for the larger amount and the excess will be applied to your Account. How to avoid Additional Finance Charges: To avoid additional Finance Charges the Account New Balance must be paid in full by the Closing Date of the next billing period. American Express Centurion Bank will not impose Finance Charges for Account Charges made in any billing period for which payment in full has been received on or before the Closing Date of the next billing period. Creditor: The Extended Payment Option and/or Sign & Travel is issued by American Express Centurion Bank.

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

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



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

Available Points

**156,329**

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:  
**170**

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

**Account Summary**

Opening points balance	152,123
New points earned	+4,206
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=156,329</b>

**New Points Earned**

09/01/06 - 09/30/06	Points Activity On Eligible Charges	Everyday Spend Points	Bonus Points Awarded	Total Points Activity Per Card
Platinum XXXX-XXXX [Redacted]	4,036	170	0	4,206
<b>Totals</b>	<b>4,036</b>	<b>170</b>	<b>0</b>	<b>4,206</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 Membership Rewards® Points and Plan a Winter Wonderland Vacation!**



Enter the world of Vail, Beaver Creek, Breckenridge, Keystone and Heavenly resorts, where you'll ski through pristine alpine bowls, stroll through quaint villages lined with eclectic boutiques, ride rails in one of the world's top terrain parks and carve turns on an immaculately groomed cruiser. Or, simply stop and take in the dramatic view of a sparkling blue lake or dine in a cozy mountain lodge. Create a one-of-a-kind vacation when you redeem Membership Rewards points for the ultimate ski experience.

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

(MR Message 4326)

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

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



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

Redeem Membership Rewards® points for a \$100 or a \$250 certificate to The Capital Grille at [www.membershiprewards.com](http://www.membershiprewards.com).

(MR Message 6456)

All Membership Rewards® program terms and conditions apply.

Continued on reverse

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



**Get Away from the Cold This Winter by Flying Mexicana!**

Travel with Mexicana for 20% less Membership Rewards® points now through December 7, 2006. Call Frecuenta Customer Service at 1-800-531-7901 to make your reservation and mention code: GGMRBEACH when requesting the offer. Then transfer your points from Membership Rewards to Frecuenta miles by calling 1-800-AXP-EARN or redeeming online at [www.membershiprewards.com](http://www.membershiprewards.com).

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

(MR Message 9311)

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



Travel should take you places™

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

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

Visit [www.HiltonHawaiianVillage.com](http://www.HiltonHawaiianVillage.com), call 1-800-HILTONS or contact your local travel professional. Must enter request code P5 and pay an eligible rate.

(MR Bonus ID 5263)

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



**Earn Double Points at Tourneau - WatchFest 2006!**

Celebrate WatchFest 2006! Visit any Tourneau or Tourneau Watch Gear Store during the entire month of October 2006 and earn double Membership Rewards® points on any purchase when you use an eligible, enrolled American Express® Card.

Visit Tourneau in October 2006 to earn double points!

(MR Bonus ID 5451)

To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 5451.



**Great Savings on Hawaiian Airlines®**

Special offer for Membership Rewards® enrollees, receive 10% off Fall web fares between the Mainland U.S. and Hawaii on Hawaiian Airlines.\* Book now through October 31, 2006, and travel between August 28-December 14, 2006.

To redeem for this offer, you must book flights via [www.HawaiianAirlines.com/AmexMR](http://www.HawaiianAirlines.com/AmexMR).

(MR Message 7208)

\*Some restrictions apply.

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



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

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

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

(MR Message 8464)

Terms and conditions of the Membership Rewards program apply.



**Make Your Next Dinner Out Even More Rewarding**



American Express is pleased to present the Passport to Dining program. You can earn a prepaid Dining Out Card worth \$100 when you use your American Express® Card from September 20 through November 30, 2006 at four or more participating San Francisco restaurants and your receipts add up to at least \$400. Using your Card helps local AIDS organizations, too. American Express will donate 5% of each American Express transaction at participating restaurants--up to \$50,000 in total--to the Macy's Passport 2006 AIDS Organizations. The more of these restaurants you enjoy, the sooner you can earn your reward and the more funds you'll help raise for HIV/AIDS research, education and patient care.

Why not start dining out tonight?

For a list of participating restaurants and details on how to claim your reward, visit [www.mylifemycard.com/go/passporttodining](http://www.mylifemycard.com/go/passporttodining).

(CE 107906)

**Earn Membership Rewards® Bonus Points at One Carnegie Hill**



215 EAST 96TH STREET

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

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

To earn bonus points, you must be enrolled in the Membership Rewards program at the time of sign-up or renewal and you must charge your rent on an eligible, enrolled American Express Card. Rent payment must be made through Automatic Bill Payment. ID: 0270

**Now Accepting American Express® Cards!**



**Roto-Rooter** - America's Neighborhood Plumber®. For fast, professional plumbing and drain service, call 1-800-GET-ROTO (438-7686) or schedule online at [www.rotorooter.com](http://www.rotorooter.com).

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

(CE 107921)

**Porter House New York** - Michael Lomonaco's contemporary American steakhouse with a premier seafood program. 10 Columbus Circle, NYC. 212-823-9500. [www.porterhousenewyork.com](http://www.porterhousenewyork.com).

**AJ Maxwell's Steakhouse** - Classics in a sophisticated Rockefeller Center locale, ideal for business lunches, pre-theater, or private events. 57 W. 48th St. 212-262-6200. [www.ajmaxwells.com](http://www.ajmaxwells.com).

**Save 61% OFF the Newsstand Price for Sports Weekly!**



Subscribe or give a gift of *Sports Weekly* and SAVE UP TO 61% OFF the Newsstand! USA Today's *Sports Weekly* takes readers inside the dugouts, locker rooms, and playing fields. Including the best fantasy information available for baseball and football. *Sports Weekly* offers the impacting content avid sports fans want.

52 weeks only \$34.95.

Call 1-800-872-1415 and mention promo 145 or go online to [www.mysportsweekly.com/bestdeal](http://www.mysportsweekly.com/bestdeal).

(CE 108038)

Only American Express® Cards are accepted. Void in Alaska. Local sales tax when applicable will be added to your order. Savings calculated off the newsstand price of \$1.75 per copy.

**Enjoy Savings of Up to 35% When You Visit Ireland**



Enjoy a great range of savings in hotels, restaurants and retail outlets when you travel to the Republic of Ireland. Offers include a 25% saving on luxury golf holidays with Carr Golf & Corporate Travel, a 25% saving on a two-night stay at the Heritage Hotel, complimentary champagne with dinner at the Harvey Nichols restaurant, and a 15% saving on the finest of Irish design in contemporary fashions and gifts at Kilkenny stores.

For further information on these and many more offers, go to [www.americanexpress.co.uk/visitireland](http://www.americanexpress.co.uk/visitireland) and make sure to use your American Express® Card when you travel to Ireland.

(CE 108056)

Offers available until November 30, 2006.

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

**FREE Dream Book<sup>SM</sup> Guide**

People who write down their retirement dreams are much more likely to achieve them. So Ameriprise Financial created the *Dream Book* guide to help you do just that. The *Dream Book* helps you craft a vision of your ideal retirement, and take steps toward making it a reality. Ameriprise Financial is a financial planning company with more than 110 years of experience. Let Ameriprise Financial help you get started--request yours today.



To request your *Dream Book* guide, call Ameriprise Financial at 1-866-801-7517 or visit [www.ameriprise.com](http://www.ameriprise.com).

(CE 108057)

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**Join Us - Support Boys & Girls Clubs of America**

Boys & Girls Clubs of America gives young people the skills they need to succeed. The Club is a place that offers programs and activities every day--after school and on weekends--when kids are in need of positive, productive outlets. BGCA is dedicated to inspiring and enabling all young people to realize their full potential.



Visit [www.mylifemycard.com/bgca](http://www.mylifemycard.com/bgca) to learn more about BGCA and how you can help create 100 more years of hope and opportunity for kids.

(CE 108008)

**Travel Medical Protection - Travel with Peace of Mind**



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

There are some things you can't pack in a suitcase, like adequate insurance. So travel with peace of mind! To learn more about the coverage or how you can enroll yourself and your loved ones, call 1-800-618-8302 and mention RSVP code UAR.

(CE 107957)

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

**Identity Theft Assistance from American Express**



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

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

(CE 108065)

**Identity Theft Assistance from American Express**



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

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

(CE 107889)

Offers 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**

**157,903**  
**Membership Rewards®**  
**Points Available**  
at 10/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date  
11/10/06

Page 1 of 9

	Previous Balance \$	Payments/Credits \$	New Charges \$ (inc. Finance Charge if any)	New Balance \$	Minimum Amount Due \$
Due in Full	958.47	-1,450.68	+1,100.32	608.11	+608.11
Flexible	+570.95	-570.95	+308.64	+308.64	+20.00
<b>Total</b>	<b>1,529.42</b>	<b>-2,021.63</b>	<b>+1,408.96</b>	<b>=916.75</b>	<b>628.11</b>

**Please Pay By  
12/05/06**

Please refer to page 4 on How to Avoid Additional Finance Charges.

Please refer to page 2 for important information regarding your account

See Page 9 For A Notice Of Changes To Your Membership Rewards® Program 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.

For assistance or questions about your account, contact us at [www.americanexpress.com](http://www.americanexpress.com) or call Customer Service at 1-800-525-3355.

**Pay now or pay later.**

Do you want to select charges on this statement to pay later?

Visit [americanexpress.com/selectandpay](http://americanexpress.com/selectandpay) or see CustomExtras pages at the end of your Statement for details.



**Activity** \* Indicates posting date

Card Transactions for	Amount \$
10/13/06* 1,653.45 CHKLESS PYMT RECV- THANK YOU 570.95 APPLIED TO SIGN & TRAVEL/EXP	-1,082.50
10/24/06* COMPUTER PAYMENT RECEIVED- THANK YOU	-368.18

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

**Payment Coupon**

Account Number [Redacted]



NEW YORK NY 10021-6217



Mail Payment to:

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



**Please Pay By:  
12/05/06**

**Total New Balance  
\$ 916.75**

**Minimum Amount Due  
\$628.11**

\$ \_\_\_\_\_  
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.



**DUPLICATE COPY**

Prepared For

Account Number

Closing Date

Page 3 of 9

██████████ ██████████

XXXX-XXXX

██████████

11/10/06

<b>Transactions Continued</b>				<b>Amount \$</b>
10/02/06	JASMINE SOLA #01 JASUS 6174378465 Description GENERAL MERCHANDISE	MA		132.85
10/11/06*	BANANA REPUBLIC #811US 811100031 MEN'S/WOMEN'S CLOTHNG	NY		124.03
10/21/06	CVS STORE - 2400 NEW YORK HEALTH/BEAUTY-AIDS	NY		25.83
10/22/06	PERFUME PALACE CAROLINA PR Description GENERAL MDSE			59.50
10/23/06	EQUINOX MOTO #113 212-881-0425 HEALTH SPA	NY		150.00
10/26/06	MEDITERRANEO US RESTAURANT FOOD/BEVERAGE	NY	32.50	32.50
10/28/06	GRACE'S MARKET NEW YORK 09GROCERIES	NY		41.86
10/29/06	VILLAGE EAST K 00 GENERAL MERCHANDISE	NY		10.75
10/30/06	APPLE ONLINE STORES CUPERTINO COM*PUTER/SOFTWARE	CA		85.62
10/30/06	GRACE'S MARKET NEW YORK 09GROCERIES	NY		54.48
11/01/06	BLUE RIBBON SUSHI NEW YORK FOOD-BEV FOOD-BEV TIP	NY	27.50 5.00	32.50
11/01/06	PROFLOWERS.COM 888-373-7437 FLOWERS	CA		54.97
11/02/06	MEDITERRANEO US RESTAURANT FOOD/BEVERAGE TIP	NY	48.20 0.90	49.10
11/02/06	SEPHORA #336-67TH STNEW YORK COSMETIC STORE	NY		27.09
11/07/06	APPLE ONLINE STORES CUPERTINO COM*PUTER/SOFTWARE	CA		85.62
11/08/06	RAOUL'S RESTAURANT US RESTAURANT FOOD/BEVERAGE	NY	98.63	98.63
11/09/06	ITUNES MUSIC STORE CUPERTINO COM*PUTER/SOFTWARE	CA		34.99
<b>Total of Card Transactions</b>			<b>New Charges</b>	<b>1,100.32</b>
			<b>Payments/Credits</b>	<b>-1,450.68</b>

Continued on reverse

**DUPLICATE COPY**

Prepared For

Account Number  
XXXX-XXXX

Page 4 of 9

**Flexible Payment Option Statement of Account**

Account Number  
XXXX-XXXX  
Closing Date  
11/10/06

Thank you for using Flexible Payment Option.

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	570.95	20.00	12/05/06
Payments/Credits	-570.95		
<b>FINANCE CHARGE</b>	0.00		
New Charges	308.64		
<b>New Balance</b>	<b>308.64</b>		

**Finance Charge Schedule**

Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
ALL	\$0.00	18.24 %	.0500%

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.

**S&T and/or ExPO Activity for**

Amount \$

10/13/06	COMPUTER PAYMENT RECEIVED - THANK YOU	-570.95
10/25/06	WWW.POLO.COM 888-475-7674 PA INTERNET RETAIL	288.64
11/01/06	MTA VENDING MACHINES BROOKLYN NY MTA MVM*SPRING ST & LAF	20.00
<b>Total of S&amp;T and/or ExPO Activity</b>		
	<b>New Charges</b>	<b>308.64</b>
	<b>Payments/Credits</b>	<b>-570.95</b>

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

**Finance Charge:** To calculate the Finance Charge, we multiply the Daily Periodic Rate, by the Average Daily Balance for the billing period. Then we multiply the product by the number of days in the billing period. To get the Average Daily Balance we take the beginning balance of the Extended Payment Option ("Account") each day, add any new Account Charges and accrued and unpaid Finance Charges and subtract any payments or credits. Then we add up the daily balances for the billing period and divide by the number of days in the billing period. This gives us the Average Daily Balance. This method of computation of the Average Daily Balance results in compound interest. If in any 12 month period ending with the Closing Date of the current billing period you were in default on your Account or any other American Express Account, the APR applicable to your entire Account balance will be as disclosed to you in your Cardmember Agreement and its supplement(s). **Payments:** Please see the payment information and instructions on Page 2. Remember, your payment each month should be for at least the Minimum Amount Due or the Total Amount Due, whichever appears on the Card Account Statement. Either amount includes the Account Minimum Payment shown on the Account Statement and the balance due on your Card Account. If you want to pay more than the Minimum Payment ( up to the entire Account New Balance ), make your payment for the larger amount and the excess will be applied to your Account. **How to avoid Additional Finance Charges:** To avoid additional Finance Charges the Account New Balance must be paid in full by the Closing Date of the next billing period. American Express Centurion Bank will not impose Finance Charges for Account Charges made in any billing period for which payment in full has been received on or before the Closing Date of the next billing period. **Creditor:** The Extended Payment Option and/or Sign & Travel is issued by American Express Centurion Bank.

**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  
**October 1, 2006 - October 31, 2006**  
 Account activity after this period does not appear on this statement

Prepared for [Redacted] Available Points  
**157,903**

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

<b>Account Summary</b>	
Opening points balance	156,329
New points earned	+1,574
Points transferred or redeemed	0
Reinstated points and adjustments	0
<b>New points balance</b>	<b>=157,903</b>

<b>New Points Earned</b>			
10/01/06 - 10/31/06	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum XXXX-XXXX [Redacted]	1,574	0	1,574
<b>Totals</b>	<b>1,574</b>	<b>0</b>	<b>1,574</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.

**Special Holiday Offer at BonusPointsMall.com™**



BonusPointsMall.com is a new feature of the Membership Rewards® program, where you can earn double points at over 125 brand-name retailers all year round. As a special gift for you during the holidays, earn 3x points from November 15th to December 31st!

Shop now at [BonusPointsMall.com](http://BonusPointsMall.com) and watch the points add up--it's that simple!

(MR Bonus ID-2X pts: 0807, MR Holiday Bonus ID: 0972)

Offer valid 12am EST 12/15/06 to 11:59pm EST 12/31/06. To be eligible, you must be a U.S. Cardmember enrolled in the Membership Rewards program at the time of purchase and you must charge your qualifying purchase through BonusPointsMall.com on an eligible, enrolled American Express® Card. Bonus points are awarded for all qualifying transactions at participating merchants through BonusPointsMall.com. Additional terms and conditions apply and appear at [www.BonusPointsMall.com/terms.jsp](http://www.BonusPointsMall.com/terms.jsp). Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Bonus ID-2X Pts: 0807. Holiday Bonus: 0972.

**Earn Double Points on Americana Manhasset GiftCard Purchases of \$100 or More**



Earn double Membership Rewards® points on Americana Manhasset GiftCard purchases of \$100 or more when you pay with your American Express® Card. Perfect for personal and corporate holiday gift giving, our GiftCard is exquisitely wrapped and redeemable at over 60 shops: Gucci, Louis Vuitton, Etro, Cartier, Chanel, Prada, Fendi, Burberry, Ralph Lauren, Tiffany & Co., and more.

To purchase an Americana Manhasset GiftCard, visit [www.americana.manhasset.com](http://www.americana.manhasset.com), call 1-800-818-6767, or stop in at our Concierge Store.

(MR Bonus ID 5860)

Offer valid 11/10/06 - 12/10/06 on Americana Manhasset GiftCard purchases of \$100 or more in a single transaction. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 5860.

Continued on reverse

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



**Give the Holiday Gift That Speaks Volumes**

Barnes & Noble Gift Cards--Good in all Barnes & Noble and B. Dalton Bookseller stores nationwide and online at Barnes & Noble.com ([www.bn.com](http://www.bn.com)). Choose nearly anything and everything from books for every interest to CDs and DVDs and more, all from America's largest bookstore, Barnes & Noble.

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

(MR Message 2197)

Barnes & Noble is not a sponsor or co-sponsor of this promotion. Please see back of gift card for terms and conditions of use. Barnes & Noble is not liable for any alleged or actual claims related to this point redemption offer.

**Earn 2x Points This Holiday Season on Purchases of \$65 or more at Clinique.com!**

CLINIQUE

Exclusively at [Clinique.com](http://Clinique.com), American Express® Cardmembers can earn double Membership Rewards® points with every Clinique.com purchase of \$65 or more until 12/31/06. Browse Clinique's full range of holiday gifts, as well as skin care products for both men and women.

Visit [Clinique.com](http://Clinique.com) today to earn double points!

(MR Bonus ID 2638)

Offer valid for purchases made 7/1/06 - 12/31/06 only and not valid on previous purchases. Earn 2x points on any single purchase of \$65 or more. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 2638.

**Redeem Membership Rewards® Points for The Cheesecake Factory® Gift Cards!**



The Cheesecake Factory is much more than just cheesecake! The Cheesecake Factory is a unique, upscale casual dining restaurant offering more than 200 menu selections including appetizers, specialty salads, pastas, and pizzas, as well as great steaks and burgers, sandwiches, fresh fish and seafood. Be sure to save room for one of their 40 delicious cheesecakes and desserts with a cappuccino or latte. At The Cheesecake Factory, there is truly "Something for Everyone!"

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

(MR Message 4401)

**Celebrate the Season - Earn 10x Points at FTD.COM®!**



Celebrate the season with flowers and gifts and earn 10x Membership Rewards® points when you shop at [www.ftd.com/amexpromo](http://www.ftd.com/amexpromo). Decorate the table with our exclusive line of FTD® Holiday Centerpieces. Or tempt their sweet tooth with delicious gourmet gifts including cookies, chocolates, fruit baskets, and more! Same-day delivery is available on florist-delivered products.

Decorate the table with FTD® and earn 10x points when you shop at [www.ftd.com/amexpromo](http://www.ftd.com/amexpromo).

(MR Bonus ID 7870)

Offer expires 12/31/06. Not valid in retail stores or combined with other offers from FTD. Bonus points awarded based on retail price only. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 10-12 weeks after delivery date and charges appear on billing statement. Bonus ID: 7870.

Prepared For [REDACTED]

Account Number  
XXXX-XXXX [REDACTED]

Closing Date  
11/10/06



**Get Even More Payment Flexibility**



As a Sign & Travel® or Extended Payment Option enrollee, you may know you can pay over time for travel or larger purchases. But did you know you also can choose just about any other purchases from this statement to pay over time regardless of size or type with no additional enrollment required? It's easy and it takes just a moment. And best of all, whether you pay in full or select charges to pay over time you still enjoy the benefits and security your Card provides.

Not all Cardmembers are eligible. Requests to pay over time are approved based on several factors including account history, current account status and credit record at time of request.

To choose virtually any charge to pay over time, go to [www.americanexpress.com/selectandpay](http://www.americanexpress.com/selectandpay), select the "Get Started" button, log on and click on charges you want to take more time to pay. Or call the number on the back of your Card and press 0. (CE 108091)

**Now Accepting American Express® Cards!**



**Tuesday Morning** - Find a treasure trove of first-quality, closeout-priced home accents, luxury linens, crystal, gifts, and more. [www.tuesdaymorning.com](http://www.tuesdaymorning.com) or 1-888-TUE-8989.

**Basso 56** - Chef-owner Paolo Catini offers regional Italian cuisine in the Lincoln Center/Columbus Circle/Carnegie Hall area. 234 W. 56th St., NYC. 212-265-2610.

**Turco's** - Specialty supermarket and catering located at 380 Downing Drive in Yorktown Heights or 381 North Central in Hartsdale. Contact us at 914-761-4414 or [www.turcos.com](http://www.turcos.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 108096)

**Enjoy Benefits at Bergdorf Goodman and Neiman Marcus**



Shop Bergdorf Goodman and Neiman Marcus for perfect holiday gifts and experience an exclusive rewards program. Earn InCircle points--reach membership status with 5,000 points in one calendar year. Membership benefits include invitations to special events, additional points on your birthday and copies of exclusive Bergdorf Goodman and Neiman Marcus publications.

Earn one InCircle point for each dollar charged at Bergdorf Goodman and Neiman Marcus with your enrolled Card--exclude sales tax, shipping, beauty salons, alterations, gift packaging and gift cards. You have until March 1, 2007 to redeem 2006 program points.

For full program information, visit [www.americanexpress.com/platinum](http://www.americanexpress.com/platinum).

(CE 108157)

**Book an Exclusive Vacation with Orient-Express**



Interested in a trip of a lifetime that you can only get as a Platinum Card® member? Orient-Express Hotels, Trains & Cruises has created three exceptional trips exclusively for Platinum Card members. Visit Peru, France, or Asia and experience insider access beyond what is available to others. Trips are limited to 24 passengers and fill up fast so call Platinum Travel Service today at 1-800-443-7672 and be sure to mention promotion code C7850040.

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

Call the Platinum Travel Service at 1-800-443-7672 and mention promotion code C7850040.

(CE 108158)

**Cardmembers Save with Ameriprise Auto & Home Insurance**



American Express Cardmembers could save hundreds on auto insurance with Ameriprise Auto & Home Insurance. Cardmembers who switched to our auto insurance saved an average of \$456 per year.\* Our competitive pricing, quality service and financial stability have satisfied more than half-a-million drivers. Join one of the fastest-growing insurance companies in the country today. Auto & Home Insurance is underwritten by Ameriprise Insurance Company, AMEX Assurance Company or IDS Property Casualty Insurance Company, De Pere, WI.

\*Savings is a 12-month average reported by new policyholders between 5/1/05 - 2/28/06. Individual savings and experience may vary based upon a variety of factors including, but not limited to, driving experience and type of automobile insured.

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

(CE 108136)

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

**Pay Your Quarterly Taxes with the Card - Earn Rewards**



Earn rewards while paying your taxes. You can pay your Quarterly Estimated (1040ES) federal, state, and local property taxes as well as Quarterly Employee Withholdings (Form 941) business taxes with the American Express® Card. For additional information, visit [www.americanexpress.com/taxes](http://www.americanexpress.com/taxes).

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

(CE 108181)

All federal, state, local and business tax payments made with the Card are subject to a convenience fee charged by either of the two IRS-approved payment processors, Official Payments Corp. and PAY1040.com. All Card terms and conditions apply.

**Travel Medical Protection - Travel with Peace of Mind**



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

There are some things you can't pack in a suitcase, like adequate insurance. So travel with peace of mind! To learn more about the coverage or how you can enroll yourself and your loved ones, call 1-800-618-8302 and mention RSVP code **WXZ**.

(CE 108161)

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

**The Gift Cards that Give More**



Especially during the holidays, our next generation Gift Cards are a thoughtful way to show you care. Just like the classic American Express® Gift Card, they can also be used at millions of different places for all kinds of things.\* And now, you can give more because each Gift Card has special offers from retailers, restaurants and merchants nationwide.

Purchase yours online today.

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

(CE 108183)

\*In the U.S. where American Express is accepted. Terms, conditions and restrictions apply to Gift Card use. Special offers are subject to change. Visit [www.americanexpress.com/specialoffers](http://www.americanexpress.com/specialoffers) for more details.

**Help Us Support BGCA's Centennial Celebration**



Boys & Girls Clubs of America gives young people the skills they need to succeed. The Club is a place that offers programs and activities every day--after school and on weekends--when kids are in need of positive, productive outlets. BGCA is dedicated to inspiring and enabling all young people to realize their full potential.

Visit [www.mylifemycard.com/bgca](http://www.mylifemycard.com/bgca) to learn more about BGCA and how you can help create 100 more years of hope and opportunity for kids.

(CE 108154)

**Protect Your Identity - Protect Your Credit**



With CreditSecure® from American Express, you'll get the tools you need to help protect one of your most valuable assets--your credit. You'll receive unlimited access to your credit reports and scores from all three national credit bureaus, along with 24/7 credit monitoring, and much more.

To learn more, or to take advantage of our 30-day review period, visit us at [www.americanexpress.com/creditprotection](http://www.americanexpress.com/creditprotection)

(CE 108207)

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



11/10/06

## Notice of Changes to Your Agreement

We are making **Important Changes** to the Membership Rewards® program associated with your American Express® Card Account identified on this Notice.

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

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

### Membership Rewards

Effective April 15, 2007, your Membership Rewards® program account will be upgraded to a Membership Rewards First<sup>SM</sup> program account. Accordingly, your Card(s) will be enrolled in the Membership Rewards First program and will no longer be eligible for enrollment in the Membership Rewards program. Enrollment in the Membership Rewards First program is a complimentary benefit of the Platinum Card®, Ameriprise Platinum Card, Ameriprise Platinum Financial Services Card, Fidelity American Express Platinum Card, Centurion® Card, Business Platinum Card, Business Centurion Card or Corporate Platinum Card account. The number of points you have accrued in your program account will be unaffected by this change.

Platinum Card®  
Statement of Account

**159,315**  
**Membership Rewards®**  
**Points Available**  
at 11/30/06, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date  
12/11/06

Page 1 of 13

	Previous Balance \$	Payments/Credits \$	New Charges \$ (inc. Finance Charge if any)	New Balance \$	Minimum Amount Due \$
Due in Full	608.11	-693.11	+761.03	676.03	+676.03
Flexible	+308.64	-3,963.16	+7,264.86	+3,610.34	+73.00
<b>Total</b>	<b>916.75</b>	<b>-4,656.27</b>	<b>+8,025.89</b>	<b>=4,286.37</b>	<b>749.03</b>

**Please Pay By**  
**01/05/07**

Please refer to page 5 on How to Avoid Additional Finance Charges. Please refer to page 2 for important information regarding your account

See Page 11 For A Notice Of Changes To Your Agreement In Connection With Change Of Issuer

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

Your Platinum Card account renews next month. For additional information, please refer to the Charge Card and Statement Information section which can be found on page 2. Thank you for your continued Platinum Card membership.

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

# Pay now or pay later.

Select which charges on this statement you want to pay later.

Visit [americanexpress.com/selectandpay](http://americanexpress.com/selectandpay) or see CustomExtras pages at the end of your Statement for details.



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

### Payment Coupon

Account Number [Redacted]

**Please Pay By:**  
**01/05/07**

**Total New Balance**  
**\$ 4,286.37**

**Minimum Amount Due**  
**\$749.03**

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 5 on How to Avoid Additional Finance Charges.



NEW YORK NY 10021-6217



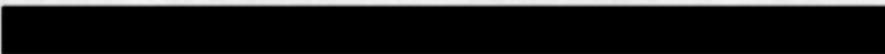
\$ \_\_\_\_\_  
Amount enclosed

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.





**DUPLICATE COPY**

Prepared For  
XXXXXXXXXX

Account Number  
 XXXX-XXXX  
XXXXXXXXXX

Closing Date  
 12/11/06

**Transactions Continued**

Amount \$

**Activity** \* Indicates posting date

**Card Transactions for** XXXXXXXXXX | XXXXXXXXXX

11/12/06*	868.75 CHKLESS PYMT REC'D- THANK YOU 175.64 APPLIED TO SIGN & TRAVEL/EXPO			-693.11
11/10/06	TOWER CHEMIST PHARMANEW YORK PRESCRIPTIONS/SUNDRIES	NY		85.00
11/14/06	ITUNES MUSIC STORE CUPERTINO COM*PUTER/SOFTWARE	CA		0.99
11/17/06	HQ 120000054587001 NEW YORK 2123259036 FOOD/BEVERAGE TIP	NY	43.35 8.00	51.35
11/20/06*	CLAYTON & EDWARDS CHNEW YORK DRUG STORE/PHARMACY	NY		43.31
11/23/06	EQUINOX MOTO #113 212-881-0425 HEALTH SPA	NY		150.00
11/24/06	OVERLAND SANTA FE 30SANTA FE 5059860757 Description Price WOMEN'S ACCESSORY 63.50	NM		63.50
11/25/06	OVERLAND SANTA FE 30SANTA FE 5059860757 Description Price WOMEN'S ACCESSORY 168.97	NM		168.97
11/25/06	J.CREW - SANTA FE SANTE FE APPAREL/ACCESSORIES	NM		36.49
11/30/06	HALLAK AND SONS CLEAHACKENSACK 2013437333 Description Price DRY CLEANERS 100.00	NJ		100.00
11/30/06*	BANANA REPUBLIC #811NEW YORK 811100024 MEN'S/WOMEN'S CLOTHNG	NY		28.00
12/10/06	CONTAINERSTORELXNGTNNNEW YORK STORAGE&ORG	NY		33.42
<b>Total of Card Transactions</b>			New Charges Payments/Credits	761.03 -693.11

Continued on reverse

**DUPLICATE COPY**

Prepared For

Account Number

Page 4 of 13

**Flexible Payment Option Statement of Account**

Account Number  
XXXX-XXXX  
Closing Date  
12/11/06

Thank you for using Flexible Payment Option.

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	308.64	73.00	01/05/07
Payments/Credits	-3,963.16		
<b>FINANCE CHARGE</b>	0.00		
New Charges	7,264.86		
<b>New Balance</b>	<b>3,610.34</b>		

**Finance Charge Schedule**

Balance(s) to Which Rate Applies	Average Daily Balance	Annual Percentage Rate	Daily Periodic Rate
ALL	\$0.00	18.24 %	.0500%

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 \$

11/12/06	COMPUTER PAYMENT RECEIVED -- THANK YOU	-175.64
11/19/06	COMPUTER PAYMENT RECEIVED -- THANK YOU	-1,500.00
11/26/06	COMPUTER PAYMENT RECEIVED -- THANK YOU	-1,000.00
12/05/06	COMPUTER PAYMENT RECEIVED -- THANK YOU	-700.00
11/11/06	WWW.POLO.COM REF #99376130192049 REF: CREDIT #99327930048639 (\$ 133.00)	133.00
12/08/06	POLO RETAIL CORP REF #99321710189709 REF: CREDIT #99303070277039 (\$ 454.52)	454.52
11/15/06	HANA BRYAN LEE SAN FRANCISCO CA GOODS AND SERVICES	273.42
11/15/06	TWO SKIRTS SAN FRANCISCO CA GENERAL MERCHANDISE	244.13
11/15/06	JEST JEWELS SAN FRANCISCO CA JEWELRY/REPAIR/SALES	225.68
11/16/06	POLO RETAIL CORPORAT SAN FRANCISCO CA GENERAL MERCHANDISE	1,299.05
11/16/06	GOYARD SAN FRANCISCO SAN FRANCISCO CA LEATHER GOODS/ACC	1,090.00
11/19/06	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE	1,560.60
11/24/06	ORTEGA'S ON THE PLAZA SANTA FE NM GOODS AND SERVICES	217.94
11/30/06	FREEGEM 0330 NEW YORK NY DURABLE GOODS Description JEWELRY SLS/SV	324.00
12/08/06	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE	1,434.33
12/09/06	JACQUES DOWNTOWN NEW YORK NY FOOD AND BEVERAGE	221.82
12/09/06	HERMES # 45 5 NEW YORK NY 2127513181 Description MISC GENERAL M	373.89

<b>Total of S&amp;T and/or ExPO Activity</b>	New Charges	7,264.86
	Payments/Credits	-3,963.16

Continued on next page