



12/11/06

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

Prepared For



Account Number



Page 6 of 13

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

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

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

American Express®



Prepared for
[REDACTED] Account Number
[REDACTED]

Available Points
159,315

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

Account Summary	
Opening points balance	157,903
New points earned	+1,412
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	= 159,315

New Points Earned			
11/01/06 - 11/30/06	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	1,412	0	1,412
Totals	1,412	0	1,412

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 or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Stay at a Marriott Vacation Club Villa!



Marriott Vacation Club Villas offer all of the comforts of home in some of the world's most sought after vacation destinations. Spacious villas feature kitchens, living and dining areas, master bedrooms with soaking tub, washer/dryer and more! Choose from 2 destinations with these exclusive Membership Rewards packages. Choose from a 5 or 7-night package with accommodations in a one or two-bedroom villa in sunny Palm Beach, Aruba--or stay 3 nights in a two-bedroom villa in beautiful Palm Desert, CA.

Terms and conditions of the Membership Rewards® program apply. For more information, visit www.membershiprewards.com. Taxes and fees may apply.

To preview this reward and to redeem points, visit www.membershiprewards.com or call 1-800-AXP-EARN (297-3276). For more information, visit www.vacationclub.com.

(MR Message 4259)

Earn Double Points This Holiday Season at Select Merchants

Earn double points for your holiday shopping at these online merchants: ToysRUs.com, IRobot.com, SportsAuthority.com, WilsonsLeather.com, Zales.com, BaileyBanksandBiddle.com, LinensandThings.com, and BathandBodyWorks.com now until December 31, 2006.

Visit these online merchants 11/21/06-12/31/06 to earn 2x points!

(MR Message 4049)



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 account 6-8 weeks after the charges appear on your statement. Bonus ID's: 2135, 3913, 1091, 8423, 2476, 1092, 0442, 9958.

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 When You Celebrate the Holidays with Spa Finder Gift Certificates

Give the gift of relaxation & pampering from Spa Finder this holiday season, plus earn double Membership Rewards® points. Spa Finder Gift Certificates are redeemable at more than 3,000 day, destination, resort and medical spas worldwide. Visit www.spafinder.com or call 1-888-ALL-SPAS (1-888-255-7727) and earn double points today.

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.

Celebrate the holidays! Earn double points on Spa Finder products and Gift Certificates redeemable at more than 3,000 spas worldwide. Visit www.spafinder.com or call 1-888-ALL-SPAS (1-888-255-7727) today. (MR Bonus ID 0250)

LOEHMANN'S

Earn Double Points This Holiday Season Every Time You Spend \$150 or More at Loehmann's!

Shop for everyone on your list at Loehmann's, and earn a gift for you too--double points! Loehmann's is a place to find a variety of top designer names at bargain prices. Now you can earn double Membership Rewards® points every time you spend \$150 or more from November 28, 2006 - January 1, 2007 at Loehmann's.

Offer valid for purchases made 11/28/06 - 1/1/07 in store only and not valid on gift cards or previous purchases. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase of \$150 or more on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 4966.

Visit www.loehmanns.com to find a Loehmann's store nearest you.

(MR Bonus ID 4966)

harman/kardon®

Reward Yourself with the Harmon Kardon® Universal Activity Based Remote - 30,000 Points

Simplify your home theater with this universal activity-based remote. Features a Web-based setup where all your electronic equipment is programmed into the remote by filling out simple online forms. It also enables you to choose an activity icon from the color LCD screen! Redeem for this or other great home theater goods only from the American Express Membership Rewards® program. (Reward code: RY2766. Points: 30,000).

Terms and conditions of the Membership Rewards program apply.

To redeem, visit www.membershiprewards.com/HarmonKardonRemote or call 1-800-AXP-EARN (297-3276) by January 15, 2007.

(MR Message 4294)

POTTERY BARN

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 or call 1-800-922-5507.

(MR Message 7502)



The Purchase Protection Plan



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

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 www.americanexpress.com/platinum.

(CE 108298)

Our Holiday Gift To You - Get EVEN MORE Payment Flexibility



As a Sign & Travel® or Extended Payment Option enrollee you know you have the opportunity to pay over time for travel or larger purchases. But as you enjoy the festivities of the holiday season, don't forget to take advantage of another opportunity--with Select & Pay Later you can choose just about any other purchases from this statement to pay over time with no additional enrollment required. It only takes a moment and it's fee-free.

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. Other restrictions may apply.

To select charges to pay over time, go to www.americanexpress.com/selectandpay click the "Get Started" button, log on and choose the charges you want to take more time to pay. Or call Customer Service and press 0.

(CE 108275)

Now Accepting American Express® Cards!



The Vermont Country Store - Rediscover long-lost brands and hard-to-find products. Shop at www.vermontcountrystore.com, by catalogue 802-362-8470, or at our stores.

The Russian Tea Room - The New York City landmark opens its doors offering modern Continental cuisine and famous Russian classics. For reservations, call 212-581-7100.

Acqua at Seaport - Come and visit us at the South Street Seaport and try one of our chef's exquisitely prepared dishes. 21 Peck Slip, New York City. 212-349-4433.

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

(CE 108220)

Earn Double Points on Holiday Retail Purchases



Enrollment required by 12/31/06. Qualifying charges include all eligible retail, furniture, home goods, and warehouse club purchases posted between 11/01/06 and 12/31/06. To be eligible to earn double points for retail charges between 11/01/06 and 12/31/06, 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. Charges must post to your account no later than December 31, 2006. This offer represents one additional bonus point when used in conjunction with other bonus points offers. Maximum amount of reward not to exceed 50,000 bonus points. Only solicited Cardmembers are eligible for this offer. Bonus ID: 6265.

Enrollment is required at www.americanexpress.com/holidayretail or by calling 1-866-1453.

(CE 108258)

Savings at usaflorist.com



Order a perfect gift for any occasion and receive \$10.00 off every order of \$29.99 or more. Make the holidays, a birthday, anniversary or any special day memorable. It's easy with our same-day delivery service.

Order online at www.usaflorist.com/AMX or call 24 hours at 1-800-838-8853 and refer to code AMX to receive your savings.

Valid only with the American Express® Card and minimum purchase of \$29.99. Same-day delivery when ordered by 3pm in recipients' time zone. Not valid in conjunction with any other offer. Offer expiration date is 9/20/2007.

(CE 108295)

Offers 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



CARDMEMBER
BENEFITS

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.

www.americanexpress.com/taxes

(CE 108288)

For additional information, visit www.americanexpress.com/taxes.

All federal, state, local and business tax payments made with the Card are subject to a convenience fee charged by either of the two IRS-approved payment processors, Official Payments Corp. and PAY1040.com. All Card terms and conditions apply.

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 XAN.

(CE 108299)

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.

Experience Luxury and Savings - Preferred Hotel Group



American Express® Cardmembers are invited to enjoy unique amenities and superb rates with savings between 20% and 50% at participating Preferred Hotel Group properties. In addition, each participating hotel will offer one of the following special welcome amenities: Guaranteed room upgrade . Daily breakfast . Welcome bottle of wine or champagne . A unique hotel specific amenity. Offer valid through 12/31/07. All rates are per room, per night and not combinable with any other promotions or programs, some restrictions such as minimum stays and blackout dates apply. Rates may vary, are valid at participating hotels only, subject to availability and may change without notice. Welcome amenities vary and are subject to change without notice. Guarantee and payment must be made with your American Express Card. Void where prohibited.

Please visit us at www.preferredhotelgroup.com/amex or your travel agent to book your Stay More package today!

(CE 108301)

Sail into Adventure with Celebrity Cruises® and Mariner Club



With the American Express® Mariner Club, the ocean is your playground. By booking a Celebrity Cruises Sailing with the American Express Mariner Club, you can enjoy exclusive benefits such as competitive fares, a friendly and professional on-board host, an exclusive cocktail party, a complimentary shoreside event, Cardmember-only benefits and more!

Call American Express Travel toll-free at 1-877-AXP-4577 and Mention Promo Code: F1910001 to learn about this and other exciting Celebrity sailings.

(CE 108285)

Explore the wonders of the British Isles. Depart on May 17 for a 9-day visit that includes Holland, Scotland and Ireland. As part of the American Express Mariner Club enjoy a morning tour of Kirkwall, Orkney Islands, Scotland. If you would like to explore Norway, Sweden, Finland, Estonia, Denmark and Russia instead, choose the 14-day Scandinavia and Russia cruise departing June 16th.

Discover the pleasure of sailing with Celebrity and the American Express Mariner Club.

Mariner host, shoreside events and cocktail parties contingent on minimum number of passengers and are subject to change.

Offers are capacity controlled & may be modified/withdrawn without prior notice. American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not liable for the actions/inactions of such suppliers. CST# 1022318-10, TA-002 Registered Iowa Travel Agency NV # 2001-0126, Washington UBI# 600-469-694, ML#1192. 2006 American Express. Ship's Registry: The Bahamas Promo Code: F1910001

Offers 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 Cardmember Agreement In Connection With Change of Issuer

This is a notice of changes to your American Express Card Account (your "Account") and to the Cardmember Agreement (the "Agreement") governing the Account. We recommend that you review this notice carefully, share it with any Additional Cardmembers on your Account, and keep it for future reference. This notice is given to you by American Express Travel Related Services Company, Inc. ("TRS") and American Express Centurion Bank ("AECB"). The changes are being made in connection with the assignment by TRS of your Account to AECB. This notice formally amends your Agreement as of the date it becomes effective. Any contrary or conflicting language in the Agreement is replaced fully and completely. All terms of the Agreement not changed by this notice remain in full force and effect. Your account number remains the same. After the assignment of your Account is completed, we will send you a new Agreement that incorporates the changes, so that you will have a restated agreement that includes all applicable terms.

In general, the changes become effective on the "Effective Date," which will be the first day of the third billing period for your Account beginning after the Closing Date referenced above. This is the Effective Date even if you do not receive a billing statement for that billing period. However, if on the Effective Date there is an unresolved dispute on your Account, the changes will be delayed and become effective on the "Secondary Effective Date." The Secondary Effective Date is the first day of the first billing period for your Account after the Effective Date in which there is no unresolved dispute. If for any reason the changes will not be implemented for your Account on the Effective Date or the Secondary Effective Date, we will give you further notice.

Change of Issuer

The issuer of your Account, TRS, will assign your Account and the Agreement to AECB on the Effective Date. Accordingly, reference to "American Express Travel Related Services Company, Inc." in the **Welcome to American Express Cardmembership** section and immediately below the **Applicable Law** section of your Agreement is changing to "American Express Centurion Bank."

Governing Law

In connection with the change of issuer described immediately above, the state law governing the Agreement and your Account will change from the law of New York to the law of Utah. Accordingly, references to "New York" in the **Applicable Law** section of your Agreement are changing to "Utah."

Late Fees

The fees we may assess for late payment will increase and will no longer vary for Accounts with billing addresses in certain states except as noted. Accordingly, we are replacing the entire **Late Fees** section of your Agreement with the following:

"Late Fees

If payment of any portion of the Amount Due on a billing statement is not credited to your Account by the Closing Date of the second of the next two consecutive billing periods, we may assess a fee in that same billing period of the greater of \$35 or 2.99% of the total Amount Due that was not credited to your Account by that Closing Date (lowa \$15). If payment of the total Amount Due is not credited to your Account by successive Closing Dates, we may assess a fee equal to the greater of \$35 or 2.99% of the total Amount Due that remains not credited by each successive Closing Date (lowa \$15)."

Other Fees

Numbered paragraph 2, *Copies of Statements*, is being deleted from the **Other Fees** section of your Agreement, and numbered paragraph 3 of that section is being renumbered to be paragraph 2.

Flexible Payment Features

Since your Account will be issued by AECB, we are making certain changes to your Agreement with respect to the Sign & Travel and/or Extended Payment Option account. These changes reflect that the Sign & Travel and/or Extended Payment Option, when activated, are now features of your Account and are no longer a separate account. Accordingly, references throughout the Agreement to "Card Account" are changing to "Account."

We are adding a new section entitled **Flexible Payment Features** to the Agreement, reading in its entirety as follows:

"Flexible Payment Features

We may advise you that we have added one or more special plans to your Account that permit you to extend payment on various Charges designated by us. In this Agreement, each of these special plans is called a "Feature." These Features include, but are not limited to, Sign & Travel[®], Extended Payment Option and certain promotional offers we may make.

The Sign & Travel Feature permits you, if eligible, to extend payment for airline tickets, cruise ship tickets, prepaid tour packages, certain Charges made outside of the U.S. and any other Charges designated by us. To elect to use this Feature, if you are eligible, you must either advise the travel agent, airline, or other travel industry merchant that you wish to do so when giving your Account number for payment at the time of purchase, or follow other procedures prescribed by us.

The Extended Payment Option permits you, if eligible, to extend payment for all eligible Charges by advising us one time that you wish to do so. If this Feature is added to your Account, all of your eligible Charges will be billed under the Extended Payment Option Feature of your Account. Eligible Charges means those individual Charges that are at or above the dollar amount disclosed to you when you enroll in this Feature, or any other amount designated by us. The following are examples of Charges that are not eligible Charges: Express Cash, American Express[®] Travelers Cheques, American Express[®] Gift Cheques, Privileged Assets,[®] insurance, real estate and other transactions determined by us.

We may change our designation of what Charges are eligible for the Sign & Travel Account and/or the Extended Payment Option at any time. Any Charges that are not eligible for extended payment, or any otherwise eligible Charges for which you have elected not to extend payment, will be due in full upon your receipt of the billing statement. Additionally, any Charges incurred by a Cardmember who is not eligible to use one of the Features will also be due in full upon your receipt of the billing statement.

Even if your Account is not enrolled in a Feature, you may request to transfer the pay-in-full balance, or a portion thereof, to a Feature, and extend payment of those amounts over time. We may approve or decline your transfer request in whole or in part at our sole discretion. Any portion of the pay-in-full balance not authorized by us for transfer to a Feature must be paid in full upon your receipt of your billing statement."

We are replacing the entire **Billing Statements** section of the Agreement with the following new section entitled **Billing Statements/Amount Due:**

"Billing Statements/Amount Due

You must notify us immediately of any change in the mailing or e-mail address to which we send billing statements or notices that a billing statement has been posted ("Billing Address"). If you wish a Billing Address change to apply to more than one account you maintain with us, you must tell us. You agree that we may also update your Billing Address if we receive information that your Billing Address has changed or is incorrect. We apply those terms of this Agreement that vary by state according to your Billing Address. When we receive information that you have changed your Billing Address, those terms of this Agreement that vary depending on the state of your Billing Address will apply to the entire balance of your Account, including existing balances.

Each billing statement will reflect a New Balance and, if your balance includes Charges incurred on any Feature, a Minimum Amount Due. The "Amount Due" is the total of (i) all Charges on your Account other than those associated with Features, plus (ii) the Minimum Amount Due (described below) for any Charges associated with Features, plus (iii) any portion of any previously billed Amount Due that remains unpaid. The Amount Due is due and payable once you receive the billing statement. You may pay more than the Amount Due, up to the total balance on your Account, at any time.

The Amount Due for any Charges associated with Features will be the greatest of:

- 1/50th of the New Balance of all Features on the Closing Date of the billing statement (the calculation of which is rounded to the nearest whole dollar),
- the current billed Finance Charges, or
- \$20 (or the total outstanding balance of all Features if it is less than \$20).

If the greatest of the three calculations immediately above is the current billed Finance Charges, then we will add \$15 to the calculation of the Minimum Amount Due for Charges associated with the Features."

We are replacing the last paragraph of the **Payments** section of your Agreement with the following:

"Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion. In most cases, we will apply and allocate payments to the Minimum Amount Due on Feature balances first, then to amounts due in full. The remainder of your payment will be applied to any outstanding Feature balances. Amounts applied to Feature balances will be applied first to Feature balances at lower Annual Percentage Rates ("APRs") and then to higher APR Feature balances. In most cases, we will apply purchase credits first to the balance from which the corresponding debit originated. However, for servicing, administrative, systems or other business reasons, we may apply and allocate payments and credits among Features and to Charges on your Account in some other order or manner that we may determine in our sole discretion. You agree that we have the unconditional right to exercise this discretion in a way that is most favorable or convenient to us."

We are adding a new section entitled **Finance Charges on Features** to the Agreement, reading in its entirety as follows:

"Finance Charges on Features

A. Finance Charges begin to accrue for each Charge as of the date it is added to the daily balance for a Feature, as described below. However, for Charges (other than Finance Charges) that are added to a balance automatically, no Finance Charges will accrue in any billing period in which the total Account balance on the Closing Date for the previous billing period is zero or a credit balance. In addition, Finance Charges will not accrue during a billing period on any Feature balance if, by the Closing Date of that billing period, payment in full of the New Balance shown on the statement for the previous billing period is credited to your Account; provided, however, that Finance Charges will accrue on transactions added at your request to a Feature balance during the billing period.

B. Each Feature is subject to the same Daily Periodic Rate ("DPR"), unless we notify you otherwise. Except as provided below, the DPR for each Feature is based on an APR, which may vary. The APR is the Prime Rate (described below) plus 9.99%. A DPR is 1/365th of the APR. Your DPRs and APRs appear on the accompanying supplement(s). When an APR changes, we apply it to any existing balance subject to that rate.

C. The "Prime Rate" is determined once with respect to each billing period. The Prime Rate for each billing period is the Prime Rate published in the Money Rates section (or successor section) of *The Wall Street Journal* on (a) the first day of that billing period or (b) the day that is two days prior to the Closing Date of that billing period, whichever is higher. In each case, if such day is not a customary publication day for *The Wall Street Journal*, we will substitute the closest preceding day that is a customary publication day. If *The Wall Street Journal* ceases or suspends publication, we may refer to the Prime Rate published in any other newspaper of general circulation in New York, New York, or we may substitute a similar reference rate at our sole discretion. Any increase or decrease to an APR resulting from a change in the Prime Rate takes effect as of the first day of the billing period. An increase in the Prime Rate means that the variable APRs (and corresponding DPRs) applicable to your Account will increase and you may incur higher Finance Charges and may have a higher Minimum Amount Due.

D. The DPR (and corresponding APR) on all Features may increase to the Default Rate if during the Review Period (i) your Account is delinquent on the Closing Date of any two consecutive billing periods; or (ii) on two or more occasions a payment submitted on your Account is not honored on first presentation. Your Account will be considered delinquent if payment of the Amount Due from a billing period is not credited to your Account by the Closing Date of the next billing period. The "Review Period" is the period, constituting approximately one year, of twelve consecutive billing periods ending with the Closing Date of the current billing period, whether or not you received a statement for each such billing period. If the Default Rate is applied, it will apply to your Account for twelve consecutive billing periods, beginning with the current billing period. The Default Rate will not apply to any balance for Features unless it is higher than the rate that would otherwise apply to that balance. The Default Rate is a DPR which corresponds to an APR equal to the Prime Rate plus 21.99%."

We are adding a new section entitled **Average Daily Balance Method for Calculation of Finance Charges** to the Agreement, reading in its entirety as follows:

"Average Daily Balance Method for Calculation of Finance Charges

X0286

BP/CO/XPT2/0806

DUPLICATE COPY

Prepared For

Account Number

Closing Date
12/11/06

Page 13 of 13

We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we calculate the Finance Charges on your Account by applying the DPR to the Average Daily Balance (as described below) separately for each Feature subject to a different DPR (including current transactions). Different DPRs may be applied to separate Feature balances. To get the Average Daily Balance for each Feature, we (1) take the beginning balance for each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits credited as of that day, and (4) make any appropriate adjustments. For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for the Feature. This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for that Feature.

If you multiply the Average Daily Balance for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the Finance Charge assessed on that Feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all Features of the Account. This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges. We may use mathematical formulas which produce equivalent results to calculate the Average Daily Balance, Finance Charge, and related amounts. For example, we may utilize computer programs or other computational methods that are designed to produce mathematically equivalent results while using fewer and/or simpler computational steps than are described in this Agreement.

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

Periodic Finance Charges are added to the outstanding balance at the end of the billing period for which Finance Charges are calculated. In our sole discretion, we also may round any calculations made in determining the Finance Charges on your Account in any way that is convenient to us. Any such rounding may apply to or cause variations in your DPRs."

We are replacing the entire **Suspension/Cancellation** section of the Agreement with the following new section entitled **Suspension/Cancellation:**

"Suspension/Cancellation

In addition to any other actions we may take under this Agreement, we may suspend or cancel your Account, any Feature, or any component of your Account, and/or we may suspend or cancel the authorization of any Additional Cardmember to make Charges to your Account, at our sole discretion at any time, with or without cause, whether or not your Account is in default, and without giving you notice, subject to applicable law. Any such action on our part will not cancel your obligation to pay all Charges due on your Account under the terms of this Agreement in effect at the time of such action or as subsequently amended, and you agree to pay us all such Charges despite any such action. We may advise third parties who accept the Card that the Card(s) issued to you and/or Additional Cardmembers have been canceled. If we cancel the Card or it expires, you may no longer use it and you must destroy it or return it to us or, if we request, to a third party.

If you want to cancel the Account or any Additional Cards, you must notify us and destroy the Card(s).

If we agree to reinstate your Account after a cancellation, the new Agreement we send you (or, if we do not send you a new Agreement, this Agreement as it may be amended) will govern your reinstated Account. When we reinstate your Account, we may reinstate any Additional Cards issued in connection with your Account, and bill you the applicable annual fee(s)."

We are replacing the last paragraph of the **Default** section of your Agreement with the following:

"In the event of your default, and subject to any limitations or requirements of applicable law, we may require payment of a portion of your outstanding balance greater than the total Minimum Amount Due, declare the entire amount of your obligations to us immediately due and payable, and/or suspend or cancel your Account, any component of your Account, and/or any Feature that may be offered in connection with the Account. You agree to pay all reasonable costs, including reasonable attorneys' fees, incurred by us (1) in connection with the collection of any amount due on your Account, whether or not any arbitration, litigation, or similar proceedings are initiated; and (2) in reasonably protecting ourselves from any loss, harm, or risk relating to any default on your Account."

We are deleting the entire **Sign & Travel and/or Extended Payment Option Agreement** from your Agreement document.

Equal Credit Opportunity Act

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of an applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning TRS is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580. The federal agency that administers compliance with this law concerning AECB is the Federal Deposit Insurance Corporation, Credit Card Center, 2345 Grand Boulevard, Suite 100, Kansas City, MO 64108.

If you have questions regarding this notice, please call the telephone number listed on the back of your Card. Thank you for your continuing Cardmembership.

Platinum Card® Statement of Account

166,752 Membership Rewards® Points Available at 12/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 01/11/07

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 02/05/07 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.



No More Worries When You Travel

Afraid of damaging or losing newly purchased items? Just buy them with your Card. The Purchase Protection Plan protects eligible items against theft, loss and accidental damage for up to 90 days from the date of purchase. Coverage is limited to \$10,000 per Occurrence, up to \$50,000 per Cardmember account per policy year. The Premium Global Assist Hotline must arrange all medical and visitor transportation. Because the Premium Global Assist Hotline is an assistance service, we cannot reimburse you for expenses you incur on your own.

For more information, visit americanexpress.com/platinum.

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

Account Number [Redacted]

Please Pay By: 02/05/07

Continued on Page 3

Total New Balance \$ 5,306.23 Minimum Amount Due \$ 1,492.70

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.



\$ 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/phone changes

[Redacted] 000149270000193867 11HH

DUPLICATE COPY

Prepared For

Account Number

Closing Date

Page 3 of 8



01/11/07

Transactions Continued				Amount \$
12/12/06	PENSRUS 0168 8007367787 Description CARDS/GIFTS/PA	STATEN ISLAND	NY	169.79
12/14/06	BARNEYS NEW YORK SALES	NEW YORK	NY	65.03
12/15/06	POLO RETAIL CORP GENERAL MERCHANDISE	NEW YORK	NY	79.63
12/15/06	BARNEYS NEW YORK SALES	NEW YORK	NY	52.02
12/21/06*	RESTORATION HARDWARE 000003874 DIRECT MKTG INTERNET	PORTLAND	TN	182.07
12/23/06	ITUNES MUSIC STORE COM*PUTER/SOFTWARE	CUPERTINO	CA	1.99
12/23/06*	EQUINOX MOTO #113 035897695 2128810425	212-881-0425	NY	150.00
12/24/06	CHELSEA DRUG STORE DRUG STORE/PHARMACY	SAINT JOHN		92.70
12/30/06*	WWW.POLO.COM 58166079 8884757675	888-475-7674	PA	175.57
01/03/07	BURGER HEAVEN 01/FOOD AND BEVERAGE FOOD-BEV	NEW YORK	NY	18.45
01/04/07	PARISCOMMUNE RESTAURANT FOOD/BEVERAGE TIP	NEWYORK	NY	31.64
01/06/07*	SHOP @ EQUINOX #105 000719930 9999999999	NEW YORK	NY	129.09
01/06/07	EXXONMOBIL3401247444 IN-STORE 3401247444	NEW YORK	NY	108.38
01/07/07	BARNEYS NEW YORK SALES	NEW YORK	NY	72.61
01/09/07	VINTAGE NEW YORK RESTAURANT FOOD/BEVERAGE TIP	NEW YORK	NY	81.73
01/10/07	STARBUCKS FOOD/BEVERAGE	000082NEW YORK	NY	4.00
Total of Card Transactions				1,938.67
				-1,200.00
			New Charges	1,938.67
			Payments/Credits	-1,200.00

Continued on reverse

DUPLICATE COPY

Prepared For

Account Number

Page 4 of 8

Flexible Payment Option Statement of Account

Account Number

Closing Date
01/11/07

Thank you for using Flexible Payment Option.

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	3,610.34	78.00	02/05/07
Payments/Credits	-3,610.34		
FINANCE CHARGE	0.00		
New Charges	3,891.53		
New Balance	3,891.53		

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.

Finance Charge Summary	Total Finance Charge 2006: \$59.07
-------------------------------	------------------------------------

S&T and/or ExPO Activity for				Amount \$
Card	Date	Description		
	12/13/06	COMPUTER PAYMENT RECEIVED - THANK YOU		-3,610.34
	12/13/06	WWW.POLO.COM 888-475-7674 PA GOODS AND SERVICES		1,744.08
	12/14/06	BLOOMINGDALES NEW YORK NY CREME DE LA MER		211.33
	12/15/06	POLO RETAIL CORPORATDALLAS TX APPAREL/ACCESSORIES		1,624.00
	01/06/07	JEFFERY #0002 NEW YORK NY GOODS AND SERVICES		312.12
Total of S&T and/or ExPO Activity				New Charges 3,891.53 Payments/Credits -3,610.34

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

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

American Express®



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

Prepared for [REDACTED]
 Membership Rewards Account Number [REDACTED]
Available Points
166,752

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

Account Summary		
Opening points balance		159,315
New points earned		+7,437
Points transferred or redeemed		0
Reinstated points and adjustments		0
New points balance		=166,752

New Points Earned			
12/01/06 - 12/31/06			
	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	7,437	0	7,437
Totals	7,437	0	7,437

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 or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Use Points for Pampering at Bath & Body Works



From luxurious body treatments to world-class skincare, and from pure aromatherapy to pampering spa products, Bath & Body Works has redefined the world of personal care with their collection of best-selling, award-winning beauty products.

For more information, visit BathandBodyWorks.com.

(MR Message 2465)

Spoil Your Valentine and Earn 10x Points PLUS 100 Additional Bonus Points at FTD.com®



Spoil your Valentine and earn 10x Membership Rewards® points all year PLUS, through 2/15/07, earn 100 additional bonus points when you shop at ftd.com/amexpromo and pay with your American Express® Card. Choose from great Valentine's Day flower collections, gourmet gifts, plush teddy bears, spa products, and more!

10x point offer valid through 12/31/07. 100 bonus points offer valid 12/1/06-2/15/07 only. Not valid in retail stores or in conjunction with any other offer from FTD. 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: 3875/9984.

Spoil your Valentine this year with flowers and chocolates and earn 10x points PLUS 100 additional bonus points when you shop at ftd.com/amexpromo through 2/15/07.

(MR Message 7383)

Redeem for Tumi Generation 4 Napa Leather Travel Kit in Black - 14,500 Points



Enjoy the luxury of rich, full-grain leather in this popular slim design. Refined, modern design, easy-access U-shaped opening, handle, exterior pocket, water-resistant lining, interior elastic loops. Fits all your travel needs. Redeem for this or other great travel products only from **American Express.com**. (Reward Code: CMP837, Points: 14,500).

Terms and conditions of the Membership Rewards program apply.

To redeem, visit membershiprewards.com/TumiTravelKit or call 1-800-AXP-EARN (297-3276) by February 15, 2007.

(MR Message 6421)

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.



Make Immediate IRS Payments with Pay1040.com!

Do you owe federal taxes? Using your credit Card to pay taxes offers a convenient way to manage your tax payments and build credit Card rewards. PAY1040.com is the trusted and secure way to make Individual and Business tax payments to the IRS.

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

(MR Message 7153)

Terms and conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com. Taxes and fees may apply. You may only redeem Membership Rewards points to offset the cost of the tax payment convenience fee. Initially, your primary Linked Account will be charged for your tax payment convenience fee, American Express will debit points from the Membership Rewards program account, then issue a corresponding credit for the amount of the charge to your primary Linked Account. Corporate Cardmembers with only the Corporate Card enrolled in the program may not redeem for this reward. Business Cardmembers are eligible to redeem for this reward.

Earn Double Points on Orders of \$50 or More at KODAK Creative Network - All Year Long!

Help grow your business with easy-to-create marketing materials backed by Kodak's dependable customer service and earn double Membership Rewards® points on orders of \$50 or more from KODAK Creative Network when you pay with your American Express® Card until December 31, 2007. Rely on Kodak's customer service to deliver the exceptional quality you demand.

To learn more about KODAK Creative Network, visit creative.kodak.com and earn double points today!

(MR Bonus ID 0341)



Offer valid 1/1/07- 12/31/07. To be eligible to earn bonus points you must be enrolled in the Membership Rewards program ("Program") at the time of purchase and you must charge your purchase of \$50 or more on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account 6-8 weeks after charges appear on your billing statement. Bonus ID: 0341.

Redeem Membership Rewards® Points to Plan a Winter Wonderland Vacation!

Enter the world of Vail, Beaver Creek, Breckenridge, Keystone and Heavenly resorts, where you'll ski through pristine alpine bowls, stroll in quaint villages lined with eclectic boutiques, take in the view of Heavenly's sparkling blue lake or carve turns on an immaculately groomed cruiser. This Spring, enjoy warm weather skiing and signature events like Spring Back to Vail and Breckenridge's Spring Massive. Create a unique vacation when you redeem Membership Rewards points for the ultimate ski experience.

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

(MR Message 8189)

Terms and conditions of the Membership Rewards program apply. For more information, visit membershiprewards.com.



Get a Ticket Across the Pond on Virgin Atlantic Airways

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

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

(MR Message 2166)

Terms and conditions of the Membership Rewards program apply, for more information visit membershiprewards.com. Individual air carrier restrictions may apply. Taxes and fees may apply.





Trader Joe's Now Accepting American Express® Cards

(CE 108463)

TRADER JOE'S®

Trader Joe's - A neighborhood grocery store where value and culinary adventure await, now accepts American Express Cards. Trader Joe's buyers travel the world in search of intriguing items and sure-fire staples. All items must pass through an opinionated and impassioned tasting panel when assessed for consideration in a Trader Joe's. The result is an appetizing array of high-quality groceries that tempt the palate, but won't break the bank. From *bruschetta to bananas. Stir fry to steak. Cashews to coffee.* Come join the grocery shopping adventure at Trader Joe's. Now you can use your American Express Card at your neighborhood Trader Joe's.

Savings at usaflorist.com

(CE 108424)



Order a perfect gift for any occasion and receive \$10.00 off every order of \$29.99 or more. Make Valentine's Day, a birthday, anniversary or any special day memorable. It's easy with our same-day delivery service.

Order online at usaflorist.com/AMX or call 24 hours at **1-800-838-8853** and refer to code **AMX** to receive your savings.

Valid only with the American Express® Card and minimum purchase is \$29.99. Same-day delivery when ordered by 3pm in recipients' time zone. Not valid in conjunction with any other offer. Offer expiration date is 9/20/2007.

Book Your Next Cruise Through Cruise Privileges



The Cruise Privileges program features some of the finest cruise lines in the world and special amenities created exclusively to enhance your cruise vacation. The variety of travel options makes it easy to find a style to suit your interests--active or laid back, cozy or grand. And, when you book a cruise through one of these partners, you 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 108414)

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

Now Accepting American Express® Cards!



University of MD University College (UMUC) - Providing higher education to 90,000 working adults, military personnel, and students worldwide. umuc.edu or call **1-800-888-UMUC**.

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.

Frederick's Downtown - Chic south-of-France bistro with refined cuisine and a great bar scene. 637 Hudson St. at Horatio St., West Village. Call **212-488-4200** or visit fredericksnyc.com.

(CE 108326)

Athens Live - Mediterranean food, live music, beautiful atmosphere. Catering and parties available. Open Mon., Wed.- Sun. 33-12 36th Ave., Long Island City, NY. **718-729-4945**.

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 **1-800-518-8302** and mention RSVP code YCV.

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.

(CE 108425)

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

Make Your Luxury Hotel Stay More Rewarding



CARDMEMBER
BENEFITS

Whether you're seeking world-class skiing, championship golf, a beach escape, or exclusive spa, the Destination Hotels & Resorts collection has a selection of over 30 resorts and hotels nationwide. Participating Destination Hotels & Resorts are offering American Express® Cardmembers double Membership Rewards® bonus points through 12/31/07 when you pay with your American Express Card. Offer valid 1/1/07-12/31/07. Maximum 2,500 bonus points on any single transaction. For eligibility, you must be enrolled in the Membership Rewards ("Program") at the time of stay and charge your stay on an eligible, enrolled American Express Card. Bonus points will be credited to your Program account 6-8 weeks after charges appear on your billing statement. Individual terms and conditions, as well as annual Program fees, apply for certain Card products. Bonus ID: 7313.

For more information and to see participating properties, go to destinationhotels.com/rewards.

(CE 108429)

Suite Dreams on Us When You Visit Connecticut



CARDMEMBER
BENEFITS

Recognized for our extraordinary service, impeccable accommodations and award-winning cuisine, the Inn at Middletown awaits you in Connecticut. As an American Express® Cardmember, you can enjoy a complimentary suite upgrade on us when you use your American Express Card and mention offer code **SUITE**. The Inn at Middletown is conveniently located central to Cromwell, Rockyhill, Meriden, Glastonbury, Wallingford, New Haven and Hartford Counties.

Offer valid now through April 30, 2007, and based on suite availability at the time of reservation. Other restrictions may apply.

Call 860-854-6300 or outside CT 1-800-637-9851, or contact your local travel agent. Mention offer code **XPV**.

(CE 108428)

Great Ski Resort Offers at My Ski Vacation



CARDMEMBER
BENEFITS

Visit My Ski Vacation at mylifemycard.com/ski for great ski resort offers exclusively for American Express® Cardmembers.

Whether you want to ski the moguls in Vermont or cruise the powder in Colorado, we have valuable offers to help you travel to your favorite resorts for an incredible ski vacation.

Visit mylifemycard.com/ski for great ski resort offers.

(CE 108427)

Reward Yourself with USA TODAY!



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 \$45.50, 26 weeks for \$81.00 or 52 weeks for \$146.00.

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 217 or visit us at usatodaysubscribe.com/usat.

(CE 108410)

Pay Your Quarterly Taxes with Your Card and Earn Rewards



CARDMEMBER
BENEFITS

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 your American Express® Card. For additional information, visit americanexpress.com/taxes.

All federal, state, local and business tax payments made with your Card are subject to a convenience fee charged by either of the two IRS-approved payment processors, Official Payments Corp. and PAY1040.com. All Card terms and conditions apply.

americanexpress.com/taxes.

(CE 108403)

Offers 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

172,317 Membership Rewards® Points Available at 01/31/07, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 02/10/07

Page 1 of 10

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 03/07/07

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.



Your Year-End Summary Is Coming Soon!

The Year-End Summary consolidates the charges that were processed and posted to your account in 2006 into one convenient report. It can be a helpful tool in budgeting for the upcoming year's expenses or for tax preparation.

Activity

* Indicates posting date

Table of Card Transactions for [Redacted] with columns: Card, 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: 03/07/07

Total New Balance \$ 1,180.91

Minimum Amount Due \$986.07

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.



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

Account Number

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, \$175.00 for up to three Additional Platinum Cards on your Account and \$175.00 for each Additional Platinum Card on your Account after the first three. The annual fee is \$45.00 for up to five Additional Gold Cards on your Account and \$45.00 for each Additional Gold Card on your Account after the first five. You 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 and
Lost or Stolen Card
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

By Invitation Only
1-800-321-RSVP



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

Express Cash
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																								
City, State																								
Zip Code																								
Area Code and Home Phone																								
Area Code and Work Phone																								
Email (optional)																								

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

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

DUPLICATE COPY

Prepared For

Account Number

Closing Date
02/10/07

Page 3 of 10

Transactions Continued				Amount \$
01/13/07	VICTORIA SECRET WOMEN APPAREL/ACCESSORY	800-888-1500 OH		194.77
01/17/07	ITUNES MUSIC STORE COM*PUTER/SOFTWARE	CUPERTINO CA		3.98
01/17/07	VICTORIA SECRET WOMEN APPAREL/ACCESSORY	800-888-1500 OH		10.97
01/17/07*	CAFE CLUMYS 089000031 2122330507	80000018NEW YORK NY		62.00
01/18/07	VICTORIA SECRET WOMEN APPAREL/ACCESSORY	800-888-1500 OH		10.97
01/18/07	VICTORIA SECRET WOMEN APPAREL/ACCESSORY	800-888-1500 OH		29.46
01/18/07	BARNEYS NEW YORK SALES	NEW YORK NY		59.61
01/19/07	VICTORIA SECRET WOMEN APPAREL/ACCESSORY	800-888-1500 OH		10.97
01/19/07	AMERICAN APPAREL-020 RETAIL CGTRSSAA33682X1RIBUNECKTANKCRE SAARAARSASKLLOOPTERRYKNEELENGT	NEW YORK NY		42.00
01/23/07*	EQUINOX MOTO #113 002334772 2128810425	212-881-0425 NY		160.00
01/27/07	STAPLES CORPORATE OFC SUPPLY 916930-7854-	MONTGOMERY NY		195.06
01/28/07	ITUNES MUSIC STORE COM*PUTER/SOFTWARE	CUPERTINO CA		3.98
01/29/07	FRESH DIRECT GROCERY	866-283-7374 NY		45.90
01/30/07	BLOOMINGDALES SHISEIDO	NEW YORK NY		47.69
02/01/07	POLO RETAIL CORP GENERAL MERCHANDISE	NEW YORK NY		99.00
02/06/07	BLUE RIBBON SUSHI FOOD-BEV FOOD-BEV TIP	NEW YORK NY 29.53 11.00		40.53
Total of Card Transactions			New Charges Payments/Credits	1,059.09 -1,507.72

Continued on reverse

EFTA01704612

DUPLICATE COPY

Prepared For

Account Number

Page 4 of 10

Flexible Payment Option Statement of Account

Account Number

Closing Date
02/10/07

Thank you for using Flexible Payment Option.

	Account Summary \$	Minimum Payment \$	Payment Due Date
Previous Balance	3,891.53	20.00	03/07/07
Payments/Credits	-5,252.77		
FINANCE CHARGE	0.00		
New Charges	1,576.08		
New Balance	214.84		

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.

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

S&T and/or ExPO Activity for

Card	Description	Foreign Spending	Amount \$
01/14/07	COMPUTER PAYMENT RECEIVED -- THANK YOU		-2,189.65
02/06/07	COMPUTER PAYMENT RECEIVED -- THANK YOU		-1,000.00
01/24/07	WWW.POLO.COM.REF #99378030258969 REF: CREDIT #99300000040099 (\$ 1739.08)		-1,739.08
01/31/07	POLO RETAIL CORP.REF #99321230135939 REF: CREDIT #99306110192679 (\$ 324.04)		-324.04
01/18/07	POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES		324.04
01/19/07	POLO RETAIL CORPORATMANHASSET NY 90 GIFTCARD		447.42
01/22/07	PARFUEMERIE DOUGLAS, MUENCHEN FEDERAL REPUBLIC OF GERMANY GOODS/SERVICES	22,00 **European Union Euro	29.13
01/26/07	SEPHORA 159 CHAMP ELYSEES, PARIS FRANCE VOUS REMERCIE DE VOTRE VISITE	109,10 **European Union Euro	144.74
01/27/07	CANTALOUPE LTD 0030 NEW YORK NY WOMEN'S CLOTHIN Description APPAREL/ACCESS		415.08
02/01/07	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE		215.67
Total of S&T and/or ExPO Activity			
		New Charges	1,576.08
		Payments/Credits	-5,252.77

Continued on next page



02/10/07

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

Prepared For



Account Number



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

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

Statement Period
January 1, 2007 - January 31, 2007
Account activity after this period does not appear on this statement

American Express®



Prepared for [REDACTED] Membership Rewards Account Number [REDACTED]	Available Points 172,317
Points are available when charges are paid in full and all your accounts are in good standing. Available points include Everyday Spend Points.	Everyday Spend Points earned this period: 129

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

Account Summary	Opening points balance	166,752
	New points earned	+5,565
	Points transferred or redeemed	0
	Reinstated points and adjustments	0
	New points balance	=172,317

New Points Earned 01/01/07 - 01/31/07	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	5,436	129	5,565
	FAO Schwarz InStore 2xpts>\$100 2782		
Totals	5,436	129	5,565

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 or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

**AMERICANA
MANHASSET**

Shop Americana Manhasset Stores and Earn Double Points

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

Visit americanamanhasset.com or call 1-800-818-6767 for a complete store listing and further information.

(MR Bonus ID 6148)

Offer valid 03/10/07-03/18/07 for individual transactions of \$250 or more at any Americana Manhasset store. Not eligible for online purchases. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and you must charge your purchase on an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 6148.

Earn Double Points When You Subscribe to USA TODAY with an Enrolled American Express® Card

Start your day off right with home or office delivery of USA TODAY and earn double Membership Rewards® points. 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 \$42.25, 26 weeks for \$84.50 or 52 weeks for \$169.00.

To earn, call 1-800-872-0001 and mention code 799 or visit usatodaysubscribe.com/mrpoints.

(MR Bonus ID 3228)



Offer valid 1/1/07 - 12/31/07. Void in Alaska. Local sales tax when applicable will be added to your order. 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 a eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 10-12 weeks after charges appear on your billing statement. Bonus ID: 3228.

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.



BANG & OLUFSEN

Redeem for Bang & Olufson Stereo Headphones - 12,500 Points

Designed to adjust to the shape of your head, while producing authentic sound reproduction, Bang & Olufson headphones allow you to enjoy loud music without anyone else listening in. With a weight of only 2.4 ounces, they are designed for complete freedom for listening to music, without compromising sound quality. Redeem for this and other great electronics products only from American Express. (Reward Code: RY2967, Points: 12,500).

To redeem, visit membershiprewards.com/StereoHeadphones or call 1-800-AXP-EARN (297-3276) by March 15, 2007.

(MR Message 8379)

Terms and conditions of the Membership Rewards® program apply.

With Bloomingdale's, Membership Rewards® Points are More Fashionable



When you use your eligible, enrolled American Express® Card*, you can redeem points for Bloomingdale's gift cards** that are valid at all Bloomingdale's stores and on bloomingdales.com. For a Bloomingdale's near you, visit bloomingdales.com or call 1-800-555-SHOP (555-7467).

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

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

(MR Message 8278)

Boston magazine

Earn 2x Points on a Subscription to Boston Magazine

Subscribe to Boston magazine today and you can receive the best of Boston and the suburbs with every issue. From some of the top doctors to restaurants, neighborhoods, upcoming entertainment and getaways in the surrounding Boston area, your subscription will give you Boston all year long. Plus, you can earn 2x Membership Rewards® points on the subscription price.

Subscribe to Boston today at bostonmagazine.com/points and earn double points, when you use your enrolled American Express Card!

(MR Bonus ID 7915)

Visit bostonmagazine.com/points to subscribe. Offer valid through 12/31/07. 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: 7915.

Now You Can Transfer Points to Air France KLM's Flying Blue Program

Flying Blue



Transfer points to Air France KLM's Flying Blue program and book a weekend trip to Paris with nonstop flights from Air France. Renowned for its exceptional in-flight services, Air France flies to more than 1889 destinations in over 80 countries, with extensive European coverage. Take a trip to Paris, Athens, Amsterdam, Geneva, Zurich or Istanbul via Air France KLM.

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

(MR Message 9408)

Terms and conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com. Taxes and other fees are not included. Terms and conditions of the Flying Blue program apply.

Fly with Hawaiian Airlines



Hawaii starts with Hawaiian Airlines offering daily nonstop flights to the islands from nine western U.S. gateways.

Enjoy award-winning service including complimentary meals on all flights.

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

(MR Message 4351)

Terms and conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com. Individual air carrier restrictions may apply. Taxes and other fees are not included.

Offers 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 Travel Service



Enjoy exclusive access to a unique travel resource: Platinum Travel Service, a full-service American Express® Travel agency available exclusively to Platinum Card® members any hour of the day and night--7 days a week, 365 days a year. You'll find experienced travel specialists with a wealth of worldwide knowledge about exciting destinations and vacation options.

Call Platinum Travel Service today at **1-800-443-7672**.

(CE 108550)

American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not liable for the acts or inactions of such suppliers. CST# 1022318-10, Washington UBI# 600-469-694, ML-1192, TA-002 Registered Iowa Travel Agency, NV# 2001-0126.

Collect the World's Experiences



The Luxury Collection® is an exquisite ensemble of hotels and resorts that spans twenty-five countries. From the luminous Hotel Danieli in Venice, to The Phoenician in Arizona, The Luxury Collection immerses guests in their destination's most gracious customs and breathtaking landscapes. The Explore Package for American Express® Cardmembers includes guest room, full American breakfast daily for two and a guaranteed 4pm late check out.

Visit LuxuryCollection.com/Explore, or call **1-800-325-3589** and ask for promotional code **AXQ**.

(CE 108549)

Offer valid at participating hotels for stays consumed by 12/31/07 and paid for with any American Express Card. For complete terms and conditions, visit luxurycollection.com/explore.

Visit Enchanting India Stay 3 Nights - Get the 4th Free



Stay for 3 nights in a club suite or suite from 5/1/07-9/30/07 at the Taj Mahal New Delhi or Taj Lake Palace and get the 4th night free. And when booking with Platinum Travel Service you will also receive your regular *Fine Hotels & Resorts* amenities which include: room upgrade upon availability, 4pm late check-out, daily Continental breakfast for 2, and your Taj Hotel amenity, a lunch or dinner for 2, excluding alcohol, taxes and gratuities.

Call PTS by 9/26/07 at **1-800-443-7672**. Mention Promo ID: **E1320060**.

(CE 108551)

Terms and conditions apply. For full program information, visit americanexpress.com/fhr and search "Taj".

Great News! You've Been Awarded a \$100 VIP Thank You



Visit the American Express Redemption Center today and enjoy a \$100 gift value. Select your favorite brand-name merchandise, magazines and software, each has a low redemption fee of \$2.95 per item.

Redeem your VIP Thank You now!

(CE 108553)

Your VIP access expires on 04/15/07, so redeem your \$100 Thank You now at giftcard100.com/amex and use VIP Access Code: **29881**.

Redeem your VIP Thank You worth up to \$100.00. Visit us before 04/15/07. VIP Access Code: 29881.

Now Accepting American Express® Cards!



Hotel Mela - At-home sophistication. New luxury boutique hotel in Times Square's Theatre District, 120 West 44th Street, New York, NY. **212-710-7000** or hotelmela.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.

Bo Concept - The Danish purveyor of urban, affordable, modern furniture and home furnishings has a new location in SoHo at 69 Greene Street, NY. **212-966-8188**.

(CE 108484)

Smith Cairns - Ford, Lincoln-Mercury, Mazda, Subaru, Jeep, Chevrolet and Cadillac in Yonkers, White Plains, Mount Kisco and Brewster, NY. **914-377-8100** or smithcairns.com.

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

Exclusive Travel Insurance Services for Your Next Getaway



Worry about what you're wearing on the plane—not about your travel insurance. For added 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 Premium Car Rental Protection.

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 with notice.

To enroll or to learn more, visit us at americanexpress.com/tis.

(CE 108545)

Receive Savings on Broadway and Off-Broadway Shows



Treat yourself to a night on the town with savings on some of the biggest shows like *Avenue Q*, *Company* and *Les Misérables*, or experience the excitement of today's big hits, like *Mamma Mia!*, *Spring Awakening* and *The Little Dog Laughed*. From comedies to dramas and musicals, it's easy to make any night a special occasion—with just a few simple clicks. From January 1 to March 4, 2007, you can save up to 60% on many popular Broadway and Off-Broadway shows. Simply purchase your tickets using any American Express® Card at telecharge.com/AXP2007B.

(CE 108523)

Join Us at the Long Island Culture & Wine WINTERFEST



The Long Island Culture & Wine WINTERFEST is your chance to experience the beauty and culture of the East End of Long Island, New York during the Winter season.

The WINTERFEST has a wide range of events taking place from January 19th-March 25th throughout the East End area. Concerts, historic tours, dance and art exhibits are made all the sweeter when combined with unique offers made to you by famous restaurants, hotels, bed & breakfasts, wineries and local shops. Join us at the 2007 WINTERFEST and see the East End of Long Island as you've never before seen it.

Visit liwinterfest.net/2.html for details and a listing of events and offers.

(CE 108576)

Great Ski Resort Offers at My Ski Vacation



Visit My Ski Vacation at mylifemycard.com/ski for great ski resort offers exclusively for American Express® Cardmembers. Whether you want to ski the moguls in Vermont or cruise the powder in Colorado, we have valuable offers to help you travel to your favorite resorts for an incredible ski vacation.

Visit mylifemycard.com/ski for great ski resort offers.

(CE 108581)

Reward Yourself with USA TODAY for as Low as \$0.56 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 \$45.50, 26 weeks for \$81.00 or 52 weeks for \$146.00.

To redeem, call 1-800-872-0001 and mention code 217 or visit us at usatodaysubscribe.com

(CE 108578)

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.

Offers 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

172,317 Membership Rewards® Points Available at 03/09/07, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 03/09/07

Page 1 of 10

Table with columns: Previous Balance \$, Payment Activity \$, New Activity \$ inc. Adjustments and Finance Charges if any, New Balance \$, Minimum Amount Due \$. Rows: Due in Full, Flexible, Total.

Payment Due Date 04/03/07

Please refer to page 4 for important information regarding your account

See Page 5 For A Notice Of Changes To Your Agreement

See Page 8 For A Notice Of Changes To Your Membership Rewards Program Account

See Page 9 For An Important Privacy Notice

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-800-525-3355.

Activity table with columns: Activity, Amount \$. Row: 02/12/07 COMPUTER PAYMENT RECEIVED - THANK XXX60451 CITIBANK N.A. -1,180.91

Due in Full Activity for Card [Redacted] table with columns: Date, Description, Amount \$. Rows: 02/13/07 POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES 172.32, 02/13/07 POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE 67.73, 02/15/07 MTA MVM*68TH ST / HU212-METROCARD NY 2126387622 20.00, 02/17/07 SAPA NEW YORK NY RESTAURANT FOOD/BEVERAGE TIP 59.86, 02/18/07 BARNEYS NEW YORK NEW YORK NY SALES 130.05

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

Continued on Page 3

Payment Coupon

Account Number [Redacted]

Payment Due Date: 04/03/07

Please enter account number on all checks and correspondence.

Total New Balance \$ 2,021.44

Make check payable to American Express.

Minimum Amount Due \$925.58

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

NEW YORK NY 10021-6217



Amount enclosed

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

Mail Payment to:

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

Input box for address change



000202144000092558 08 H

DUPLICATE COPY

Prepared For [REDACTED]

Account Number [REDACTED]

Closing Date
03/09/07

Page 3 of 10

Due in Full continued				Amount \$
02/20/07	TANI RETAIL FWBCJCAMPHELSEARUBHELSEARUBBERUJ ROC No. 0000005793	NEW YORK NY		19.99
02/20/07	GAP #0711/THE GAP #0 MEN'S/WOMEN'S CLOTHNG	NEW YORK NY		130.49
02/21/07	BARNEYS NEW YORK SALES	NEW YORK NY		84.53
02/22/07	TASCA EATING PLACES AND RESTA FOOD/BEV TIP	NEW YORK NY	20.00	20.00
02/23/07	EQUINOX MOTO #113 2128810425	212-881-0425 NY		160.00
03/08/07	VICTORIA SECRET WOMEN APPAREL/ACCESSORY	800-888-1500 OH		29.47
03/08/07	VICTORIA SECRET WOMEN APPAREL/ACCESSORY	800-888-1500 OH		9.14
Total Due in Full Activity				903.58

Flexible Payment Summary

Previous Balance	214.84
Payment Activity	-214.84
FINANCE CHARGE	0.00
New Charges/Adjustments	1117.86
New Balance	1117.86

Flexible Payment Activity

Includes any Sign & Travel® activity - for all charges equal to or above your selected threshold, and/or any transferred charges.

New Activity for [REDACTED]
Card [REDACTED]

02/14/07	STUBBS & WOOTTON SHOE STORE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	WEST PALM BEA FL		323.00
02/17/07	OK CIGARS CIGAR STORE & STAND SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	NEW YORK NY		200.96
02/28/07	POLO RETAIL CORP APPAREL/ACCESSORIES SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	NEW YORK NY		593.90
Total of Flexible Payment Activity				1,117.86

Finance Charge Schedule

Billing days this period: 28 Balance to which rate applies	Average Daily Balance \$	Daily Periodic Rate	Annual Percentage Rate	New Balance \$	FINANCE CHARGE \$
Sign & Travel	0.00	0.0500%	18.24%	0.00	0.00
Sign & Travel/ExPO	0.00	0.0500%	18.24%	1,117.86	0.00
					0.00

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.

Continued on reverse

Important Notice

Information on Flexible Payment Features

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

For Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%

For Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%

For Extended Payment Option (ExPO), the APR is 18.24%, the DPR is 0.0500%

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

Notice of Changes to Your Agreement

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

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

Annual Fees

We are changing the annual fee for your Basic Card to \$450 per year. This new fee will be effective for annual fees billed to your Account on or after May 1, 2007. Accordingly, effective May 1, 2007, the first sentence of the **Annual Fees** section of your Agreement is deleted and replaced with the following:

"We will bill to your Account an annual fee of \$450 for the Basic Card, \$175 for up to three Additional Platinum Cards on your Account, and \$175 for each Additional Platinum Card after the first three."

Late Fees

We are increasing the late fees that may be assessed on your Account. These new fees will be effective for late fees charged to your Account on or after June 1, 2007. Accordingly, effective June 1, 2007, the **Late Fees** section of your Agreement is deleted and replaced with the following:

"Late Fees

If payment of any portion of the Amount Due on a billing statement is not credited to your Account by the Closing Date of the second of the next two consecutive billing periods, we may assess a fee in that same billing period of the greater of \$35 or 2.99% of the total Amount Due that was not credited to your Account by that Closing Date (Iowa \$15). If payment of the total Amount Due is not credited to your Account by successive Closing Dates, we may assess a fee equal to the greater of \$35 or 2.99% of the total Amount Due that remains not credited by each successive Closing Date (Iowa \$15)."

Status of and Responsibility for Additional Cardmembers

Effective May 1, 2007, the following sentence is added to the end of the **Status of and Responsibility for Additional Cardmembers** section of your Agreement:

"You agree to notify each Additional Cardmember that Additional Cardmembers are subject to all applicable provisions of this Agreement."

Authorization for Electronic Debit to Your Checking Account

Effective May 1, 2007, the **Authorization for Electronic Debit to Your Checking Account** section of your Agreement is deleted and replaced with the following:

"Authorization for Electronic Debit to Your Checking Account

When you provide a check as payment, you authorize us to use information from your check to make an electronic fund transfer from your account or to process the payment as a check transaction. If we process your check electronically, funds may be withdrawn from your bank or asset account as soon as the same day we receive your check. Also, if we process your check electronically, you will not receive that cancelled check with your bank or asset account statement."

Other Important Information About Your Account

Annual EFT Error Resolution Notice

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

In case of errors or questions about your Electronic Transfers, please telephone us at 1-800-IPAY-AXP for Pay By Phone and Pay By Computer questions, and at 1-800-CASH-NOW for Express Cash and Automatic Payment questions. Alternatively, you may write to us at American Express Travel Related Services Company, Inc., Electronic Funds Services, P.O. Box 297815, Ft. Lauderdale, FL 33329-7815, or e-mail us by clicking on the Customer Service link online at www.americanexpress.com. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose. When you contact us, please provide the following information: (1) Your name and account number. (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information. (3) The date and dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call. We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Regarding the American Express Card Baggage Insurance Plan

We are increasing baggage insurance coverage of the American Express Card Baggage Insurance Plan. This coverage will be in effect for any claim incurred on or after May 1, 2007. Effective May 1, 2007, this rider forms a part of the Description of Coverage for the Baggage Insurance Plan.

American Express Card Baggage Insurance Plan, Description of Coverage Rider under Master Group Policy No. AX0400.

S0337

BP/MUFYI03/0307

Additional Information for Platinum and Centurion Cardmembers

Benefit limits for checked and carry-on baggage are hereby amended throughout the Description of Coverage for American Express Platinum and Centurion Cardmembers. This amendment is hereby made part of the Description of Coverage as described below.

A combined maximum up to \$3,000 for carry-on and checked baggage.

The maximum benefit for checked baggage per Eligible Person per Covered Trip is \$2,000, in excess of checked baggage coverage provided by Common Carriers.

Benefits for carry-on and checked baggage under this Plan are limited to a \$3,000 maximum per Eligible Person per Covered Trip.

In all other respects, the provisions and conditions of the Description of Coverage remain the same.

In Witness Whereof, We have caused this Policy to be signed by Our officers.



Kenneth J. Ciak
President
AMEX Assurance Company



Paul R. Johnston
Secretary
AMEX Assurance Company

BI-RDR1 10/06

Regarding The Event Ticket Protection Plan

Effective May 1, 2007, the rider below forms a part of the Description of Coverage for the Event Ticket Protection Plan for residents of Louisiana:

Important information regarding benefit changes for Louisiana residents:

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

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

The *Right of Recovery* section is hereby removed and replaced with the following which is added and made part of the Description of Coverage:

Right of Recovery: If We make any payments under this Plan and the Ticketholder has the right to recover damages from another, We shall be subrogated to that right. However, Our right to recover is subordinate to the Ticketholder's right to be fully compensated.

There are no other changes to the Description of Coverage.

By: Kenneth J. Ciak, President

Paul R. Johnston, Secretary

ETP-RDR1-LA-10/06

Effective May 1, 2007, all of the text of the rider to the Description of Coverage for the Event Ticket Protection Plan entitled "Important information regarding benefit changes for Missouri residents:" is deleted and replaced with the following, except for the first sentence of that rider which remains unchanged:

Important information regarding benefit changes for Missouri residents:

AMEX ASSURANCE COMPANY Administrative Office: 480 Pilgrim Way, Suite 1400, Green Bay, WI 54304

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 on this Policy, please contact Client Service at 1-800-620-4991.***

There are no other changes to the Description of Coverage.

By: Kenneth J. Ciak, President

Paul R. Johnston, Secretary

ETP-RDR1-MO 09/06

Effective May 1, 2007, the rider to the Description of Coverage for the Event Ticket Protection Plan entitled "Important information regarding benefit changes for Vermont residents:" is deleted in its entirety and replaced with the following:

Important information regarding benefit changes for Vermont residents:

AMEX ASSURANCE COMPANY Administrative Office: 480 Pilgrim Way, Suite 1400, Green Bay, WI 54304

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 ***of cancellation accompanied by the reason for cancellation*** at least **forty-five (45)** days in advance to You at Your last known address.

Termination or Cancellation: **2.** the date We determine that misrepresentation, ***non-disclosure*** or fraud ***in enrollment or claims presentation*** has occurred; ***Under this circumstance, We will provide 45 days advance written notice of cancellation;*** **6.** ***The***

DUPLICATE COPY

Recorded For [Redacted]

Account Number [Redacted]

Closing Date
03/09/07

Page 7 of 10

end of the period for which required premiums are due but not paid. Under this circumstance, We will provide 15 days advance written notice of cancellation accompanied by the reason for cancellation to You at Your last known address.

There are no other changes to the Description of Coverage.

By: Kenneth J. Ciak, President

Paul R. Johnston, Secretary

ETP-RDR1-VT 09/06

Effective May 1, 2007, the rider below forms a part of the Description of Coverage for the Event Ticket Protection Plan for residents of Washington:

Important information regarding benefit changes for Washington residents:

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

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

The first paragraph of the "Exclusions" section is deleted and replaced with the following:

Exclusions: We will not pay for loss caused by any of the excluded events described below. Loss will be considered to have been caused by an excluded event if the occurrence of that event directly and solely results in loss, or initiates a sequence of events that results in loss, regardless of the nature of any intermediate or final event in that sequence.

The Description of Coverage provision of the "General Provisions" section is deleted and replaced with the following:

General Provisions

Description of Coverage: ***Any conflict with the terms of the Description of Coverage will be decided by looking at the intent of the Description of Coverage provided to You. A copy of the Group Insurance Master Policy will be maintained and kept by the Master Policyholder and may be examined at any time.***

The second point in the Termination or Cancellation provision of the "General Provisions" section is deleted and replaced with the following:

General Provisions

Termination or Cancellation: ***2. the date We determine that You or someone on Your behalf intentionally misrepresented or fraud occurred;***

The last paragraph of the Termination or Cancellation provision of the "General Provisions" section is deleted and replaced with the following:

General Provisions

Termination or Cancellation: ***The Company has the right to cancel the Policy at any time by sending a written notice at least 45 days in advance to You at Your last known address. The notice will include the reason for cancellation.***

The second and third paragraphs of the "Important Additional Information For You" section are deleted and replaced with the following:

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. The notice will include the reason for cancellation.

The Event Ticket Protection Plan is underwritten by AMEX Assurance Company, Administrative Office, De Pere, WI. The Plan may be changed or cancelled at any time with notice. The notice will include the reason for cancellation.

There are no other changes to the Description of Coverage.

By: Kenneth J. Ciak, President

Paul R. Johnston, Secretary

ETP-RDR1-WA-09/06

Notice of Changes to Membership Rewards

We are making **Important Changes** to the Membership Rewards® program associated with your American Express® Card Account identified on this Notice. We recommend that you carefully review these changes and then keep this Notice for future reference. If you have any questions, please call Membership Rewards at 1-800-AXP-EARN.

Membership Rewards

Effective July 3, 2007, your Membership Rewards® program account will be upgraded to a Membership Rewards FirstSM 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.

Points Advance

Effective July 3, 2007, the Points Advance feature will become available. Through a Points Advance, eligible Cardmembers may obtain and use points in advance of accruing them in their program accounts. Accordingly, on that date the following new section is added to the program Terms & Conditions:

"Points Advance

1. Through a Points Advance, you may obtain and use up to 60,000 points in advance of accruing them in your program account. You may request a Points Advance only in connection with a conversion of points to a participating Frequent Customer Program or redemption of points for a reward. You may obtain a Points Advance only for your own program account. We may decline any request for a Points Advance. 2. Linked Accounts or Cards that are eligible to obtain Points Advance are referred to in this section as "Points Advance-eligible Linked Accounts." Corporate Cardmembers and Additional Business Cardmembers having only those Cards enrolled in the program are not eligible to obtain a Points Advance. You must have had a Card account for at least 6 months, and all of your Linked Accounts must be in good standing, to obtain a Points Advance. 3. You may not obtain a Points Advance in connection with the following transactions: payment of the federal excise tax fee disclosed in paragraph 2 of the Frequent Customer Programs section of these Terms & Conditions; a Redemption for Cash; transactions which may be paid with a point redemption, including Pay with Points and Shop Amex transactions; and any redemption for a reward subject to the Hotel Properties, Cruises and Vacation Packages section of these Terms & Conditions. We may advise you of additional ineligible transactions at the time you seek a Points Advance. 4. You may obtain a Points Advance only if you have insufficient points in your program account for your desired conversion or redemption transaction. The number of points you may obtain in a Points Advance is equal to the difference between the number of points required for your desired conversion or redemption transaction and the number of points you have accrued in your program account, up to your Points Advance limit. You may obtain more than one Points Advance, provided that the total of your outstanding Points Advances may never exceed 60,000 points. If you wish to accomplish a redemption or conversion transaction using a Purchase Points transaction and/or reinstated points together with a Points Advance, you must complete the Purchase Points transaction and/or the point reinstatement before you request a Points Advance. 5. You must accrue points in your program account in an amount equal to a Points Advance within 12 months of the date that you received that Points Advance. Any portion of a Points Advance for which you have not accrued points within that period will be charged to a Points Advance-eligible Linked Account of yours at the rate charged for a Purchase Points transaction on the date that you received the Points Advance. Please remember that there is a delay between when you make eligible charges on a Linked Account and when you accrue points attributable to those charges in your program account. Points which accrue in your program account after a Points Advance maturity date will not apply toward satisfaction of that Points Advance, even if the charges for which those points accrue were made prior to that maturity date. If you have more than one Points Advance outstanding, points accrued in your program account will be applied first towards the oldest outstanding Points Advance. 6. If you return a reward for which you redeemed using points obtained through a Points Advance, the points you are credited in connection with that return will be applied first towards that Points Advance. If you have already accrued points in an amount equal to that Points Advance, then the points you are credited will be applied toward your oldest outstanding Points Advance, if any. Otherwise, the points will be credited to your program account. 7. If you have an outstanding Points Advance at the time that your enrollment in the program is cancelled for any reason or that all of your Points Advance-eligible Linked Accounts are cancelled for any reason, the portion of that Points Advance for which you have not accrued points will be charged to a Points Advance-eligible Linked Account of yours at the rate charged for a Purchase Points transaction on the date that you received the Points Advance. You will be charged for the unsatisfied portion of the Points Advance even if you still have Linked Accounts or Cards that are not Points Advance-eligible Linked Accounts. 8. You may be offered promotional opportunities to earn bonus points. There may be a delay between when you engage in the activity qualifying you to receive bonus points and when the bonus points are credited to your program account. Bonus points which are credited to your program account after a Points Advance maturity date will not apply toward satisfaction of that Points Advance, even if you engaged in the activity qualifying you to receive the bonus points prior to that maturity date."

Membership Rewards Excise Tax Fee Increase

Effective May 1, 2007 we are increasing the excise tax fee charged to your account for converting Membership Rewards points into a Frequent Flyer program of a US airline to \$0.0005 per point, and we are increasing to \$75 the maximum fee that will be charged. Accordingly, a new second sentence is added to the second paragraph of the Frequent Customer Programs section of the Membership Rewards Terms & Conditions as follows:

"Effective May 1, 2007, for each conversion of points into the Frequent Flyer program of a US airline, a fee of \$0.0005 per point, with a maximum fee of \$75, will be charged to your Card account."

An Important Notice Concerning Cardmember Privacy

This Privacy Notice is addressed to United States holders of personal American Express® Charge Cards or accounts, Optima® Cards or accounts, 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 981527
El Paso
TX 79990-1527

Offers for Products and Services of Other Companies

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

Offers for American Express Products and Services

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

Credit Information Provided to Our Affiliates

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

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

Account Number
3712-938953-21000

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

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

E-Mail Offers

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

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

Additional Information About Your Opt Out Choices

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

Information Security

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

Former Customers

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

For Vermont Cardmembers Only

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

Platinum Card® Statement of Account

172,797 Membership Rewards® Points Available at 04/09/07, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date 04/09/07

Page 1 of 10

Table with columns: Previous Balance \$, Payment Activity \$, New Activity \$ inc. Adjustments and Finance Charges if any, New Balance \$, Minimum Amount Due \$. Rows: Due in Full, Flexible, Total.

Payment Due Date 05/04/07

Please refer to page 5 for important information regarding your account

To manage your Card account online or to pay your bill, please visit us at www.americanexpress.com. You can also pay your bill by calling 1-800-I-PAY-AXP (1-800-472-9297).



Save Time Paying Your Bills with Your 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. You can visit us at americanexpress.com/gobills

Activity table with columns: Activity, Amount \$. Rows: 03/10/07 COMPUTER PAYMENT RECEIVED - THANK, 03/12/07 COMPUTER PAYMENT RECEIVED - THANK, 03/29/07 COMPUTER PAYMENT RECEIVED - THANK, Total of Payment Activity -4,021.44

Due in Full Activity for [Redacted] table with columns: Card, Description, Amount \$. Rows: 04/04/07 SAKS FIFTH AVE -001NEW YORK NY SHORT SLIM, 03/12/07 OCEAN NEW YORK NY RESTAURANT

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

Continued on Page 3

Payment Coupon

Account Number [Redacted]

Payment Due Date: 05/04/07

Please enter account number on all checks and correspondence.

Total New Balance \$ 3,895.78

Make check payable to American Express.

Minimum Amount Due \$1,139.86

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

[Redacted] NEW YORK NY 10021-6217



Amount enclosed

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

Mail Payment to:

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

Input box for address change

DUPLICATE COPY

Prepared For

Account Number

Closing Date
04/09/07

Page 3 of 10

Due in Full continued					Amount \$
03/12/07	MORANDI RESTAURANT Description 546744	NEW YORK	NY		29.92
03/12/07	CVS 2400 2400 DRUG STORE/PHARMACY	NEW YORK	NY		26.81
03/20/07	PATRICK MCMULLAN COMUS 6466382000 Description PATRICK MCMULL 8158640577		NY		26.18
03/20/07	MTA MVM*68TH ST / HUUS 2126387622		NY		20.00
03/20/07	MEXICAN RADIO 009700US 2123430140 FOOD/BEVERAGE TIP		NY	24.60 6.00	30.60
03/23/07	EQUINOX MOTO #113 212-881-0425 2128810425		NY		160.00
03/24/07	PAYPAL *LION CART 00402 935 7733 4029357733 Description MISC PROFESSIO		CA		72.09
03/24/07	SEPHORA #398 UNIONSQNEW YORK 4152843358 Description COSMETIC STORE		NY	Price 24.38	24.38
03/24/07	CVS 2427 2427 DRUG STORE/PHARMACY	NEW YORK	NY		22.19
03/24/07	SHOE MANIA VII 0691 SHOE STORE Description SHOES/ACC 000690	NEW YORK	NY		136.85
03/24/07	VIRGIN 2753 GIFT, CARD, NOVELTY AND GIFT, CARD, NOVELTY AND SOUVENIR STORES	NEWARK	NJ		26.74
03/24/07	MORANDI RESTAURANT Description 580332	NEW YORK	NY		24.59
03/29/07	FOOD EMPORIUM #36703NEW YORK 2122496899	NEW YORK	NY		23.24
03/31/07	SAKS FIFTH AVE -001NEW YORK LONG SOLID BLOUSE	NEW YORK	NY		149.56
04/03/07	STARBUCKS USA 008219NEW YORK 1-800-STARBUC	NEW YORK	NY		15.00
04/04/07	SEPHORA #336-67TH STNEW YORK 9999999999 Description COSMETIC STORE	NEW YORK	NY	Price 52.02	52.02
04/05/07	MY WHITEBOARDS.COM 0NORTHBOROUGH DIRECT MKTG INTERNET Description CATALOG MERCHA 000000001		MA		117.87

Continued on reverse

EFTA01704632

DUPLICATE COPY

Prepared For

Account Number

Page 4 of 10

Due in Full continued

Amount \$

04/05/07	BERGDORF GOODMAN NEW YORK NY DEPARTMENT STORE	23.84
04/07/07	TRIBECA FILM FESTIVANEW YORK NY MISC/SPECIALTY RETAIL	121.00

Total Due in Full Activity **1,083.86**

Flexible Payment Summary

Previous Balance	1117.86
Payment Activity	-3117.86
FINANCE CHARGE	0.00
New Charges/Adjustments	4811.92
New Balance	2811.92

Flexible Payment Activity

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

New Activity for

Card				
03/22/07	BARNEYS NEW YORK NEW YORK NY SALES SIGN & TRAVEL® / EXTENDED PAYMENT OPTION			270.94 Credit
03/29/07	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION			214.58 Credit
03/30/07	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION			384.73 Credit
03/10/07	GOYARD, PARIS VOUS REMERCIE DE VOTRE VISITE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	270.00 **European Union Euro		362.85
03/10/07	PETIT BATEAU, PARIS VOUS REMERCIE DE VOTRE VISITE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	153.00 **European Union Euro		205.62
03/15/07	BARNEYS NEW YORK NEW YORK NY SALES SIGN & TRAVEL® / EXTENDED PAYMENT OPTION			442.17
03/21/07	BARNEYS NEW YORK NEW YORK NY SALES SIGN & TRAVEL® / EXTENDED PAYMENT OPTION			270.94
03/22/07	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION			214.58
03/23/07	WWW.POLO.COM 888-475-7674 PA 8884757675 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION			282.15
03/26/07	DAYLESFORD ORGANIC, LONDON SW1W GOODS/SERVICES SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	161.23 **Pounds Sterling		324.41
03/26/07	DIESEL (LONDON) LTD, KINGS ROAD, SW3 GOODS/SERVICES SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	30.00 **Pounds Sterling		60.36
03/27/07	EMMA HOPES SHOES, LONDON W11 GOODS/SERVICES SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	359.00 **Pounds Sterling		719.37
03/27/07	DAYLESFORD ORGANIC, LONDON SW1W GOODS/SERVICES SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	25.69 **Pounds Sterling		51.62

Continued on next page

DUPLICATE COPY

Prepared For
[REDACTED]

Account Number
[REDACTED]

Closing Date
04/09/07

Page 5 of 10

Flexible Payment continued

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

03/30/07	POLO RETAIL CORP NEW YORK NY	922.27
	GENERAL MERCHANDISE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	
03/31/07	WWW.POLO.COM 888-475-7674 PA	414.99
	8884757675 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	
03/31/07	SAKS FIFTH AVE -001NEW YORK NY	701.64
	SHORT SLIM Description RT (DRESSES) RT SLIM ROC No. 0012760658 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	
04/01/07	WWW.POLO.COM 888-475-7674 PA	269.31
	8884757675 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	
04/02/07	SMITH & HAWKEN #933 PUEBLO CO	228.56
	FURNITURE/HOME STORE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	
04/05/07	BERGDORF GOODMAN NEW YORK NY	211.33
	DEPARTMENT STORE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	

Total of Flexible Payment Activity **4,811.92**

Finance Charge Schedule

Billing days this period: 31	Average Daily Balance \$	Daily Periodic Rate	Annual Percentage Rate	New Balance \$	FINANCE CHARGE \$
Balance to which rate applies					
Sign & Travel/ExPO	0.00	0.0500%	18.24%	2,811.92	0.00

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.

Important Notice

Information on Flexible Payment Features

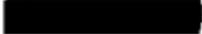
You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

- For Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%
- For Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%
- For Extended Payment Option (ExPO), the APR is 18.24%, the DPR is 0.0500%

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

DUPLICATE COPY

Prepared For



Account Number



Page 6 of 10

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

American Express®



For questions about your Membership Rewards account, contact

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

www.americanexpress.com/rewards

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

Statement Period
February 1, 2007 - February 28, 2007
 Account activity after this period does not appear on this statement

Prepared for
 [REDACTED]
 [REDACTED] Account Number

Available Points
172,797

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

Account Summary	
Opening points balance	172,317
New points earned	+480
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=172,797

New Points Earned			
02/01/07 - 02/28/07	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum [REDACTED]	480	0	480
Totals	480	0	480

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 or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Membership Rewards Excise Tax Fee Increase

**Important
 Message**

Effective May 1, 2007 we are increasing the excise tax fee charged to your account. Accordingly, a new second sentence is added to the second paragraph of the Frequent Customer Programs section of the Membership Rewards Terms & Conditions as follows: 'Effective May 1, 2007, for each conversion of points into the Frequent Flyer program of a US airline, a fee of \$0.0005 per point, with a maximum fee of \$75, will be charged to your Card account.'

**AMERICANA
 MANHASSET**

Earn Double Points on Americana Manhasset GiftCard Purchases April 15 - May 30, 2007

Earn double Membership Rewards® points on Americana Manhasset GiftCard purchases of \$100 or more when you pay with any American Express® Card. Perfect for Mother's Day, Teachers and Graduates, our GiftCard is exquisitely wrapped and redeemable at over 60 shops: Gucci, Louis Vuitton, Estée Lauder Spa, Cartier, Chanel at Hirshleifer's, Ralph Lauren, Tiffany & Co., and more.

Offer valid 04/15/07 - 05/30/07 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: 6600

To purchase an Americana Manhasset GiftCard, visit americanamanhasset.com call 1-800-818-6767 or stop in at our Concierge Store.

(MR Bonus ID 6600)



Fly in Comfort and Style Through KrisFlyer, Singapore Airlines' Frequent Flyer Program

Singapore Airlines is an exceptional way to fly. With world-class service and state-of-the-art aircraft, travelers benefit from an award-winning experience on Singapore Airlines. Transfer points to a linked KrisFlyer account and redeem miles for award tickets and flight upgrades.

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

(MR Message 1195)

Terms and conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com. Individual air carrier restrictions may apply. Taxes and other fees are not included. Terms and conditions of the KrisFlyer program apply.

Continued on reverse

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

**Remember Mom and Earn 10x Points PLUS 100 Additional Bonus Points at FTD.com®!**

May 13th is Mother's Day! Shop at ftd.com/amexpromo and earn 10x Membership Rewards® points PLUS, 100 additional bonus points per purchase through 5/15/07 when you use your American Express® Card. Choose from fresh flower collections, gourmet gifts, plush teddy bears, spa products, and more! Same-day delivery is available.

10x point offer valid through 12/31/07. 100 bonus points offer valid 4/1-5/15/07 only. Not valid in retail stores or in conjunction with any other offer from FTD. 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. Same-day delivery by an FTD® Florist is available in most areas of U.S. and Canada on orders placed by 2pm in recipient's time zone, M-F. See ftd.com for complete details. Bonus ID: 3875/7249

Remember Mom with flowers and gifts and earn 10x points PLUS, 100 additional bonus points when you shop at ftd.com/amexpromo through 5/15/07.

(MR Message 0450)

Earn Double Points Every Day from Signature Days!

Some of life's greatest luxuries are experiences--experiences that challenge us, enrich us, or just entertain us. Signature Days Gift Cards offer the perfect gift--a memorable experience. Choose from thousands of unique activities nationwide, from spine-tingling adventures to the culinary arts. Use your American Express® Card and earn double Membership Rewards® points!

Offer valid through 12/31/07. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express Card. Bonus points will be credited to your Membership Rewards account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 7387

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

(MR Bonus ID 7387)

**Fly Far or Near with Delta**

Delta's recent expansion gives you more international choices than ever! Take advantage of new service to Johannesburg - South Africa, Fort de France - Martinique or Acapulco - Mexico or enjoy the sights, sounds and cuisine of Paris, London, Madrid or Moscow. Delta is also the fastest growing major U.S. carrier to Latin America and the Caribbean.

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

(MR Message 2434)



Terms and conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com. Individual air carrier restrictions apply. Taxes and other fees are not included.

Never Be Without a Movie When You Redeem Points for BLOCKBUSTER Total Access™

Only BLOCKBUSTER Total Access lets you rent online with the flexibility to exchange movies in-store, so you never have to wait for a movie. Choose from over 65,000 online titles and exchange your selections at over 5,000 participating store locations in the U.S. Reward yourself with great home entertainment! See blockbuster.com for complete terms and conditions.

Membership rules and certain restrictions apply for in-store rentals and for BLOCKBUSTER Total Access. Requires Internet access, valid e-mail address and form of payment. BLOCKBUSTER name, design and related marks are trademarks of Blockbuster Inc. ©2007 Blockbuster Inc. All rights reserved.

Get more movies, faster, with BLOCKBUSTER Total Access. To start redeeming today, log on to americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276).

(MR Message 2305)

**Marking 60 Years of Classic Style**

So celebrate your classic style today. Redeem Membership Rewards® points for \$50, \$100 or \$200 Talbots Gift Cards. Use them at any of their family of stores, through their catalogs or at talbots.com

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

(MR Message 7092)



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



Book a Vacation Through Platinum Destinations® Vacations



For a world of travel adventure, look to Platinum Destinations Vacations. The twelve partners will help you create one-of-a-kind, personalized vacations. Whether your ideal travel experience is a family get-together or a romantic getaway, laid-back beach bumming or non-stop adventure--look to these travel specialists to create the vacation of a lifetime, and earn up to 25,000 Membership Rewards® bonus points.

Reserve your vacation today through Platinum Travel Service at **1-800-443-7672**.

(CE 108730)

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

Join Exclusive Resorts Now and Save Up to \$10,000



Join Exclusive Resorts using your Platinum Card® from American Express, and you can save up to \$10,000. Make your next vacation--and every one after that--better as you enjoy access to hundreds of multi-million-dollar private homes in dozens of beach, mountain, metropolitan and leisure destinations worldwide--all with the service and amenities of luxury resorts.

To find out more about Exclusive Resorts and receive a free Effortless Vacation DVD, call **1-866-884-3457** or visit exclusiveresorts.com/platinum1

Terms and conditions apply.

(CE 108696)

Program terms and conditions apply. Visit americanexpress.com/rewards or call 1-888-INCIRCLE (462-4725) for more information. Participating partners and available rewards are subject to change without notice.

Shop at Neiman Marcus When You Redeem Points



Redeem points for a Neiman Marcus gift card and discover luxury merchandise and exceptional service. Also, make virtually every purchase doubly rewarding. Enroll your American Express® Card with Neiman Marcus and earn points in the InCircle® program as well as the Membership Rewards® program.

To redeem Membership Rewards points, log on to membershiprewards.com

To enroll in the InCircle program, or for more information, call **1-888-InCircle (462-4725)**.

(CE 108735)

Platinum Travel Service



Enjoy exclusive access to a unique travel resource: Platinum Travel Service, a full-service American Express Travel agency available exclusively to Platinum Card® members any hour of the day and night--7 days a week, 365 days a year. You'll find experienced travel specialists with a wealth of worldwide knowledge about exciting destinations and vacation options.

Call Platinum Travel Service at **1-800-443-7672**.

(CE 108734)

American Express Travel Related Services Company, Inc. acts solely as sales agent for travel suppliers and is not liable for the acts or inactions of such suppliers. CST# 1022318-10, Washington UBI# 600-469-694 ML-1192, TA-002 Registered Iowa Travel Agency, NV# 2001-0126.

Over 2 Million More Reasons to Redeem



Visit an online shop filled with outstanding merchandise, where the only currency you need is the Membership Rewards® points you earned from shopping with your Platinum Card®. At shopAmex®, browse through more than two-million products from more than 100 popular merchants, compare prices and redeem points.

Redeem now at shopamex.com/platinumstat

(CE 108733)

Terms and conditions for the Membership Rewards program apply. Visit americanexpress.com/rewards for more information. Participating partners and available rewards are subject to change without notice.

Offers 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 Up to an Extra Year on Your Warranty



CARDMEMBER
BENEFITS

With the Buyer's Assurance Plan,* you can shop worry-free knowing that the terms of the original manufacturer's warranty will be matched up to one additional year, on warranties of five years or less that are eligible in the U.S.

For more information, visit americanexpress.com/platinum

(CE 108732)

*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.

Enjoy Exclusive Events with By Invitation Only®



CARDMEMBER
BENEFITS

This program offers Card members access to once-in-a-lifetime experiences. From sports to fashion to the performing arts, these events are designed for Platinum Card® members and typically not available to the general public. Past offers have included cooking workshops in some of the country's top restaurants and an opportunity to go behind the scenes and meet a sports legend. Transportation and accommodation costs are additional unless otherwise stated. The price indicated covers event costs only. All sales are final and non-refundable and resale is prohibited. Details and prices are subject to change. Payment must be made using a Platinum Card from American Express. Packages are available on a first-come, first-served basis. Availability is limited.

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

(CE 108731)

Savings at USAflorist.com



Order a perfect gift for any occasion and receive \$10.00 off every order of \$29.99 or more. Make Mother's Day, a birthday, anniversary or any special day memorable. It's easy with our same-day delivery service. Order online at usaflorist.com/AMX or call 24 hours at 1-800-838-8853 and refer to code AMX to receive your savings.

Save \$10.00 on every order at usaflorist.com/amx when you pay with your American Express Card.

(CE 108601)

Valid only with the American Express® Card and minimum purchase is \$29.99. Same-day delivery when ordered by 3pm in recipients' time zone. Not valid in conjunction with any other offer. Offer expiration date is 9/20/2007.

Now Accepting American Express® Cards!



The Russian Tea Room - The New York City landmark opens its doors offering modern Continental cuisine and famous Russian classics. For reservations, call 212-581-7100.

Pera Mediterranean Brasserie - Taste the Mediterranean in an elegant and spacious brasserie specializing in traditional and modern dishes. 303 Madison Avenue, NY. 212-878-6301 or peranyc.com.

Té Casan - Luxury limited-edition women's shoes from 7 designers. Visit us at 382 West Broadway (between Spring and Broome) New York, NY. 212-584-8000 or tecasan.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 108621)

Shop Loehmann's & Save!



Top designers at low discount prices? Shop Loehmann's now in Burbank, CA, and NYC uptown or one near you, and take \$20 off your purchase of \$100 or more from April 1-May 31, 2007. Visit loehmanns.com/amex, print coupon and bring it to your store. See website for a Loehmann's nearest you.

Visit loehmanns.com/amex, print coupon and bring it to your store. See website for a Loehmann's nearest you.

(CE 108682)

Valid in store only when you pay with any American Express® Card 4/1/07-5/31/07. Valid on a single purchase of \$100 or more. \$100 based on a purchase prior to sales tax. Not valid on 3 hour specials, prior purchases, gift cards or with any other offer. Coupon must be presented at time of purchase. Limit one coupon online offer per Cardmember. Loehmann's employees and their families not eligible.

Offers 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**

174,818
Membership Rewards®
Points Available
at 05/09/07, when charges due are paid in full and all accounts are in good standing.

Prepared For [Redacted]

Account Number [Redacted]

Closing Date
05/09/07

Page 1 of 10

	Previous Balance \$	Payment Activity \$	New Activity \$ inc. Adjustments and Finance Charges if any	New Balance \$	Minimum Amount Due \$
Due in Full	1,083.86	-1,359.22	+528.64	253.28	+253.28
Flexible	+2,811.92	-4,671.09	+1,859.17	0.00	0.00
Total	3,895.78	-6,030.31	+2,387.81	=253.28	253.28

**Please Pay By
05/24/07**

Please refer to page 5 for important information regarding your account

To manage your Card account online or to pay your bill, please visit us at www.americanexpress.com. For additional contact information, please see the reverse side of this page.

My Wishlist



Great products.
Great prices.
And we're granting three wishes, too!

Visit www.mylifemycard.com/springwish from May 1 – June 14, 2007.

Activity * Indicates posting date Amount \$

04/12/07*	COMPUTER PAYMENT RECEIVED - THANK XXX60451 CITIBANK, N.A.	-2,000.00
04/26/07*	COMPUTER PAYMENT RECEIVED - THANK XXX60451 CITIBANK, N.A.	-3,089.60
05/08/07*	COMPUTER PAYMENT RECEIVED - THANK XXX60451 CITIBANK, N.A.	-940.71
Total of Payment Activity		-6,030.31

Due in Full Activity for [Redacted] Amount \$

04/11/07	WWW.POLO.COM 888-475-7674 PA 8884757675	-178.15 Credit
----------	--	-------------------

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

Payment Coupon

Account Number [Redacted]

[Redacted]
NEW YORK NY 10021-6217



Mail Payment to:

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

**Please Pay By:
05/24/07**

**Total New Balance
\$ 253.28**
**Minimum Amount Due
\$253.28**

\$ _____
Amount enclosed

Continued on Page 3

Please enter account number on all checks and correspondence.

Make check payable to American Express.

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

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

[Redacted] 000025328000025328 08 H

DUPLICATE COPY

Prepared For

Account Number

Closing Date

Page 3 of 10

██████████

██████████

05/09/07

Due in Full continued					Amount \$
04/18/07	WWW.POLO.COM	888-475-7674	PA		-191.00 Credit
	8884757675				
04/25/07	FACONNABLE	NEW YORK	NY		-162.46 Credit
	FACONNABLE WMN				
05/02/07	WWW.POLO.COM	888-475-7674	PA		-43.30 Credit
	8884757675				
04/10/07	RAOUL'S RESTAURANT	NEW YORK	NY		90.95
	RESTAURANT				
	FOOD/BEVERAGE			76.95	
	TIP			14.00	
04/11/07	ERIC SHOES	NEW YORK	NY		170.69
	SHOE STORE				
	Description				
	508339				
04/13/07	CONCORD CHEMISTS	NEW YORK	NY		32.59
	DRUG STORE/PHARMACY				
	Description				
	544209				
04/13/07	CRATEANDBARREL	621 NEW YORK	NY		18.32
	Y6212007041300139183559				
04/17/07	WWW.POLO.COM	888-475-7674	PA		60.22
	8884757675				
04/17/07	MATCH.COM	800-926-2824	TX		43.34
	CLASSIFIEDS				
	ROC No. 0008987290				
04/19/07	AMAZON.COM PAYMENTS	AMZN.COM/BILL	WA		7.65
	98108				
	AMZ*AMAZON PAYMENTS				
	MERCHANDISE				
	ROC No. 0010179219				
04/19/07	STARBUCKS USA	008219NEW YORK	NY		44.00
	1-800-STARBUCK				
04/19/07	AMAZON.COM PAYMENTS	AMZN.COM/BILL	WA		16.56
	98108				
	AMZ*AMAZON PAYMENTS				
	MERCHANDISE				
	ROC No. 0010686870				
04/20/07	ARENA 0030	NEW YORK	NY		31.20
	RESTAURANT				
	FOOD			31.20	
04/22/07	BLOOMINGDALES	NEW YORK	NY		39.02
	CLINIQUE				
04/23/07	EQUINOX MOTO #113	212-881-0425	NY		160.00
	2128810425				
04/25/07	DLDECAL	586 873 8884	MI		26.97
	4029357733				
	Description				
	MISC PROFESSIO				
04/25/07	SEPHORA #336-67TH ST	NEW YORK	NY		49.85
	9999999999				
	Description	Price			
	COSMETIC STORE	49.85			
05/03/07	HALLAK AND SONS	CLEAHACKENSACK	NJ		48.50
	2013437333				
	Description	Price			
	DRY CLEANERS	48.50			

Continued on reverse

DUPLICATE COPY

Prepared For

Account Number

Page 4 of 10

Due in Full continued				Amount \$
05/03/07	SHELL OIL GREENVALE NY 27542669901124424013348 ROC No. 0750760ISL			68.80
05/08/07	STARBUCKS USA 008219NEW YORK NY 1-800-STARBUC			54.00
05/08/07	POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES			140.89
Total Due in Full Activity				528.64

Flexible Payment Summary

Previous Balance	2811.92
Payment Activity	-4671.09
FINANCE CHARGE	0.00
New Charges/Adjustments	1859.17
New Balance	0.00

Flexible Payment Activity

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

New Activity for

Card	Description	Amount \$
05/02/07	ERES LLC 0601 NEW YORK NY WOMEN'S CLOTHING Description WOMENS ACC S SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	-303.45 Credit
05/03/07	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	-864.83 Credit
04/21/07	ERES LLC 0000 NYC NY WOMEN'S CLOTHING Description WOMENS ACC S SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	604.73
04/22/07	THE SHARPER IMAGE NEW YORK NY ASSORTED MDSE FOR CUSTOMER SERVICE CALL 1-800-344-5555 ROC No. 071399605 SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	216.73
04/25/07	FACONNABLE NEW YORK NY FACONNABLE WMN SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	216.36
05/02/07	POLO RETAIL CORP NEW YORK NY APPAREL/ACCESSORIES SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	573.30
05/02/07	POLO RETAIL CORP NEW YORK NY GENERAL MERCHANDISE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	1,357.94
05/07/07	MAC SAINT HONORE, PARIS VOUS REMERCIE DE VOTRE VISITE SIGN & TRAVEL® / EXTENDED PAYMENT OPTION	58.39
	**European Union Euro	
Total of Flexible Payment Activity		1,859.17

Continued on next page

DUPLICATE COPY

Prepared For [Redacted]

Account Number [Redacted]

Closing Date
05/09/07

Page 5 of 10

Finance Charge Schedule

Billing days this period: 30
Balance to which rate applies
Sign & Travel/ExPO

Average Daily Balance \$	Daily Periodic Rate	Annual Percentage Rate	New Balance \$	FINANCE CHARGE \$
0.00	0.0500%	18.24%	0.00	0.00

Certain of the periodic rates and APFs 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.

Important Notice

Information on Flexible Payment Features

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

For Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%

For Sign & Travel®, the APR is 18.24%, the DPR is 0.0500%

For Extended Payment Option (ExPO), the APR is 18.24%, the DPR is 0.0500%

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

DUPLICATE COPY

Prepared For



Account Number



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

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

Statement Period
March 1, 2007 - March 31, 2007
Account activity after this period does not appear on this statement

Prepared for [Redacted] **Available Points**
[Redacted] **174,818**

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

Account Summary	
Opening points balance	172,797
New points earned	+2,021
Points transferred or redeemed	0
Reinstated points and adjustments	0
New points balance	=174,818

New Points Earned			
03/01/07 - 03/31/07			
	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Platinum [Redacted]	2,021	0	2,021
Totals	2,021	0	2,021

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 or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Fly with Frontier



Frontier's EarlyReturns loyalty program lets you fly nonstop from Denver to over 45 U.S. cities. Its Airbus fleet, the youngest in North America, is equipped with 24 channels of DIRECTV® service, first-run movies and Disney programming.

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

(MR Message 7211)

Terms and conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com. Taxes and other fees may apply. Individual airline restrictions may apply.

Earn Double Membership Rewards® Points on Purchases of \$50 or More at ORIGINS.COM



Discover a world of wellness! Origins is all about feeling well, living well, giving well, looking swell.

Shop now with your eligible, enrolled American Express® Card at origins.com. Enjoy!

(MR Bonus ID 2726)

Offer valid for purchases made January 1-December 31, 2007 only, and not valid on previous purchases. Earn double Membership Rewards points on any single purchase of \$50 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: 2726.

Earn Up to 3,000 Points with a My Checking Account with Guaranty Bank



Earn up to 3,000 bonus points with My Checking® from Guaranty Bank. With a minimum opening deposit of just \$100, you can earn: 2,000 points to open an account, 1,000 points for direct deposit, 1,000 points when you refer a friend and/or 1 point for every \$10 of your average daily balance each month up to 3,000 bonus points.

Call 1-800-288-8822 toll-free or log on to guarantygroup.com/mychecking to sign up.

(MR Bonus ID 7649)

For complete terms and conditions, please visit membershiprewards.com/earn. Offer valid until 7/31/07. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards® program and provide your eligible, enrolled American Express® Card. Bonus points will be credited to your account within 10-12 weeks after you receive your monthly checking account statement. Personal accounts only. Guaranty Bank is a Member FDIC. Bonus ID: 7649.

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.



Enjoy Your Favorite Nintendo DS and Game Boy Advance Games More Than Ever

The Nintendo DS Lite provides all the wonderful features of your Nintendo DS, such as color screens, built-in Wi-Fi connectivity and touch-screen gameplay in a smaller, sleeker design. The microphone is located in the center, LED lights are clear and visible and the start and select buttons have been repositioned for easier access. Comes with 1 game. Redeem for this by June 15, 2007 to take advantage of this special offer. (Reward Code: HLX833; Points: 29,300; Expiration Date: 6/15/07).

Terms and conditions of the Membership Rewards Program apply.

To redeem, visit membershiprewards.com/NintendoDSLite or call 1-800-AXP-EARN (297-3276) by June 15, 2007.

(MR Message 1353)



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 our 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 us at benihana.com or call 1-877-BENIHANA (236-4426) for the location nearest you.

To redeem 5,000 points for \$50 Benihana Gift Card, visit membershiprewards.com or call 1-800-AXP-EARN (297-3276).

(MR Message 0333)



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

At Crate & Barrel, you'll find contemporary classic designs in furniture, dinnerware, glassware, cookware, flatware and linens--plus, a registry that makes gift giving (and receiving) fun and easy. For the store nearest you, call 1-800-996-9960 or visit crateandbarrel.com

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

(MR Message 8332)



Redeem Points on Over 2 Million Products from Over 100 Merchants

Browse, compare prices and then redeem Membership Rewards® points. Don't have enough points? Partial points allow you to pay part of your purchase by redeeming available points and charging the remainder, if any, to your Card. Need it overnight? shopAmex.com has over 100 merchants, most offering second-day and overnight shipping. Redeem now at shopAmex.com

Terms and conditions for the Membership Rewards program apply. Visit americanexpress.com/rewards for more information. Participating partners and available rewards are subject to change without notice.

Start shopping now at shopAmex.com

(MR Message 8461)



Redeem Membership Rewards® Points for Brooks Brothers Gift Cards!

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

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

(MR Message 3017)



Join Exclusive Resorts Now and Save Up to \$10,000



Join Exclusive Resorts using your Platinum Card® from American Express and you can save up to \$10,000. Make your next vacation--and every one after that--better as you enjoy access to hundreds of multi-million dollar private homes in dozens of beach, mountain, metropolitan and leisure destinations worldwide, all with the service and amenities of luxury resorts.

Terms and conditions apply.

To find out more about Exclusive Resorts and receive a free Effortless Vacation DVD, call 1-866-884-3457 or visit exclusiveresorts.com/platinum1

(CE 108844)

Davidoff: Cigars and Accessories for the Very Best



Discerning customers will enjoy to their fullest Davidoff's world-renowned cigars, including our wide array of cigar accessories that complete this delectable journey. As a Platinum Card® member, you have access to an array of our cigars and accessories using your Membership Rewards® points through the First Collection™.

Terms and conditions of the Membership Rewards program apply. Visit americanexpress.com/rewards for full program terms and conditions. Participating partners and available rewards are subject to change without notice.

Visit americanexpress.com/rewards for details on the Membership Rewards program.

For a look at First Collection, visit firstcollection.com

(CE 108847)

Get to the Points at Bergdorf Goodman



Redeem for a Bergdorf Goodman Gift Card and discover signature Bergdorf Goodman luxury. Also, make your purchases doubly rewarding--enroll your Platinum Card® with Bergdorf Goodman to receive InCircle® points in addition to your Membership Rewards® points. Reserve the exclusive service of a complimentary personal shopper. See the collections shaping the future of fashion on the newly renovated Third Floor. Enjoy the best the world has to offer.

Terms and conditions of both the Membership Rewards program and InCircle program apply. Participating partners and available rewards are subject to change without notice.

To redeem Membership Rewards points, log on to membershiprewards.com
To enroll in the InCircle program, or for more information, call 1-888-InCircle (462-4725).

(CE 108848)

Get Premium Seats for Professional Soccer in Los Angeles



Access some of the best seats in the house for professional soccer in Los Angeles through our Premium Seats Program. Platinum Card® members can enjoy prime seating and VIP access at The Home Depot Center in Los Angeles while you take in the best in professional soccer. For tickets, call 1-800-321-RSVP (7787), (8am-11pm EST, seven days a week).

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. Ticket limits may apply. Availability is limited. Tickets will be sold in pairs.

For tickets, call 1-800-321-RSVP (7787), (8am-11pm EST, seven days a week).

(CE 108849)

Manage Your Account on Your Schedule - Online



You don't need to wait until you get your statement in order to check your account. Just register for Manage Your Card Account online.

- View recent Card activity
- Sort your transactions by date, merchant or amount
- Receive personalized alerts, including payment received

Plus, you can rest assured that your account information is safe, because all information is encrypted.

Register now at americanexpress.com/mycardaccount

(CE 108850)

Offers 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 Ritz-Carlton Club



CARDMEMBER
BENEFITS

Revel in the refined elegance of a Second Home through Deeded Fractional Ownership. The Ritz-Carlton Club offers exquisitely appointed, meticulously maintained homes designed for those who enjoy the finest in life. And, Membership can deliver something no other Second Home can offer at any price: five-star service, perfected by the world's premier hotel company.

To learn about special Platinum Card member benefits, visit americanexpress.com/platinum

(CE 108854)

This is neither an offer to sell nor a solicitation to buy to residents in states or jurisdictions in which registration requirements have not been fulfilled. THIS ADVERTISING MATERIAL IS BEING USED FOR THE PURPOSE OF SOLICITING THE SALE OF FRACTIONAL OWNERSHIP INTERESTS.

Select Individual Charges on This Statement to Pay Later



CARDMEMBER
BENEFITS

Your Platinum Card® from American Express has a special service called *Select & Pay Later* that gives you the option to select just about any charge on your statement to pay over time, regardless of size or type. So for all your Card purchases--big or small--you have the control to extend payment if you choose. It's easy and there's no enrollment required.

Go to americanexpress.com/paylater, click "Get Started," log on and select charges to pay later.

Or, call Customer Service and press 0.

(CE 108853)

Not all Card members 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. Other terms and conditions apply.

Save \$100 on a Helio Device - Get a Free Bluetooth® Headset



Purchase a Helio device, sign up for a two-year service contract with Automatic Bill Payment (ABP) and receive \$100 off a device and a Samsung® Bluetooth mono headset only when you use your American Express® Card. Helio is a mobile brand created to give young, passionate consumers a new type of wireless experience, delivering cutting-edge services, exclusive devices, and uncompromising straightforward pricing and customer care. Other restrictions and Helio member terms apply. See helio.com

Call 1-888-88 HELIO or see helio.com for more details. Mention Promo code: AEXP when placing your order for this promotion. Cardmember is responsible for all taxes and fees.

(CE 108862)

It may take more than one billing cycle for paid amounts to be posted to the Card account. Remember to cancel payments via ABP with your service provider if you close your Card account and advise your service provider if your Card account number changes.

Now Accepting American Express® Cards!



Liberty Mutual - We take our responsibility to provide you with the very best insurance protection seriously, and we can help save you money. Contact 1-800-4LIBERTY or libertymutual.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 108772)

Trump On The Ocean - The east coast's premier oceanfront banquet and dining facility. Jones Beach State Park, Ocean Parkway, Wantagh. 516-221-TRUMP or visit TrumpOnTheOcean.com

Magnum Management - Rent assured. Visit us at magnum-management.com

Please Redeem Your \$120.00 VIP Bonus Before It Expires



CARDMEMBER
BENEFITS

You've been issued a VIP Bonus worth up to \$120.00. Go to the website today to select from enchanting jewelry sets. Each set will arrive beautifully boxed--perfect to give or keep. Your VIP Bonus expires 07/15/07, so visit us to select your favorite sets for a low Cardmember rate. Visit mybonuscenter.com/31679 to redeem your Bonus worth up to \$120.00.

Please redeem VIP Bonus worth up to \$120.00. Visit us before 07/15/07.

(CE 108858)



2007-6-20

QEBRD REPOSITORY DETAILED RESULTS R030QEBRD 1227W) & S-GCSA-10 06/20/07
000000000000000000000000000000000000

ABA#: [REDACTED] DDA#: [REDACTED] CHECK# : 0000
CUSTOMER BANK: CITIBANK, N.A. TRACE# : [REDACTED]
AMOUNT: \$ 2,000.00 PROC DATE: 03/29/2007
ACCOUNT NUMBERS POSTED POSTED AMOUNT
[REDACTED] 2,000.00
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 03/29/2007
PRESENT SEQ#: 0000 ACH: N BOOK#: AUX CHECK#:
CAPTURE CENTER : WROC PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL ABA# : [REDACTED] ORIGINAL DDA# : [REDACTED]
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 6 ***** End of Record 6 ***** End of Record 6

QEBRD REPOSITORY DETAILED RESULTS R030QEBRD 1227W) & S-GCSA-10 06/20/07

000000000000000000000000000000000000

ABA#:	DDA#:	CHECK#	: 0000
CUSTOMER BANK: CITIBANK, N.A.		TRACE#	: [REDACTED]
AMOUNT: \$	3,604.35	PROC DATE:	01/14/2007
ACCOUNT NUMBERS POSTED		POSTED AMOUNT	
[REDACTED]		3,604.35	
PRESENTMENT STATUS: PAID		PRESENTMENT DATE:	01/14/2007
PRESENT SEQ#: 0000	ACH: N	BOOK#:	AUX CHECK#:
CAPTURE CENTER : WROC		PAYMENT TYPE :	PAY BY COMPUTER
ORIGINAL ABA# :	[REDACTED]	ORIGINAL DDA#:	[REDACTED]
RETURN REASON :		RETURN SEQ# :	0000
DEPOSITORY BANK:		RETURN DATE :	
MAKER NAME :		DEROG :	

REQUEST QUALITY CONTROL DATA
 PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
 ***** End of Record 11 ***** End of Record 11 ***** End of Record 11

QEBRD REPOSITORY DETAILED RESULTS R030QEBRD 1227W) & S-GCSA-10 06/20/07
000000000000000000000000000000000000

ABA#: [REDACTED] DDA#: [REDACTED] CHECK# : 0000
CUSTOMER BANK: CITIBANK, N.A. TRACE# : [REDACTED]
AMOUNT: \$ 700.00 PROC DATE: 12/05/2006
ACCOUNT NUMBERS POSTED POSTED AMOUNT
[REDACTED] 700.00
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 12/05/2006
PRESENT SEQ#: 0000 ACH: N BOOK#: AUX CHECK#:
CAPTURE CENTER : WROC PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL ABA# : [REDACTED] ORIGINAL DDA#: [REDACTED]
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 13 ***** End of Record 13 ***** End of Record 13

ABA#: [REDACTED] DDA#: [REDACTED]
CUSTOMER BANK: CITIBANK, N.A.
AMOUNT: \$ 368.18

CHECK# : 0000
TRACE# : [REDACTED]
PROC DATE: 10/24/2006

ACCOUNT NUMBERS POSTED
[REDACTED]

POSTED AMOUNT
368.18

PRESENTMENT STATUS: PAID
PRESENT SEQ#: 0000 ACH: N
CAPTURE CENTER : WROC
ORIGINAL ABA# : [REDACTED]

PRESENTMENT DATE: 10/24/2006
BOOK#: AUX CHECK#:
PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL DDA#: [REDACTED]

RETURN REASON :
DEPOSITORY BANK:
MAKER NAME :

RETURN SEQ# : 0000
RETURN DATE :
DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBS 5-QEBR 7-QEBM 10-SCROLL UP 11-SCROLL DOWN

ABA#: [REDACTED] DDA#: [REDACTED]
CUSTOMER BANK: CITIBANK, N.A.
AMOUNT: \$ 1,653.45

CHECK# : 0000
TRACE# : [REDACTED]
PROC DATE: 10/13/2006

ACCOUNT NUMBERS POSTED

POSTED AMOUNT
1,653.45

[REDACTED]

PRESENTMENT STATUS: PAID
PRESENT SEQ#: 0000 ACH: N
CAPTURE CENTER : WROC
ORIGINAL ABA# : [REDACTED]

PRESENTMENT DATE: 10/13/2006
BOOK#: AUX CHECK#:
PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL DDA#: [REDACTED]

RETURN REASON :
DEPOSITORY BANK:
MAKER NAME :

RETURN SEQ# : 0000
RETURN DATE :
DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN

QEBRD REPOSITORY DETAILED RESULTS R030QEBRD 1228W/& S-GCSA-10 06/20/07

000000000000000000000000000000000000

ABA#: [REDACTED] DDA#: [REDACTED] CHECK# : 0000
CUSTOMER BANK: CITIBANK, N.A. TRACE# : [REDACTED]
AMOUNT: \$ 1,500.00 PROC DATE: 07/15/2006
ACCOUNT NUMBERS POSTED POSTED AMOUNT
[REDACTED] 1,500.00
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 07/15/2006
PRESENT SEQ#: 0000 ACH: N BOOK#: AUX CHECK#:
CAPTURE CENTER : WROC PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL ABA# : [REDACTED] ORIGINAL DDA#: [REDACTED]
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 24 ***** End of Record 24 ***** End of Record 24

QEBRD REPOSITORY DETAILED RESULTS R030QEBRD 1228W/6 S-GCSA-10 06/20/07
000000000000000000000000000000000000

ABA#: [REDACTED] DDA#: [REDACTED] CHECK# : 0000
CUSTOMER BANK: CITIBANK, N.A. TRACE# : [REDACTED]
AMOUNT: \$ 1,000.00 PROC DATE: 06/03/2006
ACCOUNT NUMBERS POSTED POSTED AMOUNT
[REDACTED] 1,000.00
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 06/03/2006
PRESENT SEQ#: 0000 ACH: N BOOK#: AUX CHECK#:
CAPTURE CENTER : WROC PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL ABA# : [REDACTED] ORIGINAL DDA#: [REDACTED]
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 26 ***** End of Record 26 ***** End of Record 26

QEBRD REPOSITORY DETAILED RESULTS R030QEBRD 1228W/& S-GCSA-10 06/20/07
000000000000000000000000000000000000

ABA#: [REDACTED] DDA#: [REDACTED] CHECK# : 0000
CUSTOMER BANK: CITIBANK, N.A. TRACE# : [REDACTED]
AMOUNT: \$ 1,435.07 PROC DATE: 05/14/2006
ACCOUNT NUMBERS POSTED POSTED AMOUNT
[REDACTED] 1,435.07
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 05/14/2006
PRESENT SEQ#: 0000 ACH: N BOOK#: AUX CHECK#:
CAPTURE CENTER : WROC PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL ABA# : [REDACTED] ORIGINAL DDA#: [REDACTED]
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 28 ***** End of Record 28 ***** End of Record 28

QEBRD REPOSITORY DETAILED RESULTS R030QEBRD 1228W/& S-GCSA-10 06/20/07
000000000000000000000000000000000000

ABA#: [REDACTED] DDA#: [REDACTED] CHECK# : 0000
CUSTOMER BANK: CITIBANK, N.A. TRACE# : [REDACTED]
AMOUNT: \$ 1,045.03 PROC DATE: 03/15/2006
ACCOUNT NUMBERS POSTED POSTED AMOUNT
[REDACTED] 1,045.03
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 03/15/2006
PRESENT SEQ#: 0000 ACH: N BOOK#: AUX CHECK#:
CAPTURE CENTER : WROC PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL ABA# : [REDACTED] ORIGINAL DDA#: [REDACTED]
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 30 ***** End of Record 30 ***** End of Record 30

QEBRD REPOSITORY DETAILED RESULTS R030QEBRD 1228W/& S-GCSA-10 06/20/07
000000000000000000000000000000000000

ABA#: [REDACTED] DDA#: [REDACTED] CHECK# : 0000
CUSTOMER BANK: CITIBANK, N.A. TRACE# : [REDACTED]
AMOUNT: \$ 938.19 PROC DATE: 01/17/2006
ACCOUNT NUMBERS POSTED POSTED AMOUNT
[REDACTED] 938.19
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 01/17/2006
PRESENT SEQ#: 0000 ACH: N BOOK#: AUX CHECK#:
CAPTURE CENTER : WROC PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL ABA# : [REDACTED] ORIGINAL DDA#: [REDACTED]
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 33 ***** End of Record 33 ***** End of Record 33

QEBRD REPOSITORY DETAILED RESULTS R030QEBRD 1228W/6 S-GCSA-10 06/20/07
000000000000000000000000000000000000

ABA#: [REDACTED] DDA#: [REDACTED] CHECK# : 0000
CUSTOMER BANK: CITIBANK, N.A. TRACE# : [REDACTED]
AMOUNT: \$ 3,000.00 PROC DATE: 01/11/2006
ACCOUNT NUMBERS POSTED POSTED AMOUNT
[REDACTED] 3,000.00
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 01/11/2006
PRESENT SEQ#: 0000 ACH: N BOOK#: AUX CHECK#:
CAPTURE CENTER : WROC PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL ABA# : [REDACTED] ORIGINAL DDA#: [REDACTED]
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 34 ***** End of Record 34 ***** End of Record 34

QEBRD REPOSITORY DETAILED RESULTS R030QEBRD 1229W?& S-GCSA-10 06/20/07
000000000000000000000000000000000000

ABA#: [REDACTED] DDA#: [REDACTED] CHECK# : 0000
CUSTOMER BANK: CITIBANK, N.A. TRACE# : [REDACTED]
AMOUNT: \$ 4,195.38 PROC DATE: 12/14/2005
ACCOUNT NUMBERS POSTED POSTED AMOUNT
[REDACTED] 4,195.38
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 12/14/2005
PRESENT SEQ#: 0000 ACH: N BOOK#: AUX CHECK#:
CAPTURE CENTER : WROC PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL ABA# : [REDACTED] ORIGINAL DDA#: [REDACTED]
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 35 ***** End of Record 35 ***** End of Record 35

QEBRD REPOSITORY DETAILED RESULTS R030QEBRD 1229W?& S-GCSA-10 06/20/07
000000000000000000000000000000000000

ABA#: [REDACTED] DDA#: [REDACTED] CHECK# : 0000
CUSTOMER BANK: CITIBANK, N.A. TRACE# : [REDACTED]
AMOUNT: \$ 2,188.95 PROC DATE: 10/17/2005
ACCOUNT NUMBERS POSTED POSTED AMOUNT
[REDACTED] 2,188.95
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 10/17/2005
PRESENT SEQ#: 0000 ACH: N BOOK#: AUX CHECK#:
CAPTURE CENTER : WROC PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL ABA# : [REDACTED] ORIGINAL DDA#: [REDACTED]
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 37 ***** End of Record 37 ***** End of Record 37

QEBRD REPOSITORY DETAILED RESULTS R030QEBRD 1229W?& S-GCSA-10 06/20/07
000000000000000000000000000000000000

ABA# [REDACTED] DDA# [REDACTED] CHECK# : 0000
CUSTOMER BANK: CITIBANK, N.A. TRACE# : [REDACTED]
AMOUNT: \$ 5,597.43 PROC DATE: 08/16/2005
ACCOUNT NUMBERS POSTED POSTED AMOUNT
[REDACTED] 5,597.43
PRESENTMENT STATUS: PAID PRESENTMENT DATE: 08/16/2005
PRESENT SEQ#: 0000 ACH: N BOOK#: AUX CHECK#:
CAPTURE CENTER : WROC PAYMENT TYPE : PAY BY COMPUTER
ORIGINAL ABA# : [REDACTED] ORIGINAL DDA# : [REDACTED]
RETURN REASON : RETURN SEQ# : 0000
DEPOSITORY BANK: RETURN DATE :
MAKER NAME : DEROG :

REQUEST QUALITY CONTROL DATA
PFK: 4-QEBRS 5-QEBRR 7-QEBRM 10-SCROLL UP 11-SCROLL DOWN
***** End of Record 39 ***** End of Record 39 ***** End of Record 39

